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Contents

1 Navigation

1.1 Audience	1-1
1.2 Conventions Used	1-1
1.3 Logging In	1-1
1.4 Template and Navigation	1-2
1.4.1 Home Screen	1-2
1.4.1.1 Time Zone Preference	1-12
1.4.2 Screens	1-13
1.5 Common Operations	1-13
1.5.1 Basic Operations	1-14
1.5.2 Basic Actions	1-14
1.5.3 Personalization Options	1-16
1.5.4 De-supported Special characters	1-20
1.5.5 Skip Zip Code Validation	1-20
1.5.6 Export data to Excel	1-22
1.6 Keyboard Compatibility	1-23
1.6.1 Keyboard Compatibility	1-23
1.7 Tool Tips	1-24
1.8 Accessibility	1-24
1.8.1 Understanding Accessibility	1-24
1.8.2 Application Accessibility Preferences	1-24
1.8.3 Documentation Accessibility Preferences	1-24

2 Search Function

2.1	Sear	rch Cri	teria	2-1
2.2	2.2 Searching for an Application			2-5
	2.2.1	Sear	rch/Task tab	2-5
	2.2.2	Quic	k Search section	2-8
	2.2	2.2.1	Other Features on the Results screen	2-9
	2.2	2.2.2	Copying an Application	2-10
	2.2	2.2.3	Unlocking an Application	2-12
	2.2	2.2.4	View Application	2-13
2.3	Sear	rching	for an Account and Customer	2-13

2.3.1	Quick Search section	2-15
2.3.2	Search Using Customer Details	2-16
2.3.3	Search Using Account Details	2-18
2.3.4	Search Using Business Details	2-20

3 Dashboards

3.1 Intro	duction	3-1
3.2 Das	hboards	3-1
3.3 Use	r Productivity	3-2
3.3.1	Viewing the Customer Service/Collection tasks	3-3
3.3	3.1.1 Collector Activity	3-3
3.3	3.1.2 Service/Collection Queues	3-5
3.4 Syst	em Monitor	3-6
3.4.1	Monitoring Batch Jobs	3-7
3.4.2	Monitoring Jobs	3-10
3.4.3	Monitoring Services	3-12
3.4.4	Database Server Log Files	3-13
3.4.5	Parked Transactions	3-14
3.4.6	Monitoring Users	3-15
3.4.7	Monitoring JMS Queues	3-16
3.4.8	Monitoring Events	3-19
3.5 Proc	lucer Analysis	3-21
3.6 Proc	ess Files	3-23
3.6.1	Incoming Process File	3-24
3.	6.1.1 Uploaded Files	3-25
3.6.2	Proration of Future Account Dues	3-26
3.6.3	Outgoing Process File	3-26

4 Customer Service

4.1 Introductio	on	4-1
4.1.1 Quic	ck Search section	4-2
4.2 Customer	Service screen	4-3
4.3 Customer	Service screen's Summary tab	4-7
4.4 Customer	Service screen's Collections tab	4-15
4.5 Customer	Service screen's Customer Service tab	4-18
4.5.1 Call	Activities sub tab	4-18
4.5.1.1	Recording a Call Activity	4-19
4.5.1.2	Making an Appointment	4-20
4.5.1.3	Cancelling an Appointment	4-21
4.5.1.4	Recording a Promise to Pay	4-21

	4.5	5.1.5	Cancelling a Promise to Pay	4-22
	4.5	5.1.6	Posting Offline Call Activities	4-22
	4.5.2	Main	itenance sub tab	4-23
	4.5	5.2.1	Creating Monetary and Non monetary Transactions	4-24
	4.5.3	Com	ments sub tab	4-26
	4.5	5.3.1	Recording an Additional Comment	4-26
	4.5	5.3.2	Deleting Comment(s)	4-27
	4.5.4	Prom	nises sub tab	4-27
	4.5.5	Cheo	cklists sub tab	4-30
	4.5	5.5.1	Completing a Checklist for an Account	4-30
	4.5.6	Trac	king Attributes sub tab	4-31
	4.5.7	Field	I Investigation Sub Tab	4-32
	4.5.8	Refe	erences sub tab	4-33
	4.5.9	Corre	espondence sub tab	4-35
	4.5	5.9.1	Recipient Details Sub Tab	4-36
	4.5.10	Let	ters sub tab	4-38
	4.5	5.10.1	Servicing: Payoff Quote	4-40
	4.5	5.10.2	Servicing: Rate Change Intimation Letter	4-41
	4.5.11	Doc	cument Tracking sub tab	4-42
	4.5.12	Acc	cess History	4-44
4.6	Cust	omer	Service screen's Account Details tab	4-45
	4.6.1	Acco	ount Details sub tab	4-45
	4.6.2	Bala	nces sub tab	4-50
	4.6.3	State	ements sub tab	4-51
	4.6.4	Rate	Schedule sub tab	4-54
	4.6.5	Insur	rances sub tab	4-55
	4.6.6	Cond	dition Details sub tab	4-57
	4.6.7	Cont	tract Information sub tab	4-59
	4.6.8	Trad	e Details sub tab	4-60
	4.6	5.8.1	Revenue Recognition Processing Batch Jobs	4-62
4.7	Cust	omer	Service screen's Associated Accounts tab	4-63
4.8	Cust	omer	Service screen's Customer/Business Details tab	4-66
	4.8.1	Cust	omer sub tab	4-67
	4.8	3.1.1	Addresses sub tab	4-71
	4.8	3.1.2	Telecoms sub tab	4-72
	4.8	3.1.3	Employments sub tab	4-73
	4.8	3.1.4	Tracking Attributes sub tab	4-74
	4.8	3.1.5	Customer Score	4-74
	4.8.2	Busi	ness sub tab	4-76
	4.8	3.2.1	Addresses sub tab	4-79
	4.8	3.2.2	Telecoms sub tab	4-80
	4.8	3.2.3	Partners sub tab	4-80



4.8.	.2.4 Affiliates sub tab	4-81
4.8.	.2.5 Tracking Attributes sub tab	4-82
4.8.	.2.6 Business Score	4-82
4.9 Custo	omer Service screen's Customer/Business Preferences tab	4-83
4.10 Cust	tomer Service screen's Transaction History tab	4-85
4.10.1	Balances sub tab	4-86
4.10.2	Transactions sub tab	4-88
4.10	0.2.1 To Reverse (or Void) a Transaction	4-90
4.10	0.2.2 Voiding an Account	4-91
4.10	0.2.3 Export Account Transaction Details	4-91
4.10.3	Payment Rating sub tab	4-92
4.10.4	Due Date History sub tab	4-92
4.10.5	Repayment Schedule sub tab	4-94
4.10.6	Work Order sub tab	4-95
4.11 Cust	tomer Service screen's Pmt Modes tab	4-96
4.11.1	ACH sub tab	4-96
4.11.2	Coupon sub tab	4-101
4.11.3	Post Dated Checks sub tab	4-102
4.11.4	Payment Arrangement sub tab	4-103
4.12 Cust	tomer Service screen's Bankruptcy tab	4-105
4.12.1	Call Activities sub tab	4-107
4.12.2	Comments sub tab	4-107
4.12.3	Due Date History sub tab	4-107
4.13 Cust	tomer Service screen's Repo/Foreclosure tab	4-107
4.13.1	Repossession sub tab	4-107
4.13.2	Foreclosure sub tab	4-109
4.13.3	Analysis sub tab	4-111
4.13.4	Remarketing sub tab	4-114
4.13.5	Call Activities sub tab	4-114
4.13.6	Comments sub tab	4-114
4.13.7	Due Date History sub tab	4-114
4.14 Cust	tomer Service screen's Deficiency tab	4-114
4.14.1	Call Activities sub tab	4-116
4.14.2	Comments sub tab	4-116
4.14.3	Due Date History sub tab	4-116
4.15 Cust	tomer Service screen's Collateral tab	4-116
4.15.1	Valuation sub tab	4-118
4.15.2	Tracking sub tab	4-119
4.15.3	Vacation Ownership tab	4-120
4.1	5.3.1 Tracking Attributes sub tab	4-123
4.15.4	Seller sub tab	4-123
4.16 Cust	tomer Service screen's Bureau tab	4-124

4.17 Cus	tomer Service screen's Timeline tab	4-125
4.18 Cus	tomer Service screen's Cross/Up Sell Activities tab	4-126
4.18.1	Edit Cross/Up Sell Activity	4-127
4.18.2	Create Simple Application	4-128
4.18.3	Close Opportunity	4-128
4.19 Cus	tomer Service screen's External Interfaces tab	4-128
4.19.1	Accept or Reject Bankruptcy Details	4-130
4.20 Rev	iew Request	4-130
4.20.1	Filter and View Review Requests	4-131
4.20.2	Create and Send Review Request	4-134
4.20.3	Reviewing a Request	4-136
4.20.4	Responding to Review Request	4-137
4.20.5	Reassign Review Request	4-138
4.20.6	E-mailing Review Request	4-139
4.20.7	Closing Review Request	4-140
4.20.8	Complete Review Request	4-140
4.21 Que	eue Assignment	4-140
4.21.1	Using Queue Search	4-141
4.21.2	Queues sub tab	4-142
4.21.3	Criteria sub tab	4-143
4.21.4	Queue Assignment sub tab	4-144
4.21.5	Reassign Users in Queue	4-145
4.2	1.5.1 Replace User in Queue	4-145
4.2	1.5.2 Bulk Replace Queue Users	4-146
4.21.6	Filter Accounts based on Queue Criteria	4-146
4.21.7	View Accounts in Sort Order Sequence	4-146
4.21.8	Track Activity Status	4-146

5 Customer Credit Limit

Γ 1	Intro	duction	Γ 1
5.1	muro	duction	5-1
5.2	Sear	ch tab	5-2
5.3	Cust	omer/Business tab	5-3
	5.3.1	Transactions sub tab	5-4
	5.3.2	Addresses sub tab	5-5
	5.3.3	Telecoms sub tab	5-5
	5.3.4	Employments sub tab	5-5
	5.3.5	Partners sub tab	5-6
	5.3.6	Affiliates sub tab	5-6
	5.3.7	Tracking Attributes sub tab	5-6
	5.3.8	Accounts sub tab	5-6
	5.3.9	Applications sub tab	5-6

5.3.10	Com	nments sub tab	5-7
5.3.11	Docι	uments sub tab	5-7
5.3.12	Mast	ter Account tab	5-7
5.3.	12.1	Consolidated Payoff Quote	5-9
5.3.	12.2	Associated Account Details	5-10

6 Transaction Authorization

6.1	Tran	saction Authorization screen	6-1
6.2	Auth	orization History Tab	6-4
6.3	Revi	ew Request Tab	6-5
6.4	Revi	ew Request	6-6
	6.4.1	Filter and View Review Requests	6-7
	6.4.2	Create and Send Review Request	6-10
	6.4.3	Reviewing a Request	6-12
	6.4.4	Responding to Review Request	6-13
	6.4.5	Reassign Review Request	6-14
	6.4.6	E-mailing Review Request	6-15
	6.4.7	Closing Review Request	6-15
	6.4.8	Complete Review Request	6-15

7 Post Dated Cheques (PDC) Management

7.1	PDC Entry Tab	7-1
7.2	PDC Maintenance Tab	7-4
7.3	Search Tab	7-5

8 Account Documents

8.2	L Intro	duction	8-1
8.2	2 Acco	ount Document screen	8-2
8.3	3 Atta	ching a Document to an Account from a server	8-2
8.4	4 Atta	ching a Document to an Account from a Client Machine	8-3
8.5	.5 Copying a Document		
8.6	6 Mov	ing a Document	8-5
8.7	7 Viewing a Document Attached to an Account		
8.8	B Doc	ument Tracking section	8-6
	8.8.1	Locating an Account Document	8-7
	8.8.2	Viewing a Document Attached to an Account	8-7



9 Collateral Management

9.1 Colla	9-1	
9.1.1	Valuations Sub Tab	9-7
9.1.2	Tracking Sub Tab	9-8
9.1.3	Vacation Ownership sub tab	9-9
9.1.4	Status History Sub Tab	9-9
9.1.5	Asset Relation Sub Tab	9-9
9.1.6	Audit Sub Tab	9-10
9.2 Search Tab		9-10

10 Tools

10.1	Vehic	cle Evaluator	10-1
10).1.1	Attributes Tab	10-3

11 Oracle Financial Services Lending and Leasing Reports

11.1	Accounts Payable Log By Customer	11-3
11.2	Accounts Payable Log By Producer	11-3
11.3	Accounts Payable Log By Third Party	11-4
11.4	Accounts Payable Log By Vendor	11-5
11.5	GL Posting Log	11-6
11.6	Pool Txns Log By GL Post Dt	11-7
11.7	Producer Monetary Txns Log By GL Post DT	11-8
11.8	Producer Statement	11-9
11.9	Account Wise PDC List	11-10
11.10	Payment Posting (Daily Cash) Log	11-11
11.11	PDC Payslip	11-12
11.12	Pending PDC List	11-12
11.13	Pool Defaults	11-13
11.14	Pool Delinquency	11-14
11.15	Pool Liquidated Contracts	11-14
11.16	Pool Monthly Activity	11-15
11.17	Pool Payoffs	11-15
11.18	Pool Recovery	11-16
11.19	Pool Repurchased Accounts	11-16
11.20	Vendor - Invoice Log	11-17
11.21	Vendor - Work Order Log	11-18
11.22	Payment Receipt	11-18
11.23	Account Wise Payment Receipt	11-19
11.24	Account Payable (Servicing)	11-19



11.25	WorkList/Queue Log Summary	11-20
11.26	Payment Error Log	11-21
11.27	Payment Error Log by Suspense Amount	11-22
11.28	Customer Statements Transactions	11-22
11.29	Account Asset Details	11-23
11.30	Trade Details	11-24
11.31	Funding Accounts Log Details	11-25
11.32	Master Account Payment Log	11-26
11.33	Payment Allocation Details	11-27
11.34	Amortized Txns Log By GL Post Dt (Line)	11-28
11.35	Monetary Txns Log By GL Post Dt (Line)	11-29
11.36	Payment Allocations Log By GL Post Dt (Line)	11-30
11.37	Advance Posting Error Log Desc (Line)	11-31
11.38	Advance Posting Log (Line)	11-32
11.39	Excess Payments (Refund) Log (Line)	11-32
11.40	Payment Allocations Log (Line)	11-33
11.41	Payment History (Line)	11-33
11.42	Scheduled For Chargeoff Accounts Log (Line)	11-34
11.43	Scheduled For Termination Accounts Log (Line)	11-35
11.44	Trial Balance (Line)	11-36
11.45	Charge Off Accounts Log (Line)	11-36

12 Producer

12.1	Prod	ucer Details tab	12-2
1	2.1.1	Producer Details tab Extensibility	12-2
1	2.1.2	Payment Details	12-6
1	2.1.3	Tracking Attributes	12-8
1	2.1.4	Statements	12-8
1	2.1.5	Contacts	12-9
1	2.1.6	Comments	12-9
1	2.1.7	Summary	12-10
1	2.1.8	Title Status Summary	12-10
12.2 Search Tab		12-11	

13 Vendors

13.1 Ven	dors tab	13-1
13.1.1	Payment Details	13-4
13.1.2	Vendor Groups	13-5
13.1.3	Tracking Attributes	13-6
13.1.4	Comments	13-6



13.2	Assignment Allocation 13-0			
1:	3.2.1	Vendor Assignment Criteria	13-7	
13	3.2.2	Vendor Assignment Allocation	13-8	
13.3	Wor	k Orders Tab	13-8	
13	3.3.1	Services	13-11	
13	3.3.2	Work Order History	13-12	
13	3.3.3	Tracking Attributes	13-13	
13.4	Follo	ow-up Tab	13-13	
13.4.1 Assigned Services		Assigned Services	13-14	
13.5	13.5 Invoices Tab		13-15	
13	3.5.1	Auto Validate Invoice	13-17	
13	3.5.2	Invoice Details sub tab	13-17	
13	3.5.3	Accept/Reject Invoice details	13-18	
13	3.5.4	Payment Schedules sub tab	13-19	
13	3.5.5	Related Invoice/Work Order Details sub tab	13-19	
13	3.5.6	Tracking Attributes sub tab	13-20	
13	3.5.7	Business Rules	13-20	
13.6	Sea	rch tab	13-22	

14 Pending Event Actions

14.1	Introduction	14-1
14.2	View Pending Event Actions	14-2
14.3	Post an Event	14-3
14.4	Void an Event	14-3

15 Batch Transactions

15.1 Introduction	15-1
15.2 Advances	15-1
15.2.1 Advance Entry Tab	15-2
15.2.1.1 Entering and Posting Advances	15-3
15.2.1.2 Holding a Batch of Payment Transactions	15-5
15.2.1.3 Opening or Removing Hold on the Batch of Payment Transactions	15-6
15.2.1.4 Reversing a Batch of Payment Transactions	15-6
15.2.2 Advance Maintenance Tab	15-6
15.2.2.1 Modifying/Correcting Advance Transactions	15-9
15.2.2.2 Reversing Advance Transactions	15-9
15.2.3 Search Tab	15-10
15.3 Payments	15-10
15.3.1 Introduction	15-11
15.3.2 Lockbox Payments	15-11



15	.3.3	ACH	Payments	15-11
15	.3.4	Bulk	Upload of Payment Transactions	15-12
	15.3.	4.1	Bulk Reversal and Void of Payment Transactions	15-14
15	.3.5	Manu	ual Entry	15-15
15	.3.6	Cust	omer Based Payments	15-15
15	.3.7	Payn	nent Posting at Master Account Level	15-18
15	.3.8	Payn	nents Entry Tab	15-18
	15.3.	8.1	Viewing Batches	15-18
	15.3.	8.2	Entering and Posting Batches	15-20
	15.3.	8.3	Holding a Batch of Payment Transactions	15-24
	15.3.	8.4	Removing Hold from the Batch of Payments Transactions	15-25
	15.3.	8.5	Reversing the Batch of Payment Transactions	15-25
	15.3.	8.6	Printing a Receipt	15-25
15	.3.9	Payn	nent Maintenance Tab	15-26
	15.3.	9.1	Modifying/Correcting Payment Transactions	15-29
	15.3.	9.2	Reversing Payment Transactions	15-30
	15.3.	9.3	Reversing Payment Transaction and Assessing NSF Fee	15-31
	15.3.	9.4	Refund Payment Transaction	15-31
15	.3.10	Out	bound Customer Extracts To Payment Agencies Batch	15-33
15	.3.11	Sea	arch Tab	15-34
15.4	Fees			15-36
15	.4.1	Fees	s Tab	15-36
	15.4.	1.1	Viewing Batches	15-37
	15.4.	1.2	Entering and Posting Batches	15-38
	15.4.	1.3	Holding a Batch of Fee Processing	15-40
	15.4.	1.4	Removing a Hold on the Batch of Fee Processing	15-40
	15.4.	1.5	Reversing the batch of Fee Processing	15-40
15.5	Searc	h scr	reen	15-41

16 Interface

16.1 Introduction	16-1
16.2 AP Transactions	16-1
16.3 GL Transactions	16-6
16.3.1 Company tab	16-6
16.3.1.1 GL Transactions	16-6
16.3.1.2 Amortized Transactions Tab	16-8
16.3.2 Account tab	16-9
16.4 Account Conversion	16-11
16.4.1 Pending Account Creation	16-12
16.4.2 Conversion of Account screen	16-14
16.4.3 Applicants Sub Tab	16-15

16.4.4	Business sub tab	16-16
16.4.5	Decision Tab	16-16
16.4.6	Contract Tab	16-16
16.4.7	Collateral Tab	16-17
16.4.8	Account Details Tab	16-17
16.4.9	Account Details' Sub Tabs	16-19
16.4.10	Comment Tab	16-24
16.4.11	Verification Tab	16-24
16.4.12	Search Tab	16-25

A Appendix : Transaction Parameters

A.1	Mone	etary T	ransactions	A-1
	A.1.1	Servi	cing Expenses	A-3
	A.1.2	Late	Charges	A-4
	A.1.3	Non-s	sufficient Fund Fees	A-5
	A.1.4	Repo	ssession Expenses	A-6
	A.1.5	Bank	ruptcy Expenses	A-7
	A.1.6	Phon	e Pay Fees	A-8
	A.1.7	Finan	iced Insurances	A-9
	A.1	7.1	Insurance Addition	A-9
	A.1	7.2	Insurance Cancellation	A-10
	A.1	7.3	Insurance Modification	A-11
	A.1.8	Index	/Margin Rates	A-11
	A.1.9	Payo	ff Quotes	A-12
	A.1.10	Acco	ount Paidoff	A-13
	A.1.11	Acco	ount Charge Off	A-14
	A.1.12	Acco	ount Closure	A-16
	A.1.13	Adv	ance (Principal) Balance	A-17
	A.1.14	Inter	rest	A-18
	A.1.15	Inter	rest Accrual	A-19
	A.1.16	Activ	ve Military Duty	A-19
	A.1.17	Due	Date Change	A-22
	A.1	17.1	Override Due Date Change	A-24
	A.1	17.2	Reverse an Override Due Date Change	A-26
	A.1.18	Pay	ment Refund Transaction	A-26
	A.1.19	Exte	ensions	A-27
	A.1.20	Prep	payment Penalty	A-30
	A.1.21	Esci	row Payment	A-31
	A.1.22	Esci	row balance refund	A-31
	A.1.23	Pay	Off Quote Fee	A-32
	A.1.24	Non	performing Accounts	A-32



A.1.25	Convert a Precomputed (PC) Line of credit into a Simple Interest (SI) Line of credit	A-33
A.1.26	Trading of Accounts - Monetary Transactions	A-34
-	26.1 Trade Enquiry Transaction	A-34
	26.2 Trade Transaction	A-35
	26.3 Equity Out Transfer Transaction	A-37
	26.4 Equity In Transfer Transaction	A-37
	26.5 Trade Fix Transaction	A-38
	26.6 Equity in Maintenance Transaction	A-38
A.1.27	Billing Cycle Change	A-39
A.1.28		A-41
	Cycle Based Late Fee Adjustment / Waiver	A-43
A.1.30	Fee Consolidation Maintenance	A-44
	onetary Transactions	A-47
A.2.1	Customer/Business Name Maintenance	A-50
A.2.2	Customer Details Maintenance	A-52
A.2.3	Skipped Customers/Business	A-52
A.2.4	Mark Customer as Deceased	A-53
A.2.5	Privacy Opt-Out Indicator	A-55
A.2.6	Customer/Business Correspondence (stopping)	A-56
A.2.7	Financed Insurance (modifying)	A-57
A.2.8	ACH Maintenance	A-58
A.2.9	Stop an ACH	A-59
A.2.10	Statement Reprinting (batch only)	A-59
A.2.11	Add ACH Bank	A-59
A.2.12	Post Dated Checks	A-60
A.2.13	Coupon Book Maintenance (batch only)	A-61
A.2.14	Extended Service Contract (ESC)	A-61
A.2.15	Insurance Maintenance	A-62
A.2.16	Escrow Information and Maintenance	A-62
A.2.17	Escrow Analysis Disbursements	A-66
A.2.18	Insurance Payment Maintenance	A-66
A.2.19	Adjust Dealer Compensation	A-67
A.2.20	Add / Modify Account Contact References	A-67
A.2.21	Account Statement Preference Mode	A-68
A.2.22	Cure Letter Date Maintenance	A-69
A.2.23	Customer Credit Limit Transactions	A-69
A.2	23.1 Customer Credit Limit Transactions	A-70
A.2	23.2 Business Credit Limit Transactions	A-70
A.2	23.3 Customer/Business Credit Limit Maintenance	A-71
A.2	23.4 Customer/Business Address Maintenance	A-71
A.2	23.5 Customer/Business Telecom Maintenance	A-72



A.	2.23.6 Business Partners Maintenance	A-73
A.	2.23.7 Business Affiliates Maintenance	A-74
A.2.24	Add Existing Customer to Account	A-74
A.2.25	5 Add/Update Business Customer Details	A-75
A.2.26	8 Rescission Transaction to Void Account	A-77
A.	2.26.1 Processing with Combination of Transaction Parameters	A-78
A.2.27	Add Asset to Account	A-80
A.2.28	B Customer / Business Credit Score Update	A-80
A.2.29	Master Account Maintenance	A-82
A.2.30	Master Account - Statement Consolidation Indicator Maintenance	A-85
A.2.31	Add Existing Business to Account	A-86
A.2.32	2 Add Business Phone Details	A-86
A.2.33	B Customer/Business Address Confirmation	A-86
A.2.34	Trading of Accounts - Non-Monetary Transactions	A-87
A.	2.34.1 Add / Update Trade Details Transaction	A-87
A.	2.34.2 Trade Reversal	A-87
A.	2.34.3 Rescission Transaction to Void Account	A-88
A.2.35	Bankruptcy Reporting Indicator	A-89
A.2.36	6 Collateral Maintenance	A-91
A.2.37	Account Contract Maintenance	A-92
A.2.38	Account Payment Mode Maintenance	A-93
A.2.39	Add Balance to Account	A-93
A.2.40	D Linked Account Maintenance	A-95
A.2.41	Mock Statement Maintenance	A-96
A.2.42	2 Skip Credit Bureau Reporting Maintenance	A-97
A.2.43	8 Repossession Maintenance	A-98
A.2.44	Stop Correspondence at Account Level	A-99
A.2.45	5 Consolidated Payoff Quote	A-101
A.2.46	6 Add New Customer	A-102
A.2.47	Add/Update customer Address	A-105
A.2.48	3 Agreement Number Maintenance	A-107
A.2.49	Sales Order Number Maintenance	A-107
A.3 Pro	cessing SCRA	A-108
A.3.1	Setting up Interest Rate for SCRA	A-108
A.4 Blac	ck Book Interface	A-109

B Appendix : Payment Amount Conversions

С	Appendix :Generic Recovery	Interface	(GRľ
\smile		made	$(\cup : :)$

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C.1 Introduction

С	C.1.1 Pre-requisites	C-2
C.2	Create Case	C-2
C.3	Update Case	C-4
C.4	Case Comments	C-6
C.5	Hold Case	C-7
C.6	Reopen Case	C-9
C.7	Reassign Case	C-10
C.8	Close Case	C-12
C.9	Case Updates Received via FireHose WebService	C-14
C.10	Case Repossession	C-15
C.11	Case Invoice	C-17

D Appendix : Trading of Accounts

D.1 Introduction	D-1
D.2 Prerequisites	D-1
D.3 Trading of Accounts Workflow	D-1
D.3.1 Equity Calculation	D-2
D.3.2 Trading of Timeshare	D-2
D.3.2.1 Equity Validation	D-3
D.3.2.2 Itemizations	D-4
D.3.2.3 Capture Trade Details	D-4
D.3.3 Error Rectification	D-5
D.3.4 Trade Reversal/Rescission and Charge-off of Account	D-5
D.4 Trade Details Report	D-6
D.5 Assumptions	D-7

1 Navigation

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

Note:

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

The document is organized into below topics:

- Audience
- Conventions Used
- Logging In
- Template and Navigation
- Common Operations
- Keyboard Compatibility
- Tool Tips
- Accessibility

1.1 Audience

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

1.2 Conventions Used

Table 1-1 Conventions

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

1.3 Logging In

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

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



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

Financial Services Lending and Leasing		0
	Sign In Please after starting and password + 'User 18 - * Password - sign In	

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

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

1.4 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
- Screens

1.4.1 Home Screen

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

The Home screen consists of the following components:

- Header
- Left Pane
- Right Pane/Work Area



Financial Services	Lending and Leasing		🛔 Welcome, VAVAIDYA 👻 🛵 Sign Qut [Q
DashBoard			
/ DashBoard DashBoard Users Productivity. System Honator Produces Analysis Produces Analysis Process Files	5		
Origination Servicing Collections			
> WFP			
> Tools > Setup			

Figure 1-2 Home screen

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

Figure 1-3 About

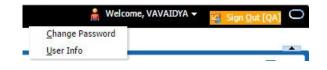
EARCH MENU		
ashBoard	About	
ashBoard A DashBoard Users Productivity	Orade Financial Services Lending and Lessing 14.3.1.0.0 Build OFSLL_14.3.1.0.0_9233	
System Monitor	Copyright @ 1998.2017, Oracle and/or its affiliates. All rights reserved.	
Producer Analysis Process Files	Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.	
Process rises	This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual	
=	property laws. Except as expressly permitted in your leanse agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, leanse, transmit, diabibute, axibib, perform, public or doplay any part, in any form, or by any means. Reverse enginetering, disassembly, or decomplation of this activarie, unless required by law for interpretably, a prohibited.	
	The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.	
	If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, the following notice is applicable:	
	U.S. GOVERIMENT EXID USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable if deplate Applicable and agency- specific supplemental requires. As such use, activational model and and applicable in the systems. Including any operating system, integrated	
	software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.	
	This software or hardware is developed for general use in a variety of information management applications. It is not developed or hieraded for a lange the may informerly designerus applications, including applications that multi-crysteals and is of personal information or transverse in designerus applications, it is not designerus applications. The not designerus applications a	
Origination	This software or hardware and documentation may provide access to or information on content, products and services from third parties. Dracle Corporation and its	
Servicing	affiates are not responsible for and expressly discibiling al warranties of any kind with respect to third-park content, products, and services. Oracle Corporation and the affiates with not be responsible for any loss, costs, or damages incurred due to your access to or use of third-park, content, products, or services.	
Collections	glose	
WFP		
Tools		

Header

In the Header, system displays the following:

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

Figure 1-4 User ID - Options



- Change Password – Click to change the current password.

Figure 1-5 Change Password

Security Security Very Security Security Very Security Very Security Very Security Very Security S	RACLE			🔒 Welcome, VAVAIDYA	· Sig
Darking Operation Signal Application Editory Application Editory Application Editory Social Advision Sequence and the indication Social Advision Application Editory Sequence and the indication Social Advision Bage instructure Bage instructure Bage instructure Change Password * Contract Password	Financial Services Ler	nding and Leasing			
> Collections	DashBeard Origination Origination Sales taaf Single Application they Application they Application Retrieval Societa (Analysis) Societa (Analysis) Reports Producers Producers Vendors		Change Password * Current Password * New Password * New Password	_ Uper lafe	
	> Collections > WEP				
Tools					
> loss Sestep					

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

– User Info – Click to view the current user info.

Figure 1-6 User Info

er Info					
Organization			Time Zone	USER TIME ZONE	•
Division			User Time Zone		
First Name Last Name Responsibility	VAIDYA			US/CENTRAL (CENTRAL STANDAR	D
GL Post Date Last Login Date		:21:07 AM		ASIA/CALCUTTA (INDIA STANDAR TIME)	RD
Session Language	DEFAULT	Y	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🕺	<u>Close</u>	



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

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

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

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

Table 1-2 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.

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

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

Figure 1-7 Database Server Log files

DashBoard _×	Syst	em Monito	r x					×
Batch Jobs	Jobs	Services	Database Server Log Files	Parked Tran	sactions Users			
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File Na	me			Fi	le Type		File Size File Time	
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ALERT				lo	Ь		395 02/22/2016 03:59:1	5 AM
CSVPR	C_EN_100	_01_DB12C_	_3794335	lo	Ь		6390 02/22/2016 04:53:0	
CSVPR	C_EN_100	_01_DB12C_	3854338	lo	Ь		116750 02/22/2016 05:36:4	
JSVPRO	C_EN_000	_01_DB12C_	2094362	lo	b		5706 02/18/2016 10:57:0	TA E
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View Text	Format ▼ 8/2016 8/2016 8/2016 8/2016 8/2016	17:44:1 17:44:1 17:44:1 17:44:1 17:44:1 17:44:1	11: 45:FLL:1v_use_BI 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01 11: cmnsyp_c1_000_01	I::Y 1.get_syp 1.get_syp 1.get_syp 1.get_syp	Beginning @ Er parameter_v parameter_v parameter_v parameter_v	alue value: we alue value: ht alue value: ht alue value: /:	ablogic ttp://ofss2221142.in.oracle.com: ttp://ofss2221142.in.oracle.com: scratch/work_area/DEV/QA143REL/n	
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Click on Show File button to view the selected file contents in the File Content

section. You can also click **Download File** button to extract a copy of debug details.



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

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

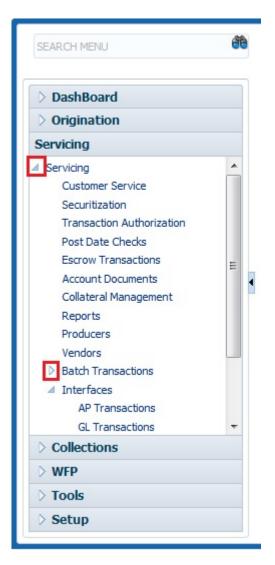
Click **Submit** to save the changes or **Close** to close the screen without changes.

- Accessibility Click the link to view accessibility features of the system. *Refer accessibility document for further details.*
- NextGenUI This is Next Generation User Interface option which is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing system and both intended to coexist in the system till further updates. This option is enabled only if the corresponding system parameter is enabled in the base system as configured by your system administrator. For more information, refer to Appendix Oracle JET Interface section in Servicing guide.
- Sign Out Click the link to sign off from the application. You can also click on
 Sign Out [QA] icon to sign off from the application.

Left Window

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

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 you wish to open.

Menu Search in Left Window

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

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



00	Access ×				l
plication Retrieval(Origination)	Data Screen Re	ports Correspondence Transaction			
plication Documents(Origination)					
set Types(Setup Products) count Documents(Servicing)	Access Grid			👍 Add 🥖 Edi	it 📃 Yjew 🖌 🖋 Ayo
ess(Setup User)	View - Format -	🖙 🔝 Freeze 🚮 Detach 🖓 Wrap			
Transactions(Servicing Interfaces)	Organization	Division	Company	Branch	Allowed
lication Entry(Origination)	DMC	US01	ALL	ALL	Y
lit Tables(Setup System)	DMC	NL02 SA03	ALL	ALL	Y
ances(Servicing Batch Transactions)	DMC	3P04	ALL	ALL	Y
Drigination					
Servicing					
Drigination Servicing Collections WFP					

Figure 1-9 Left Pane Search

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

Right Window

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

Sa	les Lead ×													
	ead Entry Follow-I	Jp Maintenance												
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on Entry	View - Format -	Freeze	Detach	wrap الي	669								Ten .	
(Lead #	Lead Dt	Company	Branch	First Name	Last Name	Birth Dt	Channel	Source	Туре	Country		Address #	C
	L-00002006	12/15/2015	NL02	NLHQ	ROSEMARY	BLACK	12/08/1987	CONSULTATION	WEB ENTRY	HOME	UNITED :		813 W	j
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ince	L-00006002	02/02/2016	U501	USHQ	NITIN	JOSHI MARTINEZ	07/25/1988	CONSULTATION	OFFLINE APPLICA	HOME	UNITED		ADD1	0
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	Telecom Inform	mation		لې Wrap	62 6						-€ Add		Phone Current	As

Figure 1-10 Right Pane

You 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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Origination	Authorization Hstory Review Requests (Pending: 0)	
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Collections		
WFP		
Tools		

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

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

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

However, this option is restricted only to the following screens in Servicing Module Master Tab.

In the Left Menu of Servicing Module Master Tab, you can open multiple accounts by clicking on the Customer Service link. Each successive click, opens a new Customer Service tab.

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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, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Collection:

- Collection
- Bankruptcy
- Repossession
- Deficiency

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

Right Splitter/Action Window

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

Servicing and Collection Screens

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



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Customer S	ervice: 20170100	010097 Review	Request (Pending: 0	0) Queue Assignment										Quick Search		
														Acc #		
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1	USHQ	UNDEFINED	201701000100	097 LOAN VEHICLE (FR)) 207 L	ISD	15,381.55	2,900.21	CTIVE:DELQ:REPO		02/10/2017	1ST PAYMEN	DEL	Identification #		
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450.03	450.03	450.03	450.03	1,550.12		Y		MONTECARLO 2DR	284GP45G1XR378253			CAR				
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tivities	Active Dt 08/18/		X-Ref	012	Charge Off Dt	HOME	Y Y	Y 745 newyo	rk MA-34038	(972)-866-3	378			* Followup Dt	C.	
Last	Active Dt 08/18/. Activity Dt 09/05/.		Paid Off Dt		Military Duty N									Time Zone		
Last	Date Date 10			01/20/2017	Customer Score 0	Employm	ent Information						-	Group Followup		
														Comment		

Figure 1-13 Right Split Window Customer Service

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

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

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click \sim to toggle upper pane and $\frac{1}{2}$ to toggle left pane. To un-toggle click \sim and $\frac{1}{2}$ respectively.

This section consists of the following topic:

Time Zone Preference

1.4.1.1 Time Zone Preference

Figure 1-14 User Info

er Info				
Organization			USER TIME ZONE	•
Division		Level		
First Name	VARSHA	User Time Zone		
Last Name	VAIDYA	Company Branch Time	US/CENTRAL (CENTRAL STANDARD	
Responsibility	SUPERUSER	Zone	(Inc)	
GL Post Date	02/10/2016	Server Time	ASIA/CALCUTTA (INDIA STANDARD	
Last Login Date	02/10/2016 03:21:07 AM		TIME)	
Session Language	DEFAULT Y	Skin Family	Skyros (Default)	
Debug Enabled Ind				
		Submit 🛞	§ <u>C</u> lose	
				_

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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under **Division Definition**.
- In the Display Formats tab, select **Time Zone** and click **Edit**.



 In the Format field, select the required time zone from the adjoining options list and click Save.

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

User Time Zone

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

To modify the User Time Zone:

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

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

1.4.2 Screens

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

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

Figure 1-15 Customer Service_Example

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count(s): 20	01202000102	31: YUTAKA OZA	KA / AKANE								⊻iew	AL
iew 👻 Format 🖲	🔹 📑 🚺 Fre	eze 🚮 Detach 🛛 🧹	🚽 Wrap 🛛 🚱	Current O	Show All O Gro	up Follow-up						
Company	Branch	Sub Unit	Account #	Product		Days Past Due Currency	Pay	Off Amt	Amount Due Sta	tus	Oldest E	ue Dt
US01	USR1	UNDEFINED	2012020001023:	LEASE VEHICLE		0 USD		0.00	0.00 AC	TIVE	02/10/2	015
Call Activities	Maintenance C	omments Promises	Checklists Tracki	ng Attributes Refere	nces Correspon	dence Letters Document Tracking]					
Call Activit	ies						21		4	Add 🧳	🖊 Edit 📄 View 🖌 🖋	Audit
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You can click > to view the hidden tabs, if any.

1.5 Common Operations

Some of the operations are common to most of the screens.

These are grouped into following categories, based on their features.



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

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit

Add	🥖 <u>E</u> dit	View	Audit 🗸
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When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

The table below gives a snapshot of them:

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

Table 1-3Basic Operation

1.5.2 Basic Actions

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

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

Save and Add Save and Stay Save and Return

The table below gives a snapshot of them:

Table 1-4 Basic Actions

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

The Payment maintenance screens consist of the following actions.

Post and Stay Post and Return Carleton

The table below gives a snapshot of them:

Table 1-5 Basic Actions

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

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

Table 1-6 Navigations

Basic Actions	Description	
M	Click to navigate to the first record.	



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

Table 1-6 (Cont.) Navigations

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

Table 1-7 Buttons for Specific actions

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

1.5.3 Personalization Options

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

Figure 1-16	Personalization	Operations
-------------	-----------------	------------

View 🗸 Format 🗸 🔛 📊 Freeze 🚮 Detach 🛛 🖓 Wrap 🛛 🚷

The table below gives a snapshot of them:



	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: Customize columns you wish to view Sort the order of displayed data Reorder columns Additionally, the drop-down list provides selection of options adjoining View. View Format - Preeze Detach Columns Show All Freeze Product Detach Sort - Show All Freeze Columns Query By Example Collateral Type Collateral Type Collateral Type Collateral Type Collateral Sub Type
	Manage Columns
	Select the column you need to resize and select Resize Columns option from the Format drop-down list.
	option from the Format drop-down list.
Query by Example	option from the Format drop-down list. Resize Column DESCRIPTION Width 100 Pixels OK Cancel Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert. Click to query for the data by an example. When this option is selected,
Query by Example	option from the Format drop-down list. Resize Column DESCRIPTION Width IOO Pixels I OK Cancel Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert. Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specified to the system displays an empty row above column heads.
Query by Example	option from the Format drop-down list. Resize Column DESCRIPTION Width 100 € Pixels I OK Cancel Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert. Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specif all or any of the details of the record you wish to query. View - Format ✔ [I] Treeze I Detach ↓ Wrap

Table 1-8	Personalization Options
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Wrap.										Select the column in which the data needs to be wrapped and click							
-																	
	· · · · · · · · · · ·																
Loan Line Lease																	
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	LOAN HOME (VR)	01/01/1800	12/31/4000	Y	Y	Ŷ	HOME COLLATERAL	REAL PROPERTY HO	N INSTALLMENT	- 1							
LOAN-SG	HOUSEHOLD GOODS (VR)	01/01/1800	12/31/4000	N	N	Y	HOUSEHOLD GOODS	PERSONAL PROPERT	T INSTALLMENT								
LOAN-UN	LOAN UNSECURED	01/01/1800	12/31/4000	Y	Y	Y	UNSECURED COLLAT	UNSECURED	INSTALLMENT								
LOAN-VE	LOAN VEHICLE (FR)	01/01/1800	12/31/4000	N	Y	Y											
	MURABAHA LOAN					Y											
				Y		Y			INSTALLMENT								
NP01	NP01	01/01/2013	12/31/4000	Y	N	Y			MORTGAGE								
For usability and performance, some of the data intensive screens have																	
View Last option to sort the volume of data being displayed on screen																	
	•																
View Last	🔘 1 Day 🔘	1 Week () 1 Month	By Date	Start Dt 07	7/01/2017	🖄 End D	t 09/20/20	017 🔯) 8							
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Table 1-8 (Cont.) Personalization Options

Print option in Customer Service screen



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

Detach



Figure 1-17 Detached Table

	✓ Customer Service ×				
DashBoard Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)				
ervicing					
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE				📃 View 🛛 🖋 Audit
Customer Service	View 🔻 Format 👻 🔛 Freeze 🚮 Detach 🛛 🖓 Wrap 🖓 📇 🖲 Current 🔘 Show All 🔘	Group Follow-up			
Securitization	Company Branch Sub Unit Account # Product		y Off Amt	Amount Due Status	Oldest Due Dt
Transaction Authorization	US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	0 USD	0.00	0.00 ACTIVE	02/10/2015
Post Date Checks					
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Account Documents Collateral Management					
Collateral Management Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Corr	espondence Letters Document Tracking			
Producers					
Vendors	Transaction Batch Information			💠 Add 🥒 Edit	View Audit
Batch Transactions	View 🗸 Format 👻 📰 Freeze 🚮 Dgtach 📣 Wrap 🚱 🛞 Post 🔜 Vgid				
Advances	Date Monetary Transaction			Status	Batch
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			POSTED	Daten
Fees	ADD COSTONER ADDRESS FROME			ERROR	N
4 Interfaces	01/06/2016 Y TERMINATE			VOID	N
AP Transaction	01/06/2016 Y EXTENSION			VOID	N
tached Table					
	1 N N N N N N N N N N N N N N N N N N N				
/iew 🔻 Format 👻 🔛 Fre	eze 🚮 Detach 🖉 Wrap 🙀 🚳 Eost 🔜 Void				
Date Monetary	Transaction			Status	Batch
02/10/2016 N	ADD CUSTOMER ADDRESS PHONE			POSTE	
01/07/2016 Y	TERMINATE			ERROI	
01/06/2016 Y	TERMINATE			VOID	N
01/06/2016 Y	EXTENSION PAYOFF QUOTE LEASE			VOID	D N
12/24/2015 Y					

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

Drop-down List

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

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

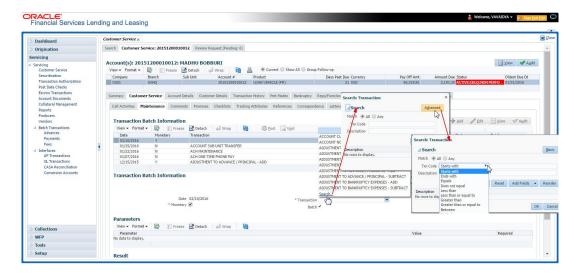


Figure 1-18 Combo drop-down

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



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

Table 1-9Search options

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

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

Figure 1-19 Search Memory

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

Comments

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

1.5.4 De-supported Special characters

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

<>{}|\^[]`

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

1.5.5 Skip Zip Code Validation

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



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

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

Lookups ×				Close			
Lookup Type			🕂 Add 🥖 Edit	View 🗸 Audit			
View 🔻 Format 👻 [Freeze 🚮 Detach 📣 Wrap 🚯						
%COUNTRY%			Ves No				
Lookup Type	Description		System Defined Yes/No	Enabled			
COUNTRY_CD	COUNTRY CODE (SORT BASED ON CO	DDE)	Yes No	Y			
Lookup Code View + Format +							
4		%NO%	Ves No				
Lookup Code	Description	Sort Sub Code	System Defined Yes/No	Enabled			
UK	UNITED KINGDOM	1 NO_ZIP_VAL	Yes No	Y 🔺			
SG	SINGAPORE	1 NO_ZIP_VAL	Yes No	Y 👻			

Figure 1-20 Skip Zip Code Validation

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

Figure 1-21 Skip Zip Code Validation

						🗟 Save and S	ta <u>y</u> 📑 <u>S</u> ave and Return	C Return
Producer #	CO-00004	Address	s Line 1	2145 HWY 50 WEST		Max Float	99,999	
Old Producer #	CO-00004	Address	s Line 2			Remaining Float	99999	
Name	DALE SPRADLEY MITSUBISHI		Country	UNITED KINGDOM	T	* Enabled	4	
Company	ARG01	T		000000000			Subvention Participation	
Branch	AR01	•	ip Extn	0000000000 LINDEEINED	UNDEFINED)	subvention Participation	
Start Dt	05/27/1994	2		Search				
End Dt	12/31/4000			UNDEFINED		Participant Collection Type	CTATEMENT	T
Contact	JACK	* Permi			•	Collection Frequency		•
Group	NOT DEFINED	V	Call			efund Disbursement		-
Grade		 Permis 	ssion to Text		R	Method	NONE	•
Type	DEALER	•		(719)-543-6710		Region	ALL	•
Status	ACTIVE	•	Extn 1			Territory	ALL	Ŧ
Sales Agent		 Permis 					License Details	
Underwriter	DEMO UNDERWRITER	Y	Call				LICENSE DELAIIS	
Funder		 Permis 	ssion to Text			Valid From	01/01/1800	
Collector	DEMO COLLECTOR	v	hone 2			Valid To	12/31/4000	



Note:

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

1.5.6 Export data to Excel

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

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

Figure 1-22 Export to Excel

Summary Collection	15 Custom	er Service	Account De	taiis Custo	mer Details	Custom	er Preferences Tra	insaction History	/ Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficien
Call Activities	intenance	Comments	Promises	Checklists	Tracking Att	ributes	Field Investigation	References	Correspondence	Letters	Document Tracking	Scena >
ransaction Bate	ch Inform	ation					_			Add 🥖	Edit ⊻iew	🖋 Audit
View 👻 Format 👻		Freeze	Detach	ฝ Wrap	ଟ୍ର	🔅 Post	t 🙀 Void 🗐	ort to Excel				
Date	Monetary	Tr	ansaction							Status	Batch	
10/29/2020	Y	PA	AID OFF							POSTE	D N	
10/23/2020	N	AD	DD CUSTOME	R ADDRESS P	HONE					POSTE	D N	
												Count: 2
arameters												
View 🔻 Format 🔻		Freeze	Detach	🚽 Wrap	62							
Parameter								Value			Require	d
TXN DATE								02/11/2	020		Y	
WRITE OFF INDICA	TOR							YES			Y	

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

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

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



1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

Table 1-10 Keyboard Compatibility

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

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

Table 1-11 Keyboard shortcuts



1.7 Tool Tips

The system is facilitated with tool tip option.

When the cursor is moved on any of the user interface field in the screen, a popup is displayed. It consists of a tip with the action that has to be performed.

1.8 Accessibility

This section consists of the following:

- Understanding Accessibility
- Application Accessibility Preferences
- Documentation Accessibility Preferences

1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

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

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

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

1.8.3 Documentation Accessibility Preferences

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



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



2 Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application using specific search criteria.

Since this section details the general search options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. The following sections explain the Search options in detail.

- Search Criteria
- Searching for an Application
- Searching for an Account and Customer

2.1 Search Criteria

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

DashBoard	Customer Service ×		
Origination	Search Customer Service Review Request (Pending: 0)		
ervicing	> Quick Search		
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions	Venv + Format +		Search Options: Account O Customer O Business Account O Reset Oriteria
Account Documents Collateral Management		~	
Reports	Criteria	Comparison Operator	Value
Producers	ACCOUNT #	LIKE	
Vendors	ACCOUNT STATUS	LIKE	v
 Batch Transactions Advances 	PRODUCT	LIKE	
Payments	CUSTOMER SSN	EQUAL	
Fees	CUSTOMER LAST NAME	LIKE	
✓ Interfaces	CUSTOMER FIRST NAME	LIKE	
AP Transactions GL Transactions	CUSTOMER ID	EQUAL	
CASA Reconciliation	BUSINESS NAME	LIKE	
Conversion Accounts	 VIN 	LIKE	
	YEAR	EQUAL	
	MAKE	LIKE	
	MODEL	LIKE	
	ASSET TYPE	LIKE	
	PRODUCER #	LIKE	
	PRODUCER NAME	LIKE	
	ACCOUNT CONDITION	LIKE	~
	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	
	QUEUE DESCRIPTION		
	Search Results		Open Account
	View - Format - 🔛 Treeze 🚮 Detach 🖓 Wrap 🚱		Delinquency Outstandi
Collections	Company Branch Account # Date	Title Product State	us days Amount Due Balance
WEP	No data to display.		

Figure 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
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 you 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 you 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.

Table 2-1Search Criteria



Description	Example Expression
LIKE	ASSET TYPE LIKE VEH% LIKE enables you 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 you 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."

Table 2-1 (Cont.) Search Criteria

Using Wildcard Characters

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

Using Criteria Value

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

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

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

12345

1234A

12340

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

- 1234
- 01234
- 098908LKJKLJLKJ000988071234

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
- 01234
- 12340
- 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	000000278

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

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

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

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

ashBoard	DashBoard 🗙					
DashBoard DashBoard	Origination			▲ Setup	Admin	
Users Productivity						
System Monitor	My User Queues			Product Expiring in Next One Month	Critical Batch Job Status	
Producer Analysis Process Files	Description No data to display.	Count		Product End Date No data to display.	Batch Job No data to display.	Status
1 local files					no oue to suppoy:	
	My Pending Review Reg	uests By Applications				
	App #	Priority				
	No data to display.	11.00000				
	My Pending Review Req	uests By Priority				
	Priority	Count				
	No data to display.					
	Number of Queues Hard Queue Description No data to display.	Assigned Count	^	Producers Count By Status Status Count	Vendors Count By Status Status	Count
	No data to display.			ACTIVE 82	ACTIVE	35
	Number of American					
	Number of Accounts Queue Description	Count		Producers Expiring in Next One Month	Vendors Expiring in Next On	e Month
	No data to display.	Counc		Producer End Date	Company Name	End Date
				No data to display.	No data to display.	
	My Pending Review Req	uests By Accounts				
	Acc #	Priority				
	No data to display.					
	Mu Danding Davids - David	usata Du Delavitu				
Origination	My Pending Review Req Priority	Count	~			
Servicing	No data to display.	(areas to)	-			
Collections						
WFP						
Tools						
2 10015						

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.

You 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
- Quick Search section

2.2.1 Search/Task tab

To view the Search/Task screen during Line of credit origination

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

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

DashBoard	Origination ×							6
rigination	Search/Task Application E	ntry Review Requests ((Pending: 0)					
Drigination Sales Lead	Quick Search							
Simple Application Entry Application Entry Underwriting	App #	SSI	1		Identification #		Submit	
Funding Application Retrieval	Queue	v	Next Application					
Scenario Analysis Application Documents	Search Criteria							
Image Maintenance Reports	warmen in the trace and the				New Application	Open Application	View Application	Dillock Application
Producers Vendors	Search Results/Task	Freeze 🚮 Detac	h 剑 Wrap	View All				
	Crit Loc Allo Company	Branch App #	n dei wrap Date	Title	Product	Status	Sub St	atus
	No data to display.							
	Columns Hidden 1							>
Servicing								
or of the state of								
Collections								
Collections								
Collections WFP Tools Setup								

Figure 2-3 Search/Task tab

2. Click the Search Criteria tab.

DashBoard	Or	igination ×					×
Origination	5	carch/Task Application Entry Review Requests (Pending: 0)					
Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval		Quick Search ▲ Search Criteria Vew マ Format マ 💽 🛄 Freeze 🖉 Detach 📢 W	rap 🚯			🔗 Reset Criteria	Search
Scenario Analysis		4			~		
Application Documents Image Maintenance		Criteria	Com	arison Operator	🔺 🗸 Value		
Reports		YEAR	EQU	AL	~		
Producers		APPLICANT SSN	EQU		v		
Vendors		APPLICATION DT	GRE	ATER THAN OR EQUAL	▼		20
		APPLICATION STATUS	LIKE		~	~	
		APPLICATION SUB STATUS	LIKE		~	~	
		UNDERWRITER	LIKE		×		
		VIN	LIKE		~		
		MAKE	LIKE		~		
		MODEL	LIKE		×		
		ASSET TYPE	LIKE		~		
		PRODUCER NAME	LIKE		~		
		PRODUCER #	LIKE		~		
		APPLICATION #	LIKE		~		
		PRODUCT	LIKE		~		
		BUSINESS NAME	LIKE		~		
		APPLICANT LAST NAME	LIKE		~		
		Search Results/Task View ▼ Format ▼ 🔛 □ Freeze 🚮 Detach ຝ Wra	p 🚯 View All 🗌	New Application	Open Application	View Application	k Application
			ate Title	Product	Status	Sub Status	Q
	1	lo data to display.					
Servicing		Columns Hidden 1					>
Collections		corumns modern 1					
> WFP							

Figure 2-4 Search Criteria

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

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

The Search Results/Task screen.

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

The system loads the application on the respective screen.



DashBoard	Origination ×														
Drigination	Search/Task	Application	Entry: 000	0001537	Review	Requests (Pen	ding: 0)								
Origination Sales Lead Simple Application Entry Application Entry	Applicatio					BINSON	(h) 0	verride OK •	✓ Warnin	g ОК 🖌				View	🖋 Aydit
Underwriting	Dt	A	pp #	Sub	b Unit	Status		Originatio	on Stage	Producer Name	Producer	Contact Ex	sting Customer	Duplicate Application	Contact
Funding Application Retrieval	09/05/201	.5 00	000001537			APPRO	VED - FUN.			CA-00003 : ACE		-2277 N		N	
Scenario Analysis Application Documents Image Maintenance Reports	< Common and	Austrant	Pusieses	Descussion	Desision	Contract	Collaboral	Community	Tracking	Document	Industian	Conservation	Tests		>
Producers	Summary	Applicant	Business	Request	Decision	Contract	Collateral	Comments	Tracking	Document	Verification	Correspondenc	e Tools		
Vendors	> Applica	ant													
	Ratios														
	> Bureau														
		u													
	> Bureau	u list													
	> Bureau	u list eral													
	Bureau Collater Asset 1	u list eral Type		Sub Type		Prima			1ake	Model		Mile	age New	Wholesale Value	Retail
	Bureau Bureau Collate Collate Asset 1 VeHCQ	u list eral Type		Sub Type CAR		Prim. Y	ary Ye		1ake UDI	Model A4		Mile	age New 0 Y	Wholesale Value 19,000.00	19,500
	Bureau Collater Asset 1	u list eral Type										Mile			
	Bureau Bureau Collate Collate Asset 1 VeHCQ	u eral Type LE										Mile			19,500
	Bureau Bureau Collate Collate Verific Verific Collate	u list eral Tral E E										Mile			19,500
	Bureau Bureau Collate Collate Collate Verific Verific C Trade-	u eral Type LE LIN	c		Type	Y		15 A		A4	ar Make	Mile	0 Y		19,500
Servicing	Bureau Bureau Collate Collate Asset Ventic Trade-I Ventic Ventic Ventic Ventic Ventic Ventic	u iist eral Type LE -In Type LE	c	CAR	Туре	Y Desc 2015	ription 5 DODGE R/	15 A Identif AM 3GCPC	UDI fication # IREC9EG145	A4 Y 196 20	15 DODGE	Mod	el PICKUP 2500	19,000.00 Base Retail Amt 5,300.00	19,500
> Servicing > Collections	Bureau Collate Collate Vertic Trade-I Trade-I Asset	u Iist eral Type LE LE LE	c	CAR	īype	Y Desc 2015	ription 5 DODGE R/	15 A Identif	UDI fication # IREC9EG145	A4 Y 196 20		Mod	el PICKUP 2500	19,000.00 Base Retail Amt	19,500

Figure 2-5 Results Screen

You are now ready to begin work on the application.

2.2.2 Quick Search section

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

To load an account using the Quick Search section:

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

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

Note:

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



DashBoard	Origination ×								1
Origination	Search/Task	Application Entry:	0000001536 Revie	w Requests (Pendi	ing: 0)				
Origination Sales Lead Simple Application Entry	App # 0000		SSN			Identification #		Sub <u>m</u> it	
Application Entry Underwriting Funding Application Retrieval Scenario Analysis	Queue Search (Mext Application		JUCHURAUUT *		Co Soome	
Application Documents Image Maintenance						Wew Application	Open Application	View Application	unlock Application
Reports Producers	Search Re	sults/Task							
Vendors	View - For		Freeze Detach		View All				
	Crit Loc All No data to dis		nch App #	Date	Title	Product	Status	Sub Sta	atus
	<								>
	Columns Hidd	en 1							
	a								
	1								
> Servicing > Collections > WFP									

Figure 2-6 Quick Search

The system loads the selected application.

To load an account from a queue during application entry

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

This section consists of the following topics:

- Other Features on the Results screen
- Copying an Application
- Unlocking an Application
- View Application

2.2.2.1 Other Features on the Results screen

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

Table 2-6 Other Features on the Results screen

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



What is it?	What does it do?
Queue Name field	This display only field indicates the queue in which the selected 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 button	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.
New 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.

Table 2-6 (Cont.) Other Features on the Results screen

2.2.2.2 Copying an Application

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

To copy an application

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



DashBoard	Origination ×
Drigination	(1) Information
Grighanion Salee Lead Single Application Entry Application Entry Application Retrieval Scenario Analysis Application Contenties Image Maintenance Reports Producers Vendors	Appleation copy successful. New appleation # success: Search/Task Underwriting: 000001537 Review Requests (Pending: 0) Quick Search App # 000001537 55N Identification # Sabgut Quine V Results/Task View Application View Application View Application View Application Copy Application Search Results/Task View Format V Prease Detach QUINAP View All Product Status Sub Status No data to display.
Servicing	
> Servicing > Collections	

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.

DashBoard	Origination ×								2
Origination	Search/Task Under	rwriting: 0000001533	Review Requests (Pending: 0)						
Origination Sales Lead Simple Application Entry	Application: 00	000001533: SIGG		Dverride OK 🖌 Warn	ing OK 🖌		(🖉 Edit 📃 Viev	a √ A <u>u</u> dit
Application Entry Underwriting	Dt		Sub Unit Status	Origination Stage	Producer Name	Producer Contact	Existing Customer	Duplicate	Contact
Funding Application Retrieval	09/05/2015	0000001533	REJECTED - AUT	Code D NEW	CA-00003 : ACE H.	Number (818)-761-2277	N	Application N	
Scenario Analysis Application Documents Image Maintenance Reports Producers	Summary Applica	ant Business Request	t Decision Bureau Collateral	Comments Trackin	g Document Veri	fication Correspon	dence Tools		>
Vendors	Comments View + Form	at 🗸 📑 Freeze	e 🔐 Detach 👌 Wrap 😽)		Save and Add	Save and Stay	Save and Return	⟨ ⊒ <u>R</u> eturn
	Alert	Туре	Sub Type	Comment			Comment By	Comment Dt	
		REGULAR					PRAKRRAO	02/04/2016 04:3	5:38 AM
		SYSTEM GENERATED	SYSTEM GENERATED	DECISION_MULTI_OF (CORRESPONDENCE: CNLNCE_DEC_MULTI			INTERNAL	02/01/2016 08:3	3:04 AM
		SYSTEM GENERATED	SYSTEM GENERATED	(CORRESPONDENCE: ID: 41039)	CNLINCE_CON_LTR_V	R JOB REQUEST	VEROUTHU	01/30/2016 12:3	0:35 AM
		SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER G CNLNCE_DEC_FAX_V	ENERATED. (CORRESI R JOB REQUEST ID: 4		VEROUTHU	01/30/2016 12:0	6:18 AM
		REGULAR	LOAN ORIGINATION	HAVING GOOD REFER	RRAL		VEROUTHU	01/29/2016 11:2	4:13 PM
Servicing									
> Servicing									
An entry of the second s									

Figure 2-8 Copying an Application - Comments

2.2.2.3 Unlocking an Application

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

To unlock an application

- 1. Open **Applications Entry** screen and use **Quick Search** screen to locate the application you want to work with.
- On Search Results/Task screen, select the application you want to load and click Submit. An Information message appears with the message: "An application is locked by another user."



DashBoard	0	igination	×										X
rigination	5	earch/Ta	sk Unde	erwriting	Review Requ	uests (Pending	: 0)						
Origination Sales Lead		Quick	Search										
Simple Application Entry Application Entry		App # 0	0000001622	2		SSN			Identific	ation #		Sub <u>m</u> it	
Underwriting						_	📤 Warning			×			
Funding Application Retrieval		Queue				× D:	Application is	locked by: K	GOUDU Phone: 0 - E	ixt.: 0			
Scenario Analysis		Searc	h Criteri	ia					0	K .			
Application Documents Image Maintenance										Open Application	View Application	Contraction Unlock Application	Copy Application
Reports Producers		Canada	Results	Task							_	-	
Vendors		View -			Freeze	Detach	لي) Wrap	(d) Vie	w All				
		4		(440)	Troube	U) betach	da mob	QUE TR					
				Allowed	Company	Branch	App #	Date	Title	Product	Status	Sub Statu	IS
	1	No data to	display.										>
	1												
	1												

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

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

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

2.3 Searching for an Account and Customer

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

To view the Search screen during Line of credit servicing

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



ustomer Service \times													
Gearch Customer S	Service Rev	riew Request (Pending:	0) Queue Assignment										
A Quick Search													
Acc #		Customer #		Customer Id		SSN	National Id				Identification #		Subj
Queue/ Condition			✓ Auto Run 🗌 📑	Next Account	Elitered Account								
Search Criter	ria .												
ocuren enter													Open Accou
Account Search													
View + Format +		Freeze 🚮 Detach		Export to Excel									
Ø			dd/mm/yyyy				Delinguency		O data dias				
Company	Branch	Account #	Date	Title	Product	Status	davs	Amount Due	Outstanding Balance	Producer		Secured	Master Account
1													Cou

Figure 2-10 Customer Service Screen

Note:

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

3. Click the Search Criteria tab.

Figure 2-2	11 Sea	rch Criteria
------------	--------	--------------

DashBoard	Customer Service x				
> Origination	Search Customer Service Review Request (Pending: 0)				
Servicing	Quick Search				
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions	Vew * Format * 🕞 🔐 Freeze 🖉 Detadh 🚽 Wrap 🚱			Search Options:	Account Customer Business Account Customer Business Account Customer Business
Account Documents	Criteria	Comparison Operator		Value	
Collateral Management	ACCOUNT #	LIKE			
Reports A Producers A Vendors P Bath Transactions C Advances C Payments C Fees C Interfaces C	ACCOUNT STATUS	LIKE			
	PRODUCT	LIKE	-	%LOAN%	
	CUSTOMER SSN	EQUAL			
Advances	CUSTOMER LAST NAME	LIKE			
	CUSTOMER FIRST NAME	LIKE	-		
	CUSTOMER ID	EQUAL			
AP Transactions	BUSINESS NAME	LIKE			
GL Transactions	VIN	LIKE			
CASA Reconciliation	YEAR	EQUAL			
Conversion Accounts	MAKE	LIKE			
	MODEL	LIKE			
	ASSET TYPE	LIKE			
	PRODUCER #	LIKE	•		
Collections	PRODUCER NAME	LIKE			
> WFP	ACCOUNT CONDITION	LIKE	•		•
Tools	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	1.5		
Setup	OUEUE DESCRIPTION	LIKE			

Using the Search tab

1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.



2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.

3. On the **Search Results/Task** screen, select the account you want to load and click **Open Account**.

The system loads account on Customer Service screen.

Figure 2-12 Customer Service

Wew + Format + Image: Preeze Image: Detach Wrap Image: Ocurrent Show All Group Follow-up Associated Accounts Export to Excel Company Branch Sub Unit Account # Master Account # Sales Order Number Master Account Product Billing C SA03 SAHQ1 UNDEFINED 20210100030479 20210100030479 Y LOAN-VE-PAVAN MONTH	count(s): 20210100030479: NAPHADE 3 PAVAN Image: Count(s): 20210100030479: NAPHADE 3 PAVAN ltew × Format × Image: Foreze x Detach & Wrap Image: Count x Show All © Group Follow-up @ Associated Accounts Export to Excel Company Branch Sub Unit Account # Master Account # Sales Order Number Master Account Product Billing Cycle S033 SAHq1 UNDEFINED 20210100030479 Y LOAH-VE-PAVAN MONTHLY * Conditions Count: 1 Tansaction History Pmt Modes Bankruptcy Rep > * # Alerts Alerts Account Conditions Condition Start Dt Followup Dt				
Count(s): 20210100030479: NAPHADE 3 PAVAN Wew Format Detach Wrap Company Branch Sub Unit Account # Master Account Sales Order Number Master Account Product Billing C Salas SAHQ1 UNDEFINED 20210100030479 V LOAH-VE-PAVAN MONTH Count Summary Collections Customer Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Rep Alerts Account Conditions Account Conditions Account Condition Condition Start Dt Follow-up	count(s): 20210100030479: NAPHADE 3 PAVAN ↓ Yew ↓ Ye	er Service: 20210100030479 Review Request (Pending: 0) Que	eue Assignment		
View v Format v 🔐 III Freeze Detach v Wrap R Current Show All Group Follow-up Associated Accounts Export to Excel Company Branch Sub Unit Account # Master Account # Sales Order Number Master Account Product Billing C SA03 SAHQ1 UNDEFINED 20210100030479 2021010030479 Y LOAN-VE-PAVAN MONTH Summary Collections Customer Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Rep Alerts Alerts Account Conditions Account Condition Condition Start Dt Follow-up Dt	iew + Format - Prezze Detach Wrap Ref Current - Show All - Group Follow-up - Associated Accounts Export to Excel Company Branch Sub Unit Account # Master Account # Sales Order Number Master Account Product Billing Cycle SA03 SAHQ1 UNDEFINED 20210100030479 20210100030479 Y LOAN-VE-PAVAN MONTHLY Count: 1 Summary Collections Customer Service Account Details Associated Accounts Customer Preferences Transaction History Pmt Modes Bankruptcy Rep Alerts Alerts Alert No data to display. Account Condition Condition Start Dt Followup Dt No ACTIVE CONDITION Is/02/2021 31/01/2022 Account Condition Customer Details Dues				
Company Branch Sub Unit Account # Master Account # Sales Order Number Master Account Product Billing C SA03 SAHQ1 UNDEFINED 2021010030479 2021010030479 Y LOAN-VE-PAVAN MONTH Summary Collections Customer Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Rep Alerts Alerts Alert Account Condition Condition Start Dt Fellowup Dt	Company Branch Sub Unit Account # Master Account # Sales Order Number Master Account Product Billing Cycle So33 SAHQ1 UNIDEFINED 20210100030479 20210100030479 Y LOAN-VE-PAVAN MONTHLY Count: 1 Summary Collections Customer Service Account Details Associated Accounts Customer Preferences Transaction History Pmt Modes Bankruptcy Rep > Alerts Alerts Alert No data to display. Account Details Customer Details Customer Conditions Account Condition Conditions Conditions Account Condition Support S	20210100030479: NAPHADE 3 PAVAN			📃 View 🔗 Audit
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SA03 SAHQ1 UNDEFINED 20210100030479 20210100030479 Y LOAN-VE-PAVAN MONTH Summary Collections Customer Service Account Details Associated Accounts Customer Preferences Transaction History Pmt Modes Bankruptcy Rep Alerts Alerts Account Conditions Conditions Alert Account Condition Condition Start Dt Followup Dt	SA03 SAHQ1 UNDEFINED 20210100030479 202100030479 Y LOAN-VE-PAVAN MONTHLY Count: 1 Summary Collections Customer Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Rep > Alerts Alerts Alert No data to display. Account Details U Conditions Condition	Branch Sub Unit Account #	Master Account # Sales Order Number	Master Account Product	Billing Cycle
Course Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Rep A Alerts Alerts Account Conditions Account Condition Start Dt Followup Dt	Count: 1 Count: 1 Summary Collections Customer Service Account Details Associated Accounts Customer Preferences Transaction History Pmt Modes Bankruptcy Rep Alerts Alerts Alerts No data to display. Account Condition Conditions Alert No data to display. Account Details Conditions Alert Account Details Account Details Account Details Conditions Alert Account Details Account Details Account Details Account Details Conditions	SAHO1 UNDEFINED 20210100030479 2	20210100030479	(I QAN-VE-PAVAN	
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Alerts Conditions Alerts Conditions Alert Account Condition Condition Start Dt Followup Dt	A Alerts Alert Alert No data to display. Account Details Dues Alert Alert Alert Alert Alert Alert Alert Alert Alert Account Conditions Account Condition Condition Conditions				Count: 1
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No data to display. NO ACTIVE CONDITION 18/02/2021 31/01/2022	Account Details Uues		Account Condition	Condition Start Dt	Followup Dt
	Dues Collateral Information	play.	NO ACTIVE CONDITION	18/02/2021	31/01/2022
	Dues Collateral Information				
	Dues Collateral Information				
	Dues Collateral Information				
Account Details Other Information		Details	A Other Information		
Dues Collateral Information	01/01/2022 01/12/2021 01/11/2021 01/09/202 Primary Description Identification # Year Asset Class		Collateral Informatio	on	
	1,138.08 1,096.32 1,096.32 1,096.32 8,770.56 Y 2020 TOYOTA CAMRY CYLIN 2020 NEW	1,096.32 1,096.32 1,096.32 8,7	,770.56 Y 2020 TOY	OTA CAMRY CYLIN	2020 NEW

This section consists of the following topics:

- Quick Search section
- Search Using Customer Details
- Search Using Account Details
- Search Using Business Details

2.3.1 Quick Search section

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

To load an account using the Quick Search section

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
- 2. If you want to perform customer service task on the application, click Customer Service.
- In the Quick Search section's Acc#/Customer #/Customer Id/SSN/National Id/ Identification # fields, specify the corresponding details in the respective fields and click Submit.



Search Cutomer Service Review Request (Pending: 0) Queue Assignment d Quick Search Acc # Cutomer # Cutomer # Cutomer Id SSN National Id Identification # Queue Condition Account Search Account Search Were Y Format Detadd g/ Wrap Detadd g/ Wrap domm/yyyy Detadd g/ Wrap domm/yyy Detadd g/ Wrap domm/yy Detadd g/ Wrap dom/yy Detadd g/ Wrap dom/yy Detadd g/ Wrap domm/yy Detadd g	Sub <u>m</u> it
Acc # Customer # Customer # Customer Id SSN National Id Identification # Queurul Condition Actor Run Better Account Customer # Customer Id SSN National Id Identification # Customer # Customer Id SSN National Id Customer # Customer Id SSN National Id Customer # Customer # Customer Id SSN National Id Customer # Customer # Customer Id SSN National Id Customer # Customer # Customer Id SSN National Id Customer # Customer # Customer # Customer Id Customer # Customer # Customer Id Customer # Customer # Customer # Customer Id Customer Id Customer Id Customer # Customer Id C	Sub <u>m</u> it
Quese/ Condition Auto Fun Bet Account Bet Criteria Conser Account Search Verv Format Bet Count Conser C	Sub <u>m</u> it
> Search Criteria Account Search Verv Format → Deach gl Wrap By Deach gl Wrap By Deport to Excel	
> Search Criteria Account Search Verv Format → Deach gl Wrap By Deach gl Wrap By Deport to Excel	
Account Search Vier + Format + 🔯 Treese 🖄 Detach of Wrap 🍇 Export to Excel	
Account Search View - Format - 🔯 Detach of Wrap 🍇 Expert to Excel	
View + Format + 🔯 🔝 Freeze 🚮 Detach 🧔 Wrap 👌 Export to Excel	ccount
Delinquency Quistanding	Int
Company branch Account # Date Inte Product Status davs Amount Due Balance Producer Secure Paster AC	+
	Count:

Figure 2-13 Quick Search

- 4. You can also search for accounts which are mapped to a particular Queue or Condition by selecting the same from Queue/ Condition drop-down list and clicking Next Account button. Clicking Filtered Account opens the subsequent account fetched during a queue search and listed in Queue Assignment section.
- 5. When the request to access an application comes from an external system, user needs to check Auto Run and click Next button. System displays the customer service screen for the respective Account.
 To load an account from a queue

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

2.3.2 Search Using Customer Details

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

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

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

Select **Customer** as a search option.



DashBoard	Cu	stomer Service ×													
Origination	S	earch Customer Service Review Request (Pending: 0)													
Servicing		Quick Search													
Servicing Customer Service Securitization		Search Criteria				Search Optio	ns: 🔘 Account 🖲	Customer 🔘 Busines							
Transaction Authorization Post Date Checks							And Reset Crit	teria 🛛 💏 Search							
Escrow Transactions Account Documents		View	12			Value									
Collateral Management		CUSTOMER #		Comparison Operator	-	value		-							
Reports		CUSTOMER FIRST NAME		LIKE				_							
Producers Vendors Batch Transactions Advances –		CUSTOMER LAST NAME		LIKE											
		CUSTOMER SSN		EQUAL											
		CUSTOMER NATIONAL ID		LIKE											
Payments		CUSTOMER PASSPORT NUMBER		LIKE											
Fees		CUSTOMER PHONE NUMBER		EQUAL											
Payments		CUSTOMER ZIP CODE		LIKE											
GL Transactions Conversion Accounts		Search Results Wew ¥ Format ¥ 💱 🗊 Freeze 🚮 Detach 📣 Wrap 🚱 Customer Id lo data to diselye,	National ID	First Name	Last Name	SSN		Open Account							
Collections															
WFP															
> WFP		View 🔻 Format 🔻 📑 Treeze 🚮 Detach 斗 Wrap 📢													
		Company Branch Account # Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type							

Figure 2-14 Search Using Customer Details

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

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

DashBoard		Customer Service ×									×	
Origination		Search Customer Se	ervice Review Requ	est (Pending: 0)								
ervicing		A Quick Search										
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions		Acc # Customer Id SSN Identification # SSN Identification # Sologyt Queue/Condition Auto Run Search Criteria										
Account Documents Collateral Management Reports Producers		Search Results									Qpen Account	
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports			View Format Customer Id	Freeze	Detach 🚽	Wrap	National ID	First Name	Last Name	SSN	Passport #	Zip
		31030				45-632-1789	SAI KRISHNAN	K	xxxxx8956	Passport #	00775	
		View - Format -	Freeze	Detach	Wrap 🚷							
		Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Туре	
		US01	USHQ	20160200015584	LOAN VEHICLE (FR)	USD	5,037.08	422.76	ACTIVE:DELQ	03/01/2016	PRIMARY	
> Collections > WFP > Tools	S											

Figure 2-15 Search Results

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



Table 2-7 Search Results screen

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Product	The Line of credit product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.
Туре	The type of account.

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

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

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

2.3.3 Search Using Account Details

To search for and load an account using the Search screen

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

1. Select Account as a search option.

> DashBoard	Cu	istomer Service ×				6
> Origination	s	earch Customer Service Review Request (Pending: 0)				
Servicing		Quick Search				
I Servicing Customer Service Securitization Transaction Authorization Post Date Checks	111.	4/search Criteria			Search Options:	
Escrow Transactions Account Documents		View 🔻 Format 👻 🔛 Freeze 🔐 Detach 🖨 Wrap 🖓	lan and a second se		hite and	
Collateral Management		Criteria ACCOUNT #	Comparison Operator LIKE		Value	
Reports		ACCOUNT #	LIKE			
Reports Producers Vendors Batch Transactions Advances Payments			LIKE		%LOAN%	
			EQUAL		ACORTA	
	RODUCT CUSTORER SSN CUSTORER LAST NAME CUSTORER FIRST NAME		LIKE			
	52		LIKE			
Fees	tons CUSTORER SON CUSTORER LAST NAME CUSTORER ILAST NAME CUSTORER INST NAME CUSTORER ID BUSINESS NAME tons VIN National TEAR		EQUAL			
Interfaces			LIKE			
AP Transactions GL Transactions			LIKE			
CASA Reconcliation	CUSTO CUSTO CUSTO BUSINE VIN YEAR		EQUAL			
Conversion Accounts		MAKE	LIKE	-		
		MODEL	LIKE			
		ASSET TYPE	LIKE			
		PRODUCER #	LIKE	-		
Collections		PRODUCER NAME	LIKE	-		
> WFP		ACCOUNT CONDITION	LIKE	•		•
Tools		QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	-		
Setup		OUEUE DESCRIPTION	LIKE			

Figure 2-16 Quick Search

2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.



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

DashBoard	¢	ustomer Service	<)
Origination		Search Customer	Service Revie	w Request (Pending: 0)								
Servicing		A Quick Searc	h									
Serviding		- Quick Scure										
Customer Service		Acc #		Customer Id		SSN	Ide	entification #		Submit		
Securitization												
Transaction Authorization		Oueue/Condition			Auto Run III	Next Account						
Post Date Checks		garanty Gurrandon		1.00		OR						
Escrow Transactions		Search Crite	ria									
Account Documents	sarow Transactions Search count Documents obtarrol Konagement eports Search 1 search 1 Search 1 Vew + atch Transactions Compare Advances United Search 1 Vew + Compare Compa											0.0
											Qpen Account	
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Figure 2-17 Criteria screen

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

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

Table 2-8 Search Results screen

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

The system loads the account under the Customer Service tab.

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Account Documents		Summary	Customer Se	ervice A	ccount D	etails Cust	omer Detai	is Transact	tion History	Pmt Modes Bankruptcy P	epo/Foreclosure Deficiency Collatera	l Bureau Cross/Up	Sell Activiti	es		
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Figure 2-18 Results screen

You are now ready to begin work on the account.

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

2.3.4 Search Using Business Details

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

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

1. Select **Business** as the search option.

SEARCH MENU	Customer Service ×									
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Post Date Checks	Criteria					Comparison Operator		Value		
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Collateral Management	TAX ID #					LIKE				
Reports	START DATE					GREATER THAN OR EQUA				20
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Tools	Company	Branch	Account #	Product		Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
Setup	No data to display.									

Figure 2-19 Search Using Business Details



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

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ervicing		0000021005	OFSLL					55236	02/08/2	10 (000)	000-0000 01152		
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Securitization		Company	Branch	Account #	Product		Currency	Pay Off A	mt Amount	Due Status	Oldest	Due Dt	
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Conversion Accounts				e Detach Country	Wrap 🙀	City	State MASSACHUSETTS	Postal Type	Street Pre	Street Name	Street Type	Str	

Figure 2-20 Criteria Screen- Search

You can view the following information for each business record:

Table 2-9 Criteria Screen- Search

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

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

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Product	The Line of credit product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.

Table 2-10 Results screen



Table 2-10 (Cont.) Results screen

In this field:	View this:
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.

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

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

inancial Services L	ending and	d Leasir	ng													
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Escrow Transactions Account Documents	Summa	Summary Customer Service Account Details Customer Details Transaction History Pint Modes Bankruptzy ReportForedosure Defloiency Collateral Bureau Cross/bp Self Activities														
Collateral Management Reports		Merts								onditions					1	
Producers																
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Figure 2-21 Business Section

3 Dashboards

The Dashboard consists of the following sections:

- Introduction
- Dashboards
- User Productivity
- System Monitor
- Producer Analysis
- Process Files

3.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

3.2 Dashboards

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

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

Navigating to Dashboards

Click Dashboard > Dashboard > Dashboard.



RACLE Financial Service	s L	ending and Leasing					🛔 Welcome,	, PRAKRRAO 👻 崎 Sign Qut [Q
DashBoard	10	DashBoard X						2
DashBoard DashBoard Users Productivity System Monitor		✓ Origination My User Queues			✓ Setup Product Expiring in Next	One Month	Admin Critical Batch Job Statu	6
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Process Files		No data to display.	Count		No data to display.	Line Date	No data to display.	Status
		My Pending Review Req		5				
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		Queue Description	Count		Producer	End Date	Company Name	End Date
		No data to display.			No data to display.		No data to display.	100000000
		My Pending Review Req						
		Acc #	Priority					
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Origination		My Pending Review Req						
Servicing		Priority	Count	-				
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WEP								
Tools								
Setup								

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, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.
- Each section in Dashboard is hyperlinked to home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.
- Each window in the dashboard is provided with a Refresh button and clicking on the same would fetch the latest status of the dashboard being viewed.

3.3 User Productivity

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

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



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

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue
- 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 Oracle Financial Services Lending and Leasing home screen, click **Dashboard > Dashboard > User Productivity**.
- 2. The system displays the User Productivity screen. You can view the tasks related to:
 - Customer Service/Collection
- 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
- Service/Collection Queues

3.3.1.1 Collector Activity

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

To use the Collector Activity

- Click Dashboard > Dashboard > User Productivity > Collector Activity. The details on this screen are grouped into two:
 - Users
 - Activity Details
- 2. In the Users section, you can view the following information.



 DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files 	Users	erwriting Funding	Origination Q	Queues Colle	ctor Activity	Service/Collection Queues				
Users Productivity System Monitor Producer Analysis										
	View - Format - User No data to display.	Freeze	Detach	چا Wrap	ଜାନ୍ତ		Name		Accounts	Call Activitie
	Activity Details	Freeze	Datach	d I Wran	62					
	Queue Name No data to display.	Egr III Freeze	Detach	del wrap	CLR C	Left Messages	Promise To Pay	No Answer	Other	Tota
	•									
> Origination > Servicing										
Origination Servicing Collections										

Figure 3-2 Collector Activity

A brief description of the fields is given below:

Table 3-1 User section

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

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

Table 3-2	Activity Details section	1
-----------	--------------------------	---

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



3.3.1.2 Service/Collection Queues

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

To use the Queues Status tab

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

ashBoard	Users Productivity ×									×
DashBoard	Application Entry Un	derwriting Funding	Origination Queues C	ollector Activity	Service/Collection Queues					
DashBoard Users Productivity	Comise (Collecti	an Ouevee								
System Monitor Producer Analysis	Service/Collecti		Detach 🚽 Wrap	6						
Process Files	Company	Branch	Seed.2		Queue Name		Accounts	Activities	Pending	Tot
	No data to display.									
	Activity Details									
	View + Format +		Detach 🚽 Wrap	612						
	User	Name	Left Messages	Promise To Pay	No Answer	Other	Total			
	No data to display.									
	ł									
	•									
	8									
Origination	•									
	1									
Origination Servicing Collections WFP	1									

Figure 3-3 Service/Collection Queues

A brief description of the fields is given below:

Table 3-3 Service/Collection Queues

View this:
Displays the company name.
Displays the branch.
Displays the queue name.
Displays the number of accounts worked.



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

Field:	View this:
Activities	Displays the number of call activities.
Pending	Displays the number of accounts pending.
Total	Displays the number of total accounts.

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

Table 3-4 Activity Details

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

3.4 System Monitor

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

Navigating to System Monitor

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

This section consists of the following topics:

- Monitoring Batch Jobs
- Monitoring Jobs
- Monitoring Services
- Database Server Log Files
- Parked Transactions
- Monitoring Users
- Monitoring JMS Queues
- Monitoring Events



3.4.1 Monitoring Batch Jobs

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

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

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

To Monitor Batch Job

- 1. Click Dashboard > Dashboard > System Monitor > Batch Jobs.
- 2. In the **Batch Job Sets** section, you can view the following information.

Figure 3-4 System Monitor - Batch Jobs

DashBoard	Syste	em Monitor 🗙									×
DashBoard	Bate	ch Jobs Jobs	Services Database	Server Log File	es Parked Transactions	Users					
DashBoard Users Productivity											
System Monitor Producer Analysis		Atch Job Sets		Datach	ا Wrap 🚱	Re-submit Job Set					
Process Files		Set Code	Job Set Description		Frequency	Frequency Value	Start Time	Enabled	Criti	cal Last Run Dt	Next Run Dt
		SET-AAI	ACCOUNT CREATI.		DAILY	DAILY	10:00 AM	N	N	08/08/2003	08/09/2003
		SET-ACR	ACCRUALS AND D.	READY	DAILY	DAILY	10:30 PM	N	Y	08/07/2003	08/08/2003
	Ba	atch Jobs									
	v	/iew - Format -	Freeze	Detach	Wrap 🚷	Re-submit Job					
			Seq Job Type	Job Code	Status	Job Description		Threads C	ommit Count	Errors Allowed Weekend	Holiday
			1 PROCEDURE		100_01 COMPLETED	APPLICATION TO		1	100	50 Y	Y
		<	2 PROCEDURE	TXNACT_BJ	_100_01 COMPLETED	ACCOUNT ACTIVA		1	100	50 Y	Y
		Atch Job Thre	Freeze	Detach	🖓 Wrap 🚯						
			Thread Status 1 IDLE				Errors		Records 0	Trace Level Enabled 0 Y	
			1 IDLE				0		0	0.9	
		equest Detail		Detach	J Wrap						
		Request Type	Status	head.)	Start Dt	End Dt		Run Start	Dt	Run End Dt	Process Dt
	No	data to display.									
		<									>
		equest Result		CN Datash	ط Wrap						
		Request Result	Bay I rreeze	Detach	Description						
Origination		data to display.			Description						
Servicing											
an and a state of the state of											
Collections											
an and a state of the state of											

A brief description of the fields is given below:

Table 3-5 Batch Jobs Sets

Field:	View this:
Set Code	Displays the code for batch job set.



Field:	View this:
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.

Table 3-5 (Cont.) Batch Jobs Sets

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.

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

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

A brief description of the fields is given below:

Field:	View this:
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.

Table 3-6 Batch Jobs



Table 3-6 (Cont.) Batch Jobs

Field:	View this:
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 3-7Batch Job Threads

Field:	View this:
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.

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

A brief description of the fields is given below:

Table 3-8 Request Details

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Start Dt	Displays the job request is valid from this date and time.
End Dt	Displays the job request is valid till this date.
Run Start Dt	Displays the date and time on when the job run started.
Run End Dt	Displays the date and time at which the job run ended.



Table 3-8	(Cont.) Request Details	5
-----------	-------------------------	---

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

3.4.2 Monitoring Jobs

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

To Monitor Job Details

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

Figure 3-5 System Monitor - Jobs

	stem Monitor ×	in all and		D. J. J.T								l
			erver Log Hies	Parked Transactions	Users							
2	Batch Back Ground	Credit Request										
	Job Details											
	View - Format -	Freeze	Detach	🚽 Wrap 😽	View Last 💿 1 Day 🔘	1 Week 🔘 1 Month 🔘 By I	Date Start Dt	🚯 End Dt	Ē	60	View 🔘 Failed 🖲 All	
	Request Type	Status	Job Set	Job	Description	Thread	Errors	Records Run Start	: Date/Time	Run End Date/Time	Process Dt	Valid Execution Period Start Date/Time
	PROCEDURE	COMPLETED	SET-TPE	TXNDDT_BJ	100 TXNDDT_BJ_100_	1	0	2 09/19/20	17 11:52:	09/19/2017 11:52:	09/20/2017	09/19/2017 11:52:
	PROCEDURE	COMPLETED	SET-TPE	TXNDDT_BJ	100 TXNDDT_BJ_100_		0	8 09/19/20	17 11:40:	09/19/2017 11:41:	09/20/2017	09/19/2017 11:40:
	PROCEDURE	COMPLETED	SET-QRT	QCSPRC_BJ	_100 QCSPRC_BJ_100_	1	0	2 09/19/20	17 09:31:	09/19/2017 09:31:	09/20/2017	09/19/2017 09:31:
	PROCEDURE	COMPLETED	SET-QRT	QCSPRC_BJ	_100 QCSPRC_BJ_100_	1	0	2 09/19/20	17 08:31:	09/19/2017 08:31:	09/20/2017	09/19/2017 08:31:
	PROCEDURE	COMPLETED	SET-QRT	QCSPRC_BJ	_100 QCSPRC_BJ_100_		0	2 09/19/20	17 07:31:	09/19/2017 07:31:	09/20/2017	09/19/2017 07:31:
	PROCEDURE	COMPLETED	SET-QRT	QCSPRC_BJ	_100 QCSPRC_BJ_100_		0	2 09/19/20	17 06:31:	09/19/2017 06:31:	09/20/2017	09/19/2017 06:31:
	< [۴
	4 Job Detail Decr	ription										
			(cone)									
	1XM001_01_00_01	.100001_03_100_01	(6006)									
	Job Detail Desc TXNDDT_BJ_100_01		1(6006)									

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



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

Table 3-10Job screen

3. In the **Job Details** section, select the time frame based on elapsed days. You 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. You can specify a date range (within 3 months) in Start Dt and End Dt fields using the adjoining calendar and click Search .

- 4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.
- In the Job Details section, you 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:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Job Set	Displays the job set code.
Job	Displays the job description.
Thread	Displays the job thread.
Errors	Displays the number of errors.
Records	Displays the number of records processed by the job.
Run Start Date/Time	Displays the job run start date time.
Run End Date/Time	Displays the job run end date time.
Description	Displays the job request description.
Process Dt	Displays the job process date.
Valid Execution Period	
Start Date/Time	Displays the job start date/time.
End Date/Time	Displays the job end date time.

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

A brief description of the fields is given below:

Table 3-13 Job Results

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

3.4.3 Monitoring Services

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

To stop, start or refresh a processing service

- 1. Click Dashboard > Dashboard > System Monitor > Services.
- In the Services section, you can view the following information about the system's processing services:

ashBoard	System Monitor ×				X
DashBoard DashBoard Users Productivity	Batch Jobs Jobs	Services Datab	e Server Log Files Parked Transactions User	5	
System Monitor Producer Analysis	Services		e 🚮 Detach 📣 Wrap 🚯 😡 Statu		
Process Files	View + Format + Service	Company	Branch Description	s 🚺 Start 🛄 Stop	Status
	CSV	ALL	ALL CREDIT BUREAU SERVI	CE (EEX TEST EILES)	STOPPED
	CSV	ALL	ALL CREDIT BUREAU SERVI		STOPPED
	CSV	ALL	ALL CREDIT BUREAU SERVI		STOPPED
	JSC	ALL	ALL JOB SCHEDULER		STOPPED
	JSV	ALL	ALL JOB SERVICE		STOPPED
	1				
Origination					
Servicing					
Servicing Collections					

Figure 3-6 Services

A brief description of the fields is given below:



Table 3-14 S	ervices
--------------	---------

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

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

Table 3-15 Action

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

3.4.4 Database Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and so on). The Database Server Log files tab lists and describes all such log files within the system on the database server.

To view a log file on the database server

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

SEARCH MENU	66	System Monitor $_{\rm X}$								× 9
		Batch Jobs Jobs S	ervices Database	Server Log Files	Parked Tra	nsactions Users				
DashBoard										
DashBoard DashBoard	Â	Database Serve	Log Files View	🔵 1 Day 🔘 1 Week	1 Month	By Date Start Dt	Bend Dt	Ē. 🍓	View 🔘 Alert 🖲 Debug 🔘 Inte	rfaces
Users Productivity System Monitor		View - Format -	Freeze	🚰 Detach 🛛 🚽	Wrap	🔂 📳 List Files	Download File			
Producer Analysis Process Files	=	File Name				File Type		File	Size File Time	
	-	xaeprc_em_100_0	2_FMW116_7033906.ld	9		fle		15	9179 08/31/2017 02:28:52 AM	*
			1_DB12102_6974056.			file			1338 08/29/2017 07:42:07 PM	
			1_DB12102_7283869.			file			9897 09/10/2017 10:39:59 AM	
			02_FMW116_7203940.			file			6704 09/07/2017 03:50:49 AM	
		RDNLOG_EW_100_	01_FMW116_7284144	log		file			1108 09/08/2017 06:00:34 AM	*
> Origination	*	File Content								
Servicing			Treeze Det	ach 🚽 Wrap	63	Beginning () End	# of Lines 50	Show File		
Collections		Text								
		Density were and the second	12:35:32: cmni							-
> WFP							lue parameter: XA	EPRC_EM_100_02_DE	EBUG_LEVEL	
Tools		08/31/2017	12:35:32: xaep	rc em 100 02.	submit	for App No:				

Figure 3-7 Database Server Log Files

- 2. In the **Database Server Log Files** section, you can sort the list of logs to be displayed based on following options:
 - Select the View Last option to display the logs based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If By Date option is selected, you can specify a date



range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. Click **Search**.

- Select the **View** option to further filter the list based on the type of logs to be displayed by selecting Alert / Debug / Interfaces.
- 3. Click on 🗮 List Files button to view the list of logged files. A brief description of the fields are given below:

Table 3-16	List of	logged file	s
------------	---------	-------------	---

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



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

3.4.5 Parked Transactions

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. Click Dashboard > Dashboard > System Monitor > Parked Transactions.



Figure 3-8 Parked Transactions

tem Monitor 🗙				2
tch Jobs Jobs Services Database Server Log Files Parked Transactions Users				
ransaction Details				
View 🔻 Format 🔻 📑 👔 Freeze 🛣 Detach 🥥 Wrap 🍓 View Last 🔘 1 Day 🔘 1 Week 🖲 1 Month 🖉 By Date Start Dt	6 End Dt		View 🔘 Failed 🖲 All	
Date Account # : Title		Trar	saction Status	Monetary
) data to display.				
ransaction Results				
View 🕶 Format 🕶 🔛 Freeze 🔐 Detach 👩 Wrap				
Transaction Processing Details				
o data to display.				

- 2. In the screen's View Last section, sort the list of transactions to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If By Date option is selected, you can specify a date range (within 3 months) in Start Dt and End Dt fields using the adjoining calendar. Click Search.
- 3. If you select **Failed** in the **View** section, system displays the failed transactions of the time frame you have selected.
- 4. In the Transaction Details section, you 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:

Field:	View this:
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.

Table 3-17 Transaction Details

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

3.4.6 Monitoring Users

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

To monitor users who have logged on to the system

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

Figure 3-9 Users

System Monitor ×							6
Batch Jobs Jobs S	ervices Database Server Log	iles Parked Transa	actions Users				
User Logins							
View • Format •	📑 🗍 Freeze 🚰 Detai	h 🚽 Wrap	🙀 View Last 💿 1 Day 🔘 1 Week 🔘 1 Month 🔘 By Date 🛛 Start E	t 🚯 End Dt	B 🚳	View User O Current User	All Users
User	User Name				Details	Login Date and Time	Logout Date and Time
SURABHI	SURABHI DESAI					09/20/2017 04:56:	12/30/4000 12:30:
SURABHI	SURABHI DESAI					09/20/2017 04:44:	12/30/4000 12:30:
ABSHEKAR	ANAND SHEKAR					09/20/2017 04:38:	12/30/4000 12:30:
PRITAM	PRITAM JENA					09/20/2017 04:30:	12/30/4000 12:30:
SKSK	SAI SK					09/20/2017 03:54:	
PRITAM	PRITAM JENA					09/20/2017 03:47:	12/30/4000 12:30:
NAVEEN	NAVEEN REDDY					09/20/2017 03:47:	09/20/2017 04:55:
JAYANTA	JAYANTA C					09/20/2017 02:37:	
SKSK	SAI SK					09/20/2017 02:35:	12/30/4000 12:30:
NAVEEN	NAVEEN REDDY					09/20/2017 02:08:	
PRITAM	PRITAM JENA					09/20/2017 01:45:	12/30/4000 12:30:
JAYANTA	JAYANTA C					09/20/2017 01:45:	09/20/2017 02:37:
PRITAM	PRITAM JENA					09/20/2017 01:27:	
SVSV	SHRIVATS SINGH					09/20/2017 01:20:	
NAVEEN	NAVEEN REDDY					09/20/2017 01:14:	
NAVEEN	NAVEEN REDDY					09/20/2017 12:39:	
ABSHEKAR	ANAND SHEKAR					09/19/2017 11:45:	
PHACHODA	PHANINDRA CHODA					09/19/2017 11:37:	12/30/4000 12:30:
NAVEEN	NAVEEN REDDY					09/19/2017 11:32:	12/30/4000 12:30:
NAVEEN	NAVEEN REDDY					09/19/2017 11:21:	09/19/2017 11:32:

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

A brief description of the fields is given below:

Table 3-18 User Logins

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

3.4.7 Monitoring JMS Queues

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

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

The JMS Queues tab has the following sub tabs:

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

To view the status of all the configured MDB



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

ystemino	nitor ×		×
Batch Jobs	Jobs Serv	ices Database Server Log Files Parked Transactions Users JMS Queues	
Status	Messages		
Status	30		
View 🔻	Format 🔻	🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🖓 🞧 Status	
4			
Servi	ice	Description	Last Updated Status
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EXP N	MDB	EXP INTERFACE MDB	RUNNING
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ROUT	LEONE MDB	NOOTEONE INTER HEETIDD	

Figure 3-10 JMS Queues

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

Field	View this:
Service	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
Description	Displays the description or abbreviated name of MDB 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.

Table 3-19 Status

- 3. In the **Status** section, select the required service for which you need the status and click **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 the messages triggered to all configured MDB

ORACLE

1. Click Dashboard > Dashboard > System Monitor > JMS Queues > Messages tab.

Bods Services Detabases Server Log Files Parked Transactions Users TMS Queues Events Messages Company AL Very Last I Dary I Week @ 1 Month Opposite State Dt ages ages Stoch Kinds Opposite State Dt Submitted Felded Bescription Submitted Felded BYDOK MDB UtersHook NDB 132 18 104 Stock MDB UtersHook NDB 132 18 0 NTS MDB EVENTS MDB 145 145 0	Resubmitted
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	0/28/2019

Figure 3-11 JMS Queues - Messages

- 2. In the **Messages** section, filter the list of messages using the following options:
 - Select the required Company from the drop-down list to view JMS message at company level. The list is populated only with those Company Definitions to which you have been provisioned access. By default, **ALL** is selected.
 - Select the View Last option to display the messages based on elapsed days by selecting 1 Day (default) / 1 Week / 1 Month / By Date. If By Date option is selected, you can specify a date range (within 3 months) in Start Dt and End Dt fields using the adjoining calendar.
- 3. The **Messages** section displays the list of configured interfaces and the total of messages exchanged between OFSLL and MDB in Submitted, Completed, Failed and Resubmitted status. Click 🗟 (refresh) button to update the latest status.
- 4. In the Messages section, you can view the following details:

Field	View this:
Service	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
Description	Displays the description or abbreviated name of MDB 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.

Table 3-20 Messages

To 'Re-submit' failed messages

- 1. Click Dashboard > Dashboard > System Monitor > JMS Queues > Messages tab.
- 2. In the **Messages** section, select the required MDB interface.
- 3. The **Message Details** section below displays the list of messages sent to the interface with the following details:

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

Table 3-21 Message Details

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

Response Message Details

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

To view 'Response Message Details' of an Event

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

3.4.8 Monitoring Events

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

The Events screen has the following sections:

- Event Actions
- Action Parameters



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

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

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

Table 3-22	Events
------------	---------------

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

To View the Events triggered in the system

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

Figure 3-12 Events

Syste	m Mon	itor												(X
Batc	h Jobs	Jobs S	ervices	Database S	erver Log Files	Parked Tran	sactions	Users JMS Queu	Jes Ev	vents					
Ev	ent Ac	tions													
Vie	w Optio	ns ALL			\sim										
					View La	ist ○1 Day⊂	1 Week 🖲	1 Month 🔿 By Da	ate Star	rt Dt	End Dt	B 👸			
V	iew 🔻 F	Format 🔻		Freeze	Detach	🚽 Wrap	62	Re-submit							
	Entity N	br	Ever	t Code	Event Quer	y			E	vent Action	Process Type	Failure Count	Status	Run Dt	
	LINK_AE	HI_INT_C	EVER	NT TO PROCE.	PENDING_F	VENT_ACTION	S		R	REQUEST FOR CR	ONLINE	0	FAILED	11/01/2019 03:07	. /
	LINK_AE	HI_INT_C	EVE	NT TO PROCE.	PENDING_F	VENT_ACTION	S		S	END LETTER	ONLINE	0	WAITING FOR US		1
	LINK_AE	HI_INT_C	EVER	NT TO PROCE.	PENDING_F	VENT_ACTION	5		C	REATE REVIEW	ONLINE	0	WAITING FOR US		
	LINK_AE	HI_INT_C	EVER	NT TO PROCE.	PENDING_F	VENT_ACTION	5		C	REATE WORK OR	. ONLINE	0	WAITING FOR US		
	ASSO_A	BHI_INT_	EVE	NT TO PROCE.	EVENT_ACC	_UPDATE_BAT	CH_LOAN		C	REATE REVIEW	BATCH	0	COMPLETED		•
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	REQUES	T TYPE										CONSTANT	MANUAL		
	SOURCE											CONSTANT	EXP		
	REPORT											CONSTANT	FICO		
	CLISTON	IFR RELAT	TON									USER INPUT			

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



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

Table 3-23 Event Actions

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

Table 3-24 Action Parameters

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

Re-submit Failed Events

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

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

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

3.5 Producer Analysis

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

Navigating to Producer Analysis



Click Dashboard > Dashboard > Producer Analysis.

Figure 3-13 Producer Analysis

Producer Analysis ×						
Select Criteria	Territory V Sales Agent ALL V Underwriter ALL V	Funder ALL Status Zip	•		Submit	
Producers Territories	Activity Volume Mix					
Dealer	Descript & shirthy					
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ž	Recently Approved Applications Applicant Name Application # No data to display. Recently Funded Applications	Collateral Desc				
	Applicant Name Application # Amt No data to display.	Collateral Desc				
	Recent Comments					
	Select Criteria	Select Criteria Company ALL Branch ALL Branch ALL Terntory Region ALL Producers Producers Terntories Activity Volume Mix Recent Activity Last Funded No data to display. Recently Approved Applications Applicant Name Applications Applicant Name Applications Applications	Select Criteria Company ALL Company ALL Territory Funder ALL Branch ALL ALL U Underwriter ALL V Data Collateral Desc No data to display. Recent Activity Last Funded No data to display. Recently Applications Applic	Select Criteria Company ALL Tentoy Funder ALL Seles Agent ALL Seles Agent ALL Seles Agent ALL Seles Agent ALL Seles Froducers Tentories Activity Volume Mix Recent Activity Last Funded No data to display. Recently Approved Applications Applicant Name Application # Ant Collateral Desc No data to display. Recently Funded Applications Applicant Name Application # Ant Collateral Desc No data to display. Recently Funded Applications Applicant Name Application # Ant Collateral Desc No data to display. Recently Funded Applications Applicant Name Application # Ant Collateral Desc No data to display. Recent Comments Data Comment Desc	Select Criteria Company ALL Terntory Branch ALL Terntory Region ALL Terntory Region ALL Terntory Region ALL Terntory Recent Activity Last Funded Region ALL Regi	Select Criteria Company ALL Terntory Branch ALL Branch ALL Underwriter ALL Dealer No data to display. Recent Activity Last Funded Recent Activity Last Funded Recent Activity Recent

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

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

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

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Туре



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

The system displays the following details under Summary sub tab:

- Year
- Total Apps
- Approved
- Conditioned
- Rejected
- Withdrawn
- Funded
- Amount

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

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

3.6 Process Files

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

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

- CMN_FILE_PROCESS_TO_LOB On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.
- UIX_INCOMING_FILE_PATH
- UIX_OUTGOING_FILE_PATH
 On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the Parameter Value which by default is SETME. (For example: /tmp)
- If both the parameter CMN_FILE_PROCESS_TO_LOB and OUTBOUND_CALL_Q are enabled (status ='Y'), system automatically handles upload/download of files from Weblogic configured process files.



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

This section consists of the following topics:

- Incoming Process File
- Proration of Future Account Dues
- Outgoing Process File

3.6.1 Incoming Process File

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

Figure 3-14	Process File - Incoming
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ncoming Process File Outgoing Process File						
Incoming Process File						
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View the list Incoming Process File

- 1. Click Dashboard > Process Files > Incoming Process File.
- 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:

Table 3-25 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.



Field:	Description:
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.

Table 3-25 (Cont.) Incoming Process File

Upload Incoming Process File

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

- 2. In the Incoming Process File section, click List Files. System displays the list of incoming files. You can click 國 to refresh the grid data.
- In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the upload file related to any company. However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to Appendix - Company Level GL Date Configuration section.
- 4. Select the check box adjacent to the required file and click Upload. You can also click Select All check box to perform a bulk upload of all the listed files. The uploaded files are listed in below Uploaded Files section and the status of the files are changed from Generated to Uploaded. In case of a processing error, the status of the file is indicated as Processed Error.

This section consists of the following topic:

• Uploaded Files

3.6.1.1 Uploaded Files

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

On selection, you can view the following information:

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

Table 3-26 Uploaded Files



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

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

3.6.2 Proration of Future Account Dues

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

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

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

Using an internal function, system calculates the future dated due for the specific Account(s) and stores the computed values in database table. The same has to be queried to view the details. The due amount returned by this function is the regular bill amount calculated with considering any other outstanding dues. This is the proration amount that is posted on the same account before the next due is generated.

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

3.6.3 Outgoing Process File

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

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Figure 3-15 Outgoing Process File



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

On selection, you can view the following information:

Table 3-27	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

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

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

- In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the download file related to any company. However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to Appendix - Company Level GL Date Configuration section.
- 3. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.

History

The history section displays the following details:

Table 3-28 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.

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
- Queue Assignment

4.1 Introduction

After an application has cycled through the Line of credit 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.

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 Line of credit origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNX

where:

YYYYMM = contract date

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 Line of credit 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.

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:

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.

Table 4-1 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. 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.

Table 4-1 (Cont.) Customer Service screen

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.
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 .

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 #. If the Application is neither marked as 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.

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.

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

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.



Figure 4-1 Customer Service

rch Customer S														
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Company	Branch	Sub Unit	Account #	Master Account #	Master /	Account Pr	oduct		Billing Cycle	Purpose		Days Pas	st Due (Curren
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Account Det	tails					⊿ Other In	formation							
Dues						Collateral	Information							
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						N	2019 TEST LINE			2019	USED	TRAVEL	SHAF	
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Dek		current due)												

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.

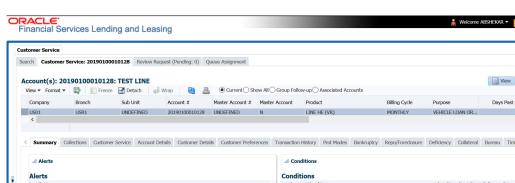


Figure 4-2 Customer Service Summary tab

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Summary	Collections Customer	r Service Account D	etails Customer Det	ails Customer Prefe	rences	Transaction His	tory Pmt Modes Bankrupt	cy Repo/Foreclosure	Deficiency	Collateral	Bureau Timeli	→ •	^
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PAYABLE R	EQUISITIONS SENT TO	THIRD PARTY CHECK	PRINTING SYSTEM		~								
Account I	Details					⊿ Other I	nformation					51	
Dues						Collatera	Information						
	07/01/2019	06/01/2019	05/01/2019	04/01/2019		Primary	Description	Identification #	Year	Asset Class	Asset Type		
08/01/2019	0.00	0.00	0.00	0.00		Y	2 DFFDGFD		2	NEW	HOME	^	
						N	2019 TEST LINE		2019	USED	TRAVELSHA	F .	
08/01/2019		Total Due(incl		Oldest Due Dt 09/0		N	0		0	NEW	HOME	~	
08/01/2019	Delq Due 0.00			Amt Paid Excess 0.00)	<					>		
08/01/2019	LC Due 0.00	current due)											
08/01/2019 0.00		current due) Todays Payoff Future Payoff	0.00	Memo Excess 0.00 Amount)								

Alerts section

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

0

Conditions section

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

For newly funded account, a default condition is posted as **NO ACTIVE CONDITION**. This condition is available in the Queue Criteria drop-down to create Queue of Accounts with NO ACTIVE CONDITION. On posting any other condition on the account, this default condition is replaced automatically and an entry is updated in Account Details > Condition Details > Condition/Queue History tab.

Dues section

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

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

Table 4-3 Dues section

Delinquency Information Section

View the following information in the **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.	

Table 4-4 Delinquency Information Section

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.

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.

Table 4-5 (Cont.) Activities Section

Due Date Change section

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

Table 4-6Due 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.



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.
Term	View the contract term.
Rate	View the interest rate.
Maturity Dt	View the contract maturity date.
Credit Limit	View the total credit limit issued.

Collateral Information section

You can view the Collateral Information in this section:

Table 4-9 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:

For a Customer account, view the following details:

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

Table 4-11 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 4-12 Business account

In this field	View this
Business #	The registered business number.
Name of the Business	The name of the business.
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 4-13 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 4-14 Address Information section
--

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



Employment Information section

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

 Table 4-15
 Employment Information section

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

Telecom Information Section

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

Table 4-16	Telecom Ir	nformation	Section
	10100011111	nonnation	000000

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

Outbound Call History

Displays outbound call statistics with following references:

Table 4-17Outbound 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.



Table 4-17	(Cont.)	Outbound	Call History
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In this field	View this
Last 30 days	The total number of outbound calls in the past 30 days.

Work Order Details

Displays work order details as indicated below:

Table 4-18 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 Se	ervice -	Collections	tab
------------	-------------	----------	-------------	-----

earch Customer Service: NGN2023													E.
	0600033129 Review Rec	uest (Pending: 0)	Queue Assignment	t									
Account(s): NGN2023060003 View + Format + 📑 🔟 Freezo			Current OS	how All () Group Foll	ow-up () Associated	Accounts Evport	to Excel					View 🔗	A <u>u</u> dit
Company Branch			• •			Product		Billing Cycle	Purpose	D	Days Past Di	ue Currency	
SK01 SKBR1	UNDEFINED N	5N20230600033 NG	SN20230600033		Y	LINE-HE-PAVAN1		MONTHLY	HOME EQUITY			0 WON	
4												Count) :1
Summary Collections Custom	ner Service Account Details	Associated Accoun	ts Customer De	etails Customer Pref	erences Transactio	n History Pmt Mode	s Bankruptcy	Repo/Foreclosure	Deficiency	Collateral E	Bureau T	imeline >	T =
	Total Amt Due												
		Unarranged 0.00	d										
Account Details	0.00 Arranged 0.00		d			Today May							
Customer Information	0.00 Arranged 0.00		d		Sun	Mon	Tue	Wed	Thu	Fri	3	Sat 4	
	0.00 Arranged 0.00		d National ID	Birth Dt		Mon		Wed 1	Thu 2		3	Sat 4	
Customer Information Customer # Name PAVAN3 ACC UPDATE LINE BAT	0.00 Arranged 0.00 Unarranged 0.00 Relation	0.00		12/31/4000	Sun 28	Mon	Tue				3		
Customer Information Customer # Name PAVAN3 ACC UPDATE LINE BAT	Arranged 0.00 Unarranged 0.00 Relation TCH PRIMARY	0.00 SSN	National ID		Sun 28	Mon 8 29	Tue	1			3		
Customer Information Customer # Name PAVAN3 ACC UPDATE LINE BAT	Arranged 0.00 Unarranged 0.00 Relation TCH PRIMARY	0.00 SSN xx-xxx-0100	National ID	12/31/4000	Sun 28	Mon 8 29	Tue 30	1	2			4	

The Collections tab consists of the following sub sections:



Dues & Promises

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

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

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

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

Note:

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

Account Details

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

Customer/Business Information

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

Address Information

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

Employment Information

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

Telecom Information

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



Collateral Information

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

Reference & Other Contacts

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

- Relationship
- Name
- Phone1
- Phone2
- Comment

For detailed information, refer to References sub tab.

Customer Preferences

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

Table 4-19 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.
Туре	Preferred type of communication in case of ADHOC TELECOM.
Time Zone	Customer's time zone.
Best day to call	Preferred day of the week to contact the customer, if specified.
Best Time To Call	Preferred time to contact the customer, if specified.

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 \square icon. The navigation buttons (\triangleleft and \triangleright) facilitates to move to Previous or Next Month/Day depending on the selection. However, clicking **Today** button reverts the selection to the current Month/Day.

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

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



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

Eligibility

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

Activities

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

4.5 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
- 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

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

Activities Main	tenance Comments	Promises Checklist	s Tracking Attribute	s Field Investigatio	n References	Correspondence	Letters Docum	ent Tracking	Scenario Analysis	Access	History
I Activities											
						E Save	and Add 🛛 🔒 S	ave and Stay	Save and Re	eturn	🔁 <u>R</u> eturn
View 🔻 Format 🛪	Freeze	🚮 Detach 🛛 🚽	Wrap 🚱								
Dt	Action	Result	Contact	Reason	Promise Dt	Promise Am	t Current Amount Due	Condition	4	Appn'mt Fo	ollowup Dt
11/05/2020	~	~	~	~		0.00	12,583.05	; ;	~		nm/dd/yyyy
11/05/2020	CC CUSTOMER CA	NP NO PROMISE	ATTORNEY	1ST PAYMENT DE		0.00	12,583.05	DELINQUENT		_ 1	1/08/2020
11/05/2020	DC DEALER CALLED	PS PAYMENT SEN	ATTORNEY	1ST PAYMENT DE	11/12/2020	5,000.00	12,583.05	DELINQUENT		✓ 1	1/11/2020

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

Table 4-20 Recording a Call Activity

In this field	Do this
Dt	System defaults the current date.
Action Code	The action code is auto-updated based on action selected.
Action	Select the action performed from the drop-down list.
Result Code	The result code is auto-updated based on result selected.
Result	Select the result of the action from the drop- down list. Depending on the action selected, filtered results are displayed for selection.
Contact	Select the person contacted from the drop-down list.
Reason	Select the reason for the communication from the drop-down list.
Cancel	Select the check box to cancel the promise.
Promise Dt	Select the promise date from the adjoining calendar.
Promise Amt	Specify the promise amount.



In this field	Do this				
Current Amount Due or	View the amount due on the account as of current date.				
Due on Taken Dt	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 Codes Values of Amount Due> Amount Due on <gl< b=""> Date>. For example USD 200 AMOUNT DUE ON 11/12/2020.</gl<>				
	Note : In add mode, this field name is Current Amount Due and table name is Due on Taken Dt .				
Condition	Select the condition or queue type from the drop down list.				
	The list displays a combination of all the possible conditions depending on the action and result selected along with any open conditions applicable on the account. You can select None if there are no specific conditions.				
Appointment	Check this box to take an appointment.				
	If 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.				

Table 4-20 (Cont.) Recording a Call Activity

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

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- 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 and specify the field details on Call Activities section (Refer, Recording a call activity section).
- 4. In **Condition** field, select the condition for queue you want the account to appear in.
- 5. In **Follow Up Dt** field, select the date and time you want account to appear using the calendar. This can be either current day or a day in future.
- 6. Select the Appn'mt box.
- 7. Click Save And Add / Save And Return.

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

4.5.1.3 Cancelling an Appointment

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

To cancel an appointment

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

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

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

3. Click Save.

4.5.1.4 Recording a Promise to Pay

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

To record a promise to pay

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

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

Table 4-21 Recording a Promise to Pay

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

Note:

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

4.5.1.5 Cancelling a Promise to Pay

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

To cancel the existing promise to pay

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

Click the **Cancel** box. The promise is marked as 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.
- 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 Line of credit produce and the user's responsibility. This section explains how to complete the following tasks:

Monetary tasks

Line of credit:

- 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
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account
- Close an account
- Trading of Accounts Monetary Transactions
- Indicate a borrower as on or off active military duty
- Post a credit limit
- · Activate, adjust, cancel, or waive a credit insurance disability
- · Activate, adjust, cancel, or waive a credit insurance life
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance



Stop interest accrual

Non-Monetary tasks

Line of credit:

- Update a customer's/Business name
- Maintain customer details
- Mark a customer/business as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- Start or stop an ACH
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Adjust Dealer Compensation
- Trading of Accounts Non-Monetary Transactions
- Bankruptcy Reporting Indicator

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.

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.



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	Transaction Proce No data to display.	ssing Details									
Collections											
WFP											
Tools											
Setup											

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 Line of credit 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.
- Specify all the required parameter values and click **Post**. The system displays result (success or failure) in the Results section.

You can cancel a transaction by selecting the record and clicking **Void**. The parameter TPE_TXN_POST_DEFAULT_GLDATE is used to default the transaction date to GL date. If the **Default Transaction Date to GL Date** is **Yes**, then GL date will be defaulted as transaction date. If the value is **No**, then the transaction date will not be defaulted and you can specify the transaction date manually.

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

System displays back dated posting warning message only if the parameter TPE SHOW BACKDATE WARNING is set to Y.

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

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

4.5.3 Comments sub tab

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

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

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:

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.			
Туре	The type of comment.			
SubType	The sub type of comment.			
Comment	The text message entered in the Add Comments section.			
Comment By	The user ID of person who entered comment in the Add Comments section.			
Comment Dt	The date on which comment was entered in the Add Comments section.			

Table 4-22 Comments tab

4.5.3.2 Deleting Comment(s)

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

To delete a comment

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

4.5.4 Promises sub tab

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

View this		
The amount promised.		
The date by which customer promises to pay the said amount.		
The user who took promise.		
The date promise was taken.		

Table 4-23 Promises sub tab



In this field	View this			
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			

Table 4-23 (Cont.) Promises sub tab

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

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

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

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

Create Multiple Promises

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

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

In this field	View this
Action	Select the type of action from the drop-down list.
Result	Select the required result of action from the drop- down list. The Result field drop-down list displays only Promise to Pay related results based on the action selected.
Contact	Select the type of person you contacted from the dropdown list.

Table 4-24 Create Multiple Promises



In this field	View this			
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.			

Table 4-24 (Cont.) Create Multiple Promises

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 4-25	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.

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 4-26 Che	ecklists	sub	tab
----------------	----------	-----	-----

View this
The amount promised.
The date by which customer promises to pay the said amount.
The user who took promise.
The date promise was taken.
The amount collected against the promise.
If selected, indicates that this is a broken promise.
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.

ustomer Service ×										
iearch Customer Service: 20200100030222 Review	Request (Pending: 0) Queu	e Assignment								
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					Cital 3			Save and Stay		+
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Figure 4-7 Customer Service - Checklists



- 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 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 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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WFP															
Tools															

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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No data to dis	iplay.											

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

A brief description of the fields are given below:

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.

Table 4-27 Field Investigation



Field	Do this
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.

Table 4-27 (Cont.) Field Investigation

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

A brief description of the fields are given below:

Table 4-28Verification 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 Line of credit 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.

Figure 4-10 Customer Service - References tab

Summary Collections C	ustomer Service	Account Details	Customer Details	Customer Preference	ces Transaction	History Pmt Modes	Bankruptcy F	epo/Foredosure D	Deficiency Collateral Bure	eau Timeline Cross/Up Sell >
Call Activities Maintenance	Comments Pro	mises Checklists	Tracking Attribut	Field Investigation	n References	Correspondence I	Letters Docum	ent Tracking Scena	rio Analysis Access History	L
References									ale Add	[®] Edit ☐ Vjew
	Freeze	Wi لی Detach	ap 🚯						75 200	Four E Tern A vitra
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Specify the following details:

Table 4-29	References screen
------------	-------------------

In this field	Specify this
Relationship	Referee's relationship with borrower.
Name	Referee's name and details in the following fields.
Status	Select the status of the reference as either Active or Inactive from the drop-down list.
Country	The country.
Address	The address line.
Zip	The zip code.
Zip Extn	The zip code extension
City	The city.
State	The state.
Years	Number of years that the reference is known by the borrower.
Months	The number of months that the reference is known by the borrower.
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Comment	The comments regarding the reference.

4. 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.

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ccount(s): 20200100030222: TI View + Format + 📑 🔟 Freeze	EST LEASE	🝓 📇 🔍 Cu	rrrent 🔿 Show All 🔾 Gro	oup Follow-up () Associat	ed Accounts Export to Exce	4		View 🖌 Audi
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Figure 4-11 Customer Service - Correspondence

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:

View this
The correspondence id.
The correspondence which is to be generated.
The correspondence generation date.

 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:

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.

Table 4-31 Documents

- 6. In the **Documents** section, select the correspondence you want to view.
- 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 4-32 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.

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

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

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:



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
Туре	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.

Table 4-33 Recipient Details

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::

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

Table 4-34 Correspondence header details

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.



ORACLE Financial Services Lending and Leasing 🛔 Welcome ABSHEKAR 🔻 🌠 0 Close Customer Service × Search Customer Service: NAVEEN565517 Review Request (Pending: 0) Queue Assignment 📄 View 🛛 🖋 Audit Account(s): NAVEEN565517: NAVEEN LINE View 🗸 Format 🗸 🔯 🗍 Freeze 📓 Detach 🛛 🖓 Wrap 🛛 🍓 🙆 Ocurrent 🔾 Show All 🔾 Group Follow-up 🔿 Associated Accounts 🛛 Export to Excel Sub Unit Account # Master Account # Sales Order Number Master Account Product NAVEEN565517 NAVEEN565517 Y NAVEEN565517 Company Branch Billing Cycle Purpose NAVEEN_LINE NLHQ UNDEFINED HOME EQUITY LO NL01 MONTHLY Y 4 Þ Count: 1 C Summary Collections Customer Service Account Details Associated Accounts Customer Details Customer Preferences Transaction History Pmt Modes Bankruptcy Repo/Foredosure Deficiency Co 🗲 Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Access History Letters View 🗸 Format 🗸 🔯 🔟 Freeze 🛗 Detach 🖾 Wrap 🛛 🔞 🧾 View Letter Correspondence CNLNOE_COL_LTR1 CNLNOE_COL_LTR2 CNLNOE_COL_LTR2 CNLNCE_PDF_LTR_VR_02 Correspondence Type COLLECTION LETTER 1 COLLECTION LETTER 2 COLLECTION LETTER 3 PAID IN FULL LETTER File Name lcolt1_em_100_01 lcolt2_em_100_01 lcolt3_em_100_01 lcspdf_em_100_01 lcspdc_em_112_01 lcsrd_em_100_01 lcsrd_em_100_01 CNLNOE_PDF_LTR_VR_ CNLNOE_PDC_LTR CNLNOE_RAT_LTR CNLNOE_TRD_LTR_01 CNLNOE_WEL_LTR_VR PAID IN FOLL LETTER PDC RENEWAL LETTER RATE CHANGE TRADE ENQUIRY LETTER 4 lcswel_em_100_01 WELCOME LETTER 🕂 Add 🧪 Edit 📃 View 🛛 🖋 Audit View + Format + Pole Type FAX Recipient Mode Type FAX **Recipient Details** ଜ୍ FAX/Email Sent Indicator Comments

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 4-35	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



Field	Do this
Туре	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.

Table 4-35(Cont.) Recipient Details

- 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 4-36 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></recipient></correspondence </type>	Logged in user	Current System date with time stamp

This section consists of the following topics:

- Servicing: Payoff Quote
- Servicing: Rate Change Intimation Letter

4.5.10.1 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.

Figure 4-13 Servicing: Payoff Quote

Payoff Amount Letter

ORACLE Financial Services Lending and Leasing

Phone: Fax:

Date: 10/10/2013

Name: Account number: Collateral:

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

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

Sincerely,

4.5.10.2 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 .

Figure 4-14 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.



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Figure 4-15 Customer Service - Document Tracking

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

Table 4-37 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 4-38 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.



Table 4-38 (Cont.) Account Document Details

In this field	Do this
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 Access History

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

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

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

To view the account access history

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



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Figure 4-16 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
- Contract Information sub tab
- Trade Details sub tab

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 4-17 Customer Service - Account Details

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View the following information for Line of credit servicing product.

In this field	View this
Stop Accrual	If selected, indicates that the accrual has been stopped for the account.
Index Type	The index type.
Index Rate	The current index rate.
Margin Rate	The current margin rate.
Rate	The current rate.
Last Rate Change Dt	The last Rate change date.
Accural Start Dt	The accural start date.
Last Accural Dt	The last accural date.
Rate Start of the Year	The start rate of the year.



In this field	View this
# of Rate changes (Year)	The number of times rate changes are granted (year).
# of Rate changes (Life)	The number of times rate changes are granted (life).
Capitalization section	
This section displays the capitalization param	eters 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	
# 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).
# 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	
Payment Hierarchy	The Hierarchy Definition defined for payment allocation to corresponding due accounts.
Credit Details	
Credit Limit	Total credit limit.
Hold (-)	Held credit limit.
Consumed (-)	Consumed credit limit.
Suspended(-)	Suspended credit limit.
Available Credit (=)	Available credit limit.
Over Limit Year	Overlimit granted (year).
Over Limit Life	Over limit granted (life).
Last Advance Dt	The last advance date



In this field	View this
Last Advance Amt	The last advance amount
	e Letter details if it has been issued on the account on violation of obligations and which are to be fixed within the
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.
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.
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.

In this field	View this
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	·
here are propagated from Origination > Contrac	tatement generation at Master Account level. The details t screen and can be updated using maintenance ement 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.
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.
Time Bar Details - System considers those acc and having dues, as time barred debts and disp	counts which are in ACTIVE or CHARGED OFF status lays the following time bar details:
Start Date	View the time bar start date which is the last payment date made on the account. The time bar years is calculated starting from this date.
End Date	View the time bar end date. System calculates this date from the start date till the total time bar years specified in Setup > Products > Contract screen.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.

ORACLE

In this field	View this
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.
configured, populates specific business co	custom User Defined Fields if enabled in Setup and if omputation values on clicking Calculate Parameters button.
Agreement Details 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.

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.

er Service ×									
ummary Collections Cus	stomer Service	Account Details	Customer Details Cus	tomer Preferences	Transaction History	Pmt Modes B	ankruptcy Repo/Foreclosure	e Deficiency	Collatera >
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EXPENSE BANKRUPTCY	CHGOFF BA	WAIVE	ROLLOVER BALANCE	401	N	N	N	UNDEFINED	0
EXPENSE REPOSESSION/F.	CHGOFF BA	WAIVE	ROLLOVER BALANCE	402	N	N	N	UNDEFINED	0
EXPENSE SERVICING	CHGOFF BA	WAIVE	ROLLOVER BALANCE	403	N	N	N	UNDEFINED	0
FEE ADVANCE	CHGOFF BA	WAIVE	ROLLOVER BALANCE	304	N	N	N	UNDEFINED	0
FEE DELAY	CHGOFF BA	WAIVE	ROLLOVER BALANCE	317	N	N	N	UNDEFINED	0
FEE LATE CHARGE	CHGOFF BA	WAIVE	ROLLOVER BALANCE	301	N	N	N	UNDEFINED	0
FEE MEMBERSHIP	CHGOFF BA	WAIVE	ROLLOVER BALANCE	306	N	N	N	UNDEFINED	0
FEE NSE	CHGOFF BA	WAIVE	ROLLOVER BALANCE	302	N	N	N	UNDEFINED	0
			ROLLOVER BALANCE		N	N	N	UNDEFINED	0 -

Figure 4-18 Customer Service - Account Details - Balances



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

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

Table 4-40 Balances

4.6.3 Statements sub tab

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

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

To view the Statements screen

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

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View + Format			nt O Show All O Group Follow-up					
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Account Details	Statements Rate Schedule Insu	arances Condition Details Contract In	formation					
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	Transactions Messages							View 🖌 Audit

Figure 4-19 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 4-41 Statements

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

- In the Consolidated Statements Details section, select Line 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:



In this field	View
Previous Balance(+)	The previous existing balance.
New Advances(+)	New advances allowed.
Fees(+)	Fees charged.
Finance Charge(+)	Applicable Financial charges.
Other charges	Applicable other charges
Payment/Credits	Payments or credits issued.
New Bal Amt	New balance amount available.
Past Due Amt	Past due amount existing.
Minimum Due	Minimum due amount to be paid.
Credit Limit	Total credit limit issued.
Credit Available	Total available credit limit.
Avg Daily Balance	Average daily balance in account.
Daily Periodic Rate	Daily periodic expense rate.
Annual Rate	Annual rate on the account.
Days in Cycle	Total number of accounted days.

Table 4-42 Consolidated Statements Details

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

View the following:

In this field	View
Account #	The Customer Account number.
Previous Balance(+)	The previous existing balance.
New Advances(+)	New advances allowed.
Fees(+)	Fees charged.
Finance Charge(+)	Applicable Financial charges.
Other charges	Applicable other charges.
Payment/Credits	Payments or credits issued.
New Bal Amt	New balance amount available.
Past Due Amt	Past due amount existing.
Minimum Due	Minimum due amount to be paid.
Credit Limit	Total credit limit issued.
Credit Available	Total available credit limit.
Avg Daily Balance	Average daily balance in account.
Daily Periodic Rate	Daily periodic expense rate.
Annual Rate	Annual rate on the account.
Days in Cycle	Total number of accounted days.

Table 4-43 Statements Details

8. Click **Transactions** sub tab and click **View**.

9. View the following information:

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

Table 4-44Transactions

Click Messages sub tab and click View.

10. View the following information:

Table 4-45 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 4-20 Account Details - Rate Schedule

DashBoard	Customer Service x			E
Origination	Search Customer Service: 20151200011200 Review Request (Pending: 0)			
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ervicing Customer Service	Account(s): 20151200011200: MURRAY RICHARD View + Format + B Freeze Detach Wrap B @ Current Show All G Gro	up Follow-up		🔄 Yiew 🖌 Agdit
Securitization Transaction Authorization	Company Branch Sub Unit Account # Product US01 USHQ UNDEFINED 20151200011200 LINE UNSECURED (VR)	Days Past Due Currency Pay Off Amt -10 USD 36,017.83	Amount Due Status 0.00 ACTIVE	Oldest Due Dt 01/01/2016
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	Summary Customer Service Account Details Customer Details Transaction History Pnt Modes Benkruptry Account Details Statements Rate Schedule Insurances Contract Information	Repo/Foreclosure Deficiency Bureau Cross/Up Sell Acti	vities	
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 Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts 	Rate Schedule			Ca Return
	Seq Adjustment Frequency Type	# of Adju	Period	
Collections				

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

3. In Rate Schedule section, click View.



4. View the following information:

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

Table 4-46 Rate Schedule

4.6.5 Insurances sub tab

If insurance information was entered on Funding screen during Line of credit 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 Line of credit 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.

SEARCH MENU	Customer Service ×					6
	Search Customer Service: 20170800	010909 Review Request	(Pending: 0) Queue Assignment			
DashBoard						
> Origination	Account(s): 20170800010909	KALLAM NAVEEN				jew 🔗 Audit
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Figure 4-21 Account Details - Insurances

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



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

Table 4-47Insurances

Click **View** and view the following information:

Table 4-48 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.

In this field	View
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.
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.

Table 4-48 (Cont.) Insurance Information

- 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.



> DashBoard	Cus	tomer Service	×								2
> Origination		Summary C	Sustomer Service	Account Det	ails Customer Deta	ls Transactio	on History Pmt M	Modes Bankruptcy	Repo/Foredosure	Deficienc	× •
Servicing		Account Details	Statements	Rate Schedule	Insurances Condi	tion History	Securitization	Contract Information			
 Servicing Customer Service Securitization Transaction Authorization 	-				Detach 🚽 Wrap						
Post Date Checks	1	User		Liferand and	count Condition	VLL	Oueue Des	c Changed D	t Reason		
Escrow Transactions		RMACHARL	10000		YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE		5 06:01: INTERNA	L-OUEUE	
Account Documents		RMACHARL	SUPER		YOFF/TERMINATION		The second se	RMINA 07/14/201			
Collateral Management		RMACHARL	SUPER	RUSER PA	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/14/201	5 04:01: INTERNA	L-QUEUE	
Reports	4	RMACHARL	SUPER	RUSER PA	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/14/201	5 03:01: INTERNA	L-QUEUE	
Producers		RMACHARL	SUPER	RUSER P/	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/14/201	5 02:05: INTERNA	L-QUEUE	
Vendors		RMACHARL	SUPER	RUSER P/	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/14/201	5 01:01: INTERNA	L-QUEUE	
Batch Transactions		RMACHARL	SUPER	USER P/	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/14/201	5 12:01: INTERNA	L-QUEUE	
Advances		RMACHARL	SUPER	RUSER P/	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/14/201	5 11:01: INTERNA	L-QUEUE	
Payments		RMACHARL	SUPER	RUSER P/	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/14/201	5 10:56: INTERNA	L-QUEUE	
Fees		RMACHARL	SUPER	RUSER P/	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/13/201	5 04:01: INTERNA	L-QUEUE	
		RMACHARL	. SUPER	RUSER P/	AYOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/13/201	5 03:51: INTERNA	L-QUEUE	
> Collections		RMACHARL	SUPER	RUSER PA	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/13/201	5 01:01: INTERNA	L-QUEUE	
> WFP		RMACHARL	SUPER	RUSER P/	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/13/201	5 12:01: INTERNA	L-QUEUE	
> Tools		RMACHARL	SUPER	RUSER P/	AYOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/13/201	5 11:01: INTERNA	L-QUEUE	
		RMACHARL	SUPER	USER PA	YOFF/TERMINATION	IN PROGRESS	PAYOFF/TE	RMINA 07/13/201	5 10:01: INTERNA	L-OUEUE	*

Figure 4-22 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)



- 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 Contract Information sub tab

The Customer Service screen Contract sub tab enables you to view contract and truthinlending 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.

-mancial Services Le	ending and Leasi	ng								
DashBoard	Customer Service ×									1
Origination	Search Customer	Service: 201512000112	00 Review Request (Per	ding: 0)						
ervicing										
Servicing		151200011200: M								📃 Yiew 🛛 🖋 Aydit
Customer Service	View - Format -	🕞 🔟 Freeze	Detach 🖓 Wrap	a a •	Current Show All Group F	llow-up				
Securitization	Company		ab Unit Account			Days Past Due Currency			mount Due Status	Oldest Due Dt
Transaction Authorization Post Date Checks	US01	USHQ U	NDEFINED 201512	00011200 LINE 0	INSECURED (VR)	-10 USD		36,017.83	0.00 ACTIVE	01/01/2016
Escrow Transactions										
Account Documents	Summary Custom	ner Service Account De	tails Customer Details	Transaction Histor	Pmt Modes Bankruptcy Re	po/Foreclosure Deficiency	Bureau Cross/U	p Sell Activities		
Collateral Management	Account Details	Statements Rate Scher	hile Insurances Cont	act Information						
Reports	Precount Decomp	Statements Hate Street	the monunes cont	act monation						
Producers	Contract In	6								View
Vendors				-						<u>View</u>
4 Batch Transactions Advances	View - Form	at 🕶 📑 🔲 Freeze	Detach del Wra	(C)						
Payments	Contract Dt	Credit Lin	it Draw Term	Repmt Term	Term Maturity Dt	Index	Index Rate	Margin Rate (+)	Interest Rate (=) 1st Pmt Dt	Du
Fees	12/12/2015	35,900.	24.00	60.00	60.00 12/01/2020	PRIME RATE	8.99	4.99	13.98 01/01/2016	
4 Interfaces										+
AP Transactions										
GL Transactions CASA Reconciliation	- Contract In	formation								
Conversion Accounts										Ca Beturn
										4
			12/12/2015			ACTUAL/ACTUAL			Increase / Life 5.00	
			35,900.00		Min Initial Advance				ecrease / Year 2.00	
		Draw Tern			Max Initial Advance				Decrease / Life 5.00	
		Repmt Term	60.00		Min Advanc Max Advanc				stments / Year 99.00 stments / Life 999.00	
			12/01/2020		Plax Auvanc	10,000.00			t Rate (Floor) 5.00	
			PRIME RATE			Promotion			Rate (Ceiling) 20.00	
		Index Rate	8.99					Draw Term	Billing Method PERCENTAGE OF PE	XINCIPAL PLUS
		Margin Rate (+			Promotio	NONE			INTEREST v Term Pmt % 2,00	
		Interest Rate (=				0.00			Billing Method PERCENTAGE OF PF	DINCIDAL DUIS
		1st Pmt D Due Da	01/01/2016		Inde				INTEREST	diverse read
		Contract Recvd D			Index Rat	0.00			m Payment % 2.00	
		Contract Verify D			Margin Rate (H				Minimum Pmt 50.00	
		Contract Verified B			Promotional Rate (=	0.00			nance Charge 1.00 Folerance Amt 10.00	
Collections			LINE OF CREDIT UNSECU	RED		Rate Cap & Adjustments			Tolerance % 0.00	
			EFFECTIVE DATE			the cop of respectiveness		Accrual	Past Maturity	
WFP		Start Day	: 0 AVERAGE DAILY BALANC		Max Rate Increase / Yea	2.00			Maturity Index PRIME RATE	
Tools									rity Margin Rt 4.99	

Figure 4-23 Account Details - Contract

- 3. Use the following sub tabs to view more information about the contract, if available:
 - Contract
 - Repayment
 - Itemization
 - Trade-In
 - Insurances



- ESC
- Compensation
- Subvention
- Proceeds
- Disbursements
- Fees
- ACH
- Coupon
- PDC
- References
- Real Estate

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

4.6.8 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.

	rch Custom	er Service: LINK	2-100240 Review Red	ouest (Pending: 0) O	Queue Assignment						
	iew + Format		Freeze Detach			Show All () Group Follow-up () Asso	ciated Accounts Exp	ort to Excel			View 🖌 Ag
	Company	Branch	Sub Unit	Account #	Master Account #	Sales Order Number Master Account	t Product		Billing Cycle	Purpose	Days Past Due Currency
	SK01	SKBR1	UNDEFINED	LINK2-100240	MASTER-100240	N	LINE-HE-PAVAN1-I	L1	MONTHLY	HOME EQUITY LO	834 WON
	4										Count: 1
											ctivities External Interfaces
<	ions Custon	ner Service Acc	count Details Custome	er Details Customer F	Preferences Transactio	on History Pmt Modes Bankruptcy	Repo/Foreclosure D	eficiency Collat	eral Bureau Tim	eline Cross/Up Sell A	ctivities External Interfaces
	Account Detail	ls Balances S	tatements Rate Schedu	le Insurances Cor	ndition Details Contra	ct Information Trade Details					
	Trade De	tails									🔄 View 🛛 🖌 Audit
	View - Fo	ormat 🗸 📾	T Freeze Detach	📣 Wrap 🔞	14						
				du wrap (2						
	Trade Equity	Equity In	III HOLE (III) POLICI	ون wrap و	12	RevRec Equity	Target RevRec Equity	Current Qualif Ind	ication Month End Qualification J	Ind Date of Qualific	ation Date of Previous Qualification
			In these with person		2	RevRec Equity 0.00	Target RevRec Equity 0.00		Ication Month End Qualification I N	Ind Date of Qualific	ation Date of Previous Qualification
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	Equity 0.00	Equity In 0.00	Trade Equity 0.00	Equity Out	8	0.00 RevRec Equilty 0			Qualification 1	alification Ind F Qualification	Qualification
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	Equity 0.00 Trade Def Equity Tra View - Fo	Equity In 0.00 tails	Trade Equity 0.00 Equity In 0.00 Equity Out 0.00 S Freze Detach	Equity Out 0.00	Show All	0.00 RevRec Equity 0 Target RevRec Equity 0 Current Qualification Ind ♥	0.00		Qualification 1 N Month End Qu Date of Previous	alification Ind F Qualification 9 Qualification	Qualification
	Equity 0.00 Trade Def	Equity In 0.00 tails	Trade Equity 0.00 Equity In 0.00 Equity Out 0.00	Equity Out 0.00	-	0.00 RevRec Equity 0 Target RevRec Equity 0	0.00		Qualification 1 N Month End Qu Date of	alification Ind F Qualification 9 Qualification	Qualification

Figure 4-24 Account Details - Trade Details

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

Table 4-49 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.



In this field	View
Current Qualification Ind	View the Account Revenue Recognition Qualified 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.

Table 4-49 (Cont.) Trade Details	Table 4-49	(Cont.) Trade Detail	s
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This section consists of the following topic:

Revenue Recognition Processing Batch Jobs

4.6.8.1 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 4-50	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	Ν	-	-
31-Jan-19	Y	Y	31-Jan-19	-



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	Ν	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	-

Table 4-50 (Cont.) Revenue Recognition Processing Batch Jobs

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

Table 4-51 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.

4.7 Customer Service screen's Associated Accounts tab

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

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



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

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

Table 4-52 Product type of 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.



ustomer Service: MASTE	RLINE-201920291	Review Request (Pen	ding: 0) Queue Assi	ignment							
	01020201- 000										ew 🔗 Audit
				Show All OG	roup Follow-up 🔿 Ass	ociated Accounts	xport to Excel				Audit
ny Branch	Sub Unit	Account #	Master Account	# Sales Order	Number Master Accou	int Product		Billing Cycle	Purpose	Days Past Due	Currency
LN02	UNDEFINED	MASTERLINE-2	01 MASTERLINE-20	1	Y	KV-LINE-VO		MONTHLY	HOME EQUITY LO	53	GBP
											•
											Count: 1
many Collections Custo	mer Service Account (Details Associated	Accounts Custom	er Details Cust	omer Preferences	ransaction History Pm	t Modes Bankrupt	Repo/Foreclosur	e Deficiency Coll	ateral Bureau Tir	neline (> •
t Account #	Title	Product	Ourreport	Billing Cycle	Dela Davs	Pay Off Amount	Amount Due	Oldest Due date	Status	Asset Type	Asset Sub Type
				MONTHLY	-253	0	0	1/1/2023	ACTIVE		
LINE-ASSO3-2019202	91 ASSO-LINE NAPH	KV-LINE-VO-LINK	POUND STERLING	MONTHLY	53	455.01	0	3/1/2022	ACTIVE	VACATION_OWNE	HOA
LINE-ASSO4-2019202	91 ASSO-LINE NAPH	KV-LINE-VO-LINK	POUND STERLING	MONTHLY	-253	0	0	1/1/2023	ACTIVE	VACATION_OWNE	HOA
											Count 4
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nmary											
Dues		Accounts									
tal Delq Due 0.00		5									
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Figure 4-25 Associated Accounts

A brief description of Associated Account Details are given below:

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

 Table 4-53
 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 .

Table 4-53 (Cont.) Associated Account Details

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

Table 4-54 Summary

In this field	View this
Dues section - This section displays the combination of Master and Associated ac	total number of accounts available for the selected filter ccounts.
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 filter combination of Master and Associat	s the total number of accounts available for the selected ed 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 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:

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	

Table 4-55 List of possible editable fields

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

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

To view or edit customer information

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



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

Table 4-56 Customer Information	Table 4-56	Customer	Information
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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.

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.

Table 4-56 (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

Table 4-56 (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.

Table 4-56 (Cont.) Customer Information

 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 4-57 Address

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

Table 4-57 (Cont.) Address	Table 4-57
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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 \mathbf{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 4-58 Telecom

In this field	Do this
Туре	Select the telecommunication type.



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.

Table 4-58 (Cont.) Telecom

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:

In this field	View this
Current	If selected, indicates that this is the customer's current address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Туре	The occupation.
Employer	The employer's name.
Occupation	The occupation.
Title	The title.
Department	The department of the employment.
Country	The country.
Address #	The address line.
Address Line 1	The employer's address.
Address Line 2	The employer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.

Table 4-59 Employment

In this field	View this
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.

Table 4-59 (Cont.) Employment

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

4.8.1.4 Tracking Attributes sub tab

You can add tracking attribute information to an application at any time on the Customer Details screen's Customer Tracking Attributes section.

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

In the Tracking Attributes section, click Edit.

When you click Create Tracking, the system loads the tracking parameters.

- If you want to reduce the list of parameters, select a sub-attribute in the Sub Attribute box.
- If your system has been configured to use the Sub Attribute field, only attributes in a
 particular group appear in the Parameter display.
- Specify the requested parameter in the **Value** field and click **Save**.

Save any changes you made to the account.

4.8.1.5 Customer Score

Customer score or FICO score, also referred to as **Fair Isaac & Company** credit score is a numeric summary of credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a customer (SSN) in the entire credit report.



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

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Figure 4-27 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 4-60 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.



4.8.2 Business sub tab

If this is a SME or Business Line of credit, 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**.

Summary Collect		ce Account Details	Linked Accounts	Customer Details Cu	stomer Preferences Transac	tion History Pmt Modes Bankrup	otcy Repo/Foredosure Def	fidency Bureau Tin	elne Crc > •
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	Employees(Cur) 0 # of Employees 0			* Privacy Opt					

Figure 4-28 Business

 In the Business Details section, click ADD. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:



In this field	View this
Current	Y indicates that it is the current / primary business of customer associated with the account. N indicates a non primary Business.
Business #	View the system generated business number. This field is displayed only while you update existing Business details
Organization Type	Select the Organization type from the drop-down list.
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.

Table 4-61	Business	Details
	Dasmess	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.

Table 4-61(Cont.) Business Details

4. The below fields are displayed only while editing the details of an existing business and information within the fields are populated from Origination > Customer Credit Limit section:

Credit Limit Details section	
Max Limit	View the maximum credit limit amount sanctioned for this business.
Total Utilized Amt	View the total credit limit amount utilized.
Available Amt	View the credit limit available amount from the 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.

Table 4-62 Credit Limit Details

Table 4-62 (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:

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.

Table 4-63 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.

Table 4-63 (Cont.) Address

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 \mathbf{Y} by default. In such a case, the previous Telecom details are disabled (set to N).

 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:

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.

Table 4-64 Telecom

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:

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.
МІ	Partner's middle name.
Last Name	Partner's last name.
Suffix	Partner's suffix.
SSN	Partner's social security number.
Birth Dt	Partner's birth date.
Birth Place	Partner's birth place.
Director Ind	If selected, indicates that partner is the directo 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.

Table 4-65 Partners

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:

v this ate's organization type.
ate's organization type.
ate's legal name.
ate's business name.
ate's tax identification.
ate's percentage of ownership.
ate's number of employees.
ate's North American Industry Classification em code.

Table 4-66 Affiliates

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

4.8.2.5 Tracking Attributes sub tab

You can add tracking attribute information to an application at any time on the Business Details screen's Business Tracking Attributes section.

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

In the Tracking Attributes section, click Edit.

When you click Create Tracking, the system loads the tracking parameters.

- If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.
- If your system has been configured to use the Sub Attribute field, only attributes in a
 particular group appear in the Parameter display.
- Specify the requested parameter in the Value field and click Save.

Save any changes you made to the account.

4.8.2.6 Business Score

Business score or business credit score is a numeric summary of business credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a business account in the entire credit report.

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

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Txn Dt	Score Received Dt		Score	Reference Number	Reason Code	Comments	
05/02/2019	03/23/2018	EFX	950	123		CHECKING	

Figure 4-29 Business Score



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 4-67 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.



1								
Summary Collections C	stomer Service Account Details Custome	Details Custo	mer Preferences Transaction History Pmt	Modes Bankruptcy	Repo/Foreclosure De	iciency Collateral	Bureau Timeline Cros	s/Up Sel 👂
Customer Preferences						ale Add	✓ Edit	Audit
	🗍 Freeze 🔐 Detach 🔬 Wrap	ଜ୍ୟ				-1- 000	a free	O Agon
Relation Type	Communication Mode	Type	Email			Phone	Extn Permission to Call	Time Zone
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PRIMARY	EMAIL ADDRESS		TEST@TEST.CO	M				
Customer Preferences					Save and Add	Gave and Stay	Save and Return	🕞 Beturn
*;	elation Type PRIMARY	•	* Phone 898(713)-211-5123			Start Time 00:05		
Commun	ication Mode ADHOC TELECOM	-	Extn 93758			Period PM		
	* Type OTHER HOME PHONE		Permission to Call 🗸			End Time 00:05		
			Time Zone US/PACIFIC-NEW			Period PM		
			Best Day to Call FRIDAY			* Enabled 🔽		

Figure 4-30 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:

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.
Туре	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 .

Table 4-68 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.

Table 4-68 (Cont.) Customer/Business Preferences

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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Advances		Balance Group		n-h-s-c					T- D- i-d		
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Fees				Current Bal	lance O Deficiency Bala	ance O Non-Performi	ng Balance 🔿 Termina	ate Balance	● ITD/CTD ○ YTD		
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Conversion Accounts	•										
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Conversion Accounts	1	FEE NSF	0	0		D	0	0	0		
Conversion Accounts	1										
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Figure 4-31 Transaction History - Balances

This section consists of the following topics:

- Balances sub tab
- Transactions sub tab
- 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.

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.
- 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 4-69 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 4-70 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 and therefore are not recognized as income. If you click **Non-Performing Balance**, the following information appears:



In this field	View
Balance Type	The balance type.
Opening Non-Performing	The opening non performing balance.
Paid / Terminate	The amount of non performing balance paid or 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.

Table 4-71Non-Performing Balance

Terminate Balance displays the current balance for accounts with a status of TERMINATE. Selecting **Terminate Balance** option displays the following account details.

In this field	View
Balance Type	The balance type.
Opening Balance	The opening non performing balance.
Posted	The balance amount posted on the account.
Paid	The amount of non performing balance paid.
Waived	The amount waived.
Charge Off	The additional charged off amounts.
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).
Capitalized (-)	The capitalization amount deducted from specific balance.
Capitalized (+)	The capitalization amount added to principal balance.
Balance	The current (closing) balance. The total active balance of the account is displayed at the bottom.

Table 4-72 Terminate Balance

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 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 4-32 Transaction History - Transactions

ustomer Service X							2
Search Customer Service: 20170600011222 Rev	iew Request (Pending: 0) Queue /	Assignment					
Account(s): 20170600011222: COLLECT	TON LINE					View of	🖌 Audit
		Current () Show All () Group Follow-up					V Agait
Company Branch Sub Unit	Account # Prod	uct Day	s Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt	DLQ I
US01 USHQ UNDEFINED	20170600011222 LINE	HE (VR)	61 USD	25,341.02	136.71 ACTIVE:DELQ	07/01/2017	1ST F
< <p>X</p>		m					+
	Date History Repayment Schedule	Work Orders					
Transactions	st Dt	🔘 Good Payments 🔘 All Payments 🔘 Good	l Fees 🖱 All Fees 🖱 Good Txns 🖲) All Txns <u>View</u> O S	iystem 🖲 User 🖱 All Txns	📃 Yew 🖌 🗸	lydit
Transactions	st Dt ② Txn Dt <u>View Options</u> ch d 생 Wrap 행 등 문		f Fees Al Fees Good Txns		System User All Txns	📃 Vjew 🛛 🖋 A	lydit
Transactions Sort By PR Vew Format	st Dt ② Txn Dt <u>View Options</u> ch d 생 Wrap 행 등 문	© Good Payments ◎ All Payments ◎ Good Severse Export to Excel				jew 🖋 A	lydit
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Transactions Sort By @ PC Vew * Format * Prime Description Post Dt Txn Dt Description Curr 0x(27):027 08/11/2071 LATE CHARGE USD	st Dt 🔘 Txn Dt View Options ch 🚽 Wrap 🙀 🗐 E ency Amount Details 15.00	Good Payments All Payments Good Good Payments All Payments Balance Amt Payment Currency 25,000.00 USD 7 25,000.00 USD			Reason Posted By JAYANTA	New 🖋	lydit
Transactions Sort Ev Prof. Wew * Format * Image: Forma*	st Dt Txn Dt <u>View Options</u> ch JWrap B SP E ency Amount Details 15.00 105.95 DUE DT 09/01/20	Good Payments All Payments Good Good Payments All Payments Balance Amt Payment Currency 25,000.00 USD 7 25,000.00 USD			Reason Posted By JAYANTA JAYANTA	Vew 🖋 A	lydit
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Transactions Sect.By Prof. Verv * Format * Image: Prof. Prof. Image: Prof. Prof. Image: Prof. Prof. Prof. Verv * Journal * Image: Prof. Pro	et Dt Tan Dt <u>View Options</u> ch <u>(1)</u> Wrap <u>(1)</u> (1) ency <u>Amount Detais</u> 15.00 105.95 DLE DT 09/0 1/20 105.95 15.00 105.95 DLE DT 09/0 1/20 105.95 DLE DT 09/0 1/20	Good Payments All Payments Good Good Payments All Payments Good Good Loss Good Loss Sonool 0, 000 Z5,000,00 (JSD Z5,0			Reason Posted By JAYANTA JAYANTA JAYANTA JAYANTA JAYANTA JAYANTA	📄 Yew 🛛 🖋 A	lydit E
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3. In the **View Options** section, select type of transactions in this account's history you want to view on the **Transactions** screen.

The system displays			
All valid payments that was neither voided nor reversed.			
All transaction involving payments.			
All valid fees that was neither voided nor reversed.			
All transaction involving fees.			
All transactions that was neither voided nor reversed.			
All transactions.			
-			

Table 4-73 View Options on the Transactions screen

4. In the **View** section, you can further filter the list of transactions which are posted by System or User. Selecting ALL transactions displays all the transactions

If you select this	The system displays
System	All system posted transactions filtered based on View option selection are displayed.
User	All User posted transactions filtered based on View option selection are displayed.
All Txns	All posted transactions filtered based on View option selection are displayed.

Table 4-74 View section

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-

- Select Txn Dt to sort the entries on in Transactions section in order of when the transaction was created.
- 7. In View Option section, click View to view the following information:

In this field	View
Transactions section	
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.

Table 4-75 View Option

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.
- 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 <code>PAYMENT_REV</code> 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.

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 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 4-33 Transaction History - Payment Rating

Search Customer Service: 20150900014275 Review Request (Pending: 0) Servicing Account (s): 20150900014275: RODRIGUEZ MILIDRED Ustomer Service: Securitation Securitation Transaction Authoritation Transaction Authoritation Brind Social Disk UNDEFINED Scourt Convertes Social USHQ UNDEFINED 20150900014275 Link HE (FR) 122 USD 19/	> Origination Searching	> DashBoard	C	ustomer Service 🗙								
Servicing Current'service Current'service Southardin'service Current'service Southardin'service Current'service Southardin'service Pod Dits Checks Wrap Current'show All Group Follow-up Conservice Southardin'service Southardin'service Column's Contract Contract Current'show All Group Follow-up Pod Dits Checks Contract Dits Checks Poduct Days Past Due Current'show All Group Follow-up Column's Contract Column's Contract Dits Checks Dits Checks Poduct Days Past Due Current'show All Group Follow-up Column's Contract Summary Contract with UNROP Southart's Contract Dits Checks Poduct Days Past Due Current'show-up Column's Contract Summary Contract with Contract Current'show-up Dits Checks Poduct Dits Checks Polymer Vendores Summary Contract with Contract Current'show-up Contract Checks Dits Checks Polymer Vendores Summary Contractions Payment Rating Due Date History Reportision Account's Status Description Abericos Gromestons Gromeston	Servicing Cutomits Service Securitization Transaction Authorization Transaction Authorization Autho		1	Search Customer Servi	ce: 201509000	14275 Review Request (Pending:	D)					
Customer Service Securitation Transaction Authorization Prot. Date Oxfords Earoning Terrice Securitation Transactions Account 5000 Prot. Date Oxfords Summary Contegery Bach Transactions Advances Post Prot. Date Oxfords Contract Documents Collected Management: Reports Produces Vendors Bach Transactions Advances Perments Pees Interfaces AD Transactions Conversion Accounts Morth/Year Rating Rating Conversion Accounts Morth/Year Rating Rating Conversion Accounts	Collections Collections Optimized Securitization Transaction Authorization Prot Date Checks Ecrophized Collections View - Format - Press Point Date Checks Ecrophized Collections View - Format - Press Point Date Checks Ecrophized Collections View - Format - Press Collections View - Format - Press Part Date Checks Ecrophized Collections View - Format - Press Part Date Checks Product Product Product Part Date Checks Part Date Checks <	Servicing										
Transaction Authorization Pay Date Cheds Eccount Famaction Account # Product USHU USHU USHU USHU USHU USHU USHU USHU	Transaction Authorization Company Branch Sol Line Account # Product Uby Set Due Currency, Bey Off Paid Due Chods Ecrony Transactions Account Documents Collections Collections Summary Quatomer Service Account Details Cuatomer Details Products Summary Quatomer Service Account Details Transactions Advances Payment Rating Due Date History Repayment Schedule Pest Bate Chods Balances Transactions Advances Pest Bate Chods Balances Transactions Advances Payment Rating Dating Description Acc Satus Statis Description Pest Bate Chods Balances Transactions Advances Payment Rating Balang Description Acc Satus Statis Description Payment Rating Balang Description Acc Satus Statis Description ACSA Reconciliation Conversion Accounts Month/Year Rating Month/Year Rating 3 3 2 0	Customer Service	9	View 🗸 Format 🗸	Freeze	🚰 Detach 🖉 Wrap 😽		Show All O Group				✓ Audi
Collecteral Management Reports Report	Collections Collec	Transaction Authorization Post Date Checks Escrow Transactions		US01 U								Pay Off Am 19,748
Advances Payments Pmt Rating Rating Description Acc Status Status Description Fees 3 90-119 DAYS PAST DUE DATE 80 ACCOUNT 90 DAYS PAST THE DUE DATE AP Transactions 0.1/2015 12/2015 11/2015 10/2015 CASA Reconciliation Rating 3 3 2 0 Conversion Accounts Month/Year Rating Account Status Status Description Month/Year Rating 3 3 2 0	Advances Payments Fees Status Description Acc Status Status Description Almsfaces Pint Rating 90-119 DAYS PAST DUE DATE 80 ACCOUNT 90 DAYS PAST THE DUE DATE Acc Status Status Description Acc Status Status Description CASA Reconciliation Conversion Accounts Month/Year 01/2016 12/2015 10/2015 Month/Year Rating 3 3 2 0 Month/Year Rating Month/Year Haing Month/Year Rating Horth Haing Month/Year Rating Horth/Year Haing Month/Year Rating Horth/Year Haing Month/Year Haing Horth/Year Haing Month/Year Haing Horth/Year Haing	Collateral Management Reports Producers Vendors 4 Batch Transactions		Balances Transaction	ns Payment I				tcy Repo/Foreclosure	Deficiency	Collateral	Burea >
GL Transactions Month/Year 01/2016 12/2015 11/2015 10/2015 CASA Reconciliation Rating 3 3 2 0 Conversion Accounts Month/Year Rating North/Year Rating North/Year Rating North/Year	Conversion Accounts Month/Year 01/2016 12/2015 11/2015 10/2015 Conversion Accounts Month/Year Rating 3 3 2 0 Month/Year Rating Month/Year Rating Month/Yea	Payments Fees Interfaces		Pmt Rating	,					S PAST THE D	UE DATE	
	Collections	GL Transactions CASA Reconciliation		Rating Month/Year Rating Month/Year								
		Collections										
Collections	WEP	WFP										
> Collections > WFP > Tools		Setup										

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:

Table 4-76 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.

4.10.4 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 4-34 Transaction History - Due Date History

DashBoard Origination origination ervicing Servicing Customer Service Securitization Transaction Authorization Post Date Checks	A	Account(s): 201509	e: 20150900014275 Review Request			
Servicing Customer Service Securitization Transaction Authorization				(Pending: U)		
Customer Service Securitization Transaction Authorization						
Securitization Transaction Authorization			00014275: RODRIGUEZ MILD	RED		🔄 View 🛛 🖋 Audit
Transaction Authorization		View 🗸 Format 🗸 🔛	🔲 Freeze 🎆 Detach 🖉 Wrap		Group Follow-up	
				count # Product	Days Past Due Currency	Pay Off Amt
		US01 US8	HQ UNDEFINED 20	150900014275 LINE HE (FR)	122 USD	19,748
Escrow Transactions		<				>
Account Documents						
Collateral Management		Summary Customer	Service Account Details Customer De	tails Transaction History Pmt Modes E	Bankruptcy Repo/Foreclosure Def	iciency Collateral Burea
Reports		Balances Transactions	Payment Rating Due Date History	Repayment Schedule Work Orders		
Producers Vendors						
Batch Transactions		Due Date History				View 🖌 Audit
Advances				Vrap		View Audit
Payments		View - Format -	Freeze Detach	Vrap (112)		
Fees Interfaces		Due Dt	Due Amt Last Pmt Dt	Pmt Amt	Balance Amt	Days Past Due Pmt Received
AP Transactions		02/14/2016	414	0	414	-18 N
GL Transactions		02/07/2016	414	0	414	-11 N
CASA Reconciliation		01/31/2016 01/24/2016	414 414	0	414 414	-4 N 3 N
Conversion Accounts		01/17/2016	414	0	414	3 N V
		01/1/2010		5		2011
		Due Date History	1			
						Ca Return
						Constant - Constanting
			Due Dt 02/14/2016	Pmt Amt 0	Pmt Received	<u> </u>
			Due Amt 414	Balance Amt 414		
		Las	st Pmt Dt	Days Past Due -18		

In Due Date History section, click View.

View the following:

Table 4-77 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.



4.10.5 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 4-35 Transaction History - Repayment Schedule

DashBoard	Customer Service ×	2
Origination	Search Customer Service: 20150900014275 Review Request (Pending: 0)	
rvicing		
ervicing Customer Service Securitization Transaction Authorization	Account(s): 20150900014275: RODRIGUEZ MILDRED Vew ← Format ← Image: Presse Image: Detach Image: Wrape Image: Omega Image: Omega <th>nt Show All Group Follow-up Days Past Due Currency Pay Off Amt 122 USD 13/747.80</th>	nt Show All Group Follow-up Days Past Due Currency Pay Off Amt 122 USD 13/747.80
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors	Summary Outomer Service Account Details Outomer Details Transaction History Balances Transactions Payment Rating Due Date History Repayment Schedule Worl	Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Burea
Batch Transactions Advances Payments Fees Interfaces AP Transactions	Repayment Schedule View ▼ Format ▼ Image: Freeze Image: Detach Image: Generate Seq. Date Image: Generate Pmt Amt. Generate No data to display. Image: Generate Image: Generate	ed .
GL Transactions CASA Reconciliation Conversion Accounts	Repayment Schedule	Pmt Amt Generated
	Repayment Schedule Details	View Vew
	View - Format - 🔛 TFreeze 🖬 Detach ຝ Wrap	
	Date Payment Amt Principal Amt Interest No data to display.	Balance Principal
Collections		
WEP		

View the following information:

Table 4-78 Repayment Schedule

View this
The payment sequence number.
The repayment date.
The number of payments.
The payment amount.
If selected, indicates that the repayment schedule has been generated.
The repayment date.
The payment amount.

Table 4-78 (Cont.) Repayment Schedule

In this field	View this
Principal Amt	The amount paid to principal.
Interest	The amount paid to interest.
Balance Principal	The balance of the principal.

4.10.6 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 4-36 Transaction History - Work Order

SEARCH MENU	Customer Service	×						6
	Search Custome	er Service: 20160700	0010745 Review Request (Pen	ding: 0) Queue Assignment				
DashBoard								
Origination			5: CHECKING STATEME		/ All 🔘 Group Follow-up			Yew 🖌 🖌 Audit
Servicing	View Format Company	Branch	e 🔐 Detach 👍 Wrap Sub Unit Accoun		Davs Past D		Pay Off Amt	Amount Due St
Servicing	US01	USRHO		200010745 LINE HE (VR)		21 USD	50.232.10	0.00 At
Customer Service	< [1773212						+
Escrow Transactions Account Documents Collateral Management	1		lating Due Date History Repa	ayment Schedule Work Orders	es Bankruptcy Repo/Foredo			
Account Documents	Vendor Wo	ork Order	tating Due Date History Repa reeze 급 Detach 실 Wrap	ayment Schedule Work Orders			<u>N</u> ew	
Account Documents E Collateral Management Reports Producers Vendors	✓ Vendor Wo View ▼ Form Work Order	ork Order mat ▼ 📑 🏢 Fr r Type Case #		ayment Schedule Work Orders				
Account Documents Collateral Management Reports Producers Vendors # Batch Transactions	Vendor Wc View ▼ Form Work Order No data to displ	ork Order mat ▼ 📑 🏢 Fr r Type Case #	reeze 🚮 Detach 🛛 🖨 Wrap	ayment Schedule Work Orders			<u>N</u> ew	
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Account Documents Collateral Management Reports Producers Vendors 4 Bath Transactions Advances Payments Fees *	Vendor Wo View - Forn Work Order No data to displ	nat V P Case # Intrope Case # Iay.	reeze 🚮 Detach 🛛 🖨 Wrap	Work Orders			Estimated	e کلیط Total Amt :
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In the Vendor Work Order section, click View.

View the following display only information:

Table 4-79 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 4-37 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:

In this field	View this
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	Specify the city where the bank exist.
Bank State	Select the state where the bank exist form the drop-down list.
Routing #	The routing number.

Table 4-80 ACH details - Recurring

In this field	View this
Payment Mode	 For an active Recurring ACH record, the payment mode selected in Contract tab is automatically populated. If not, select the type of 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	Specify the name of the account.
Account #	The account number. If the organizational parameter UIX_HIDE_RESTRICTED_ DATA is set to Y , this appears as a masked number; for example, XXXX1234.
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.

Table 4-80	(Cont.) ACH details - Recurring
------------	---------------------------------

Sequence Type System displays the current Sequence Type selected account. Depending on the nature of direct debit, the sequence type can be one of the following: • First - First time direct debit • First - First time direct debit • Recurrent - Subsequent repayments after direct debit • Final - Final repayment • One-off - One time bullet contract repay However, during the life cycle of the payment processing, the direct debit sequence type for account can change. Pmt Day The payment day. Pmt Amt The Payment amount. Pmt Amt Excess The excess payment.	
sequence type can be one of the following: • First - First time direct debit • Recurrent - Subsequent repayments after direct debit • Final - Final repayment • One-off - One time bullet contract repayment • One time bullet contract repayment • One time bullet contract repayment • One time bullet contract repayment <th>er first</th>	er first
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Pmt Amt The Payment amount. Pmt Amt Excess The excess payment.	
Pmt Amt Excess The excess payment.	
Pmt Freq The payment frequency.	
Fee Amt The amount charged as fees.	
Direct Debit Fee If selected indicates that the fees is debited of	directly.
Start Dt The date the system began using ACH paym for this account The date the system began using ACH paym	ients
End Dt The ACH end date.	
Default If selected indicates that this ACH is the defa ACH for the account. ACH for the account.	ult
Status The status of the account.	

Table 4-80 (Cont.) ACH details - Recurring

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:

Table 4-81 ACH details - One-Time Phone or All option

In this field	View this
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	The bank city.
Bank State	List of available states.
Routing #	The routing number.



In this field	View this
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.

 Table 4-81 (Cont.) ACH details - One-Time Phone or All option



In this field	View this
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.
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.

Table 4-81 (Cont.) ACH details - One-Time Phone or All option

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**.
- 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.

DashBoard	Collections x	X
> Origination	Search Customer Service: 20150900014275 Review Request (Pending: 0)	
Servicing		
Collections	Account(s): 20150900014275: RODRIGUEZ MILDRED	🔄 Yjew 🛛 🔗 Aydit
Collections	View	D. 0// 1-1
Collections Bankruptcy Repossession	Company Branch Sub Unit Account # Product Days Past Due Currency USD1 USHQ UNDEFINED 20150900014275 LINE HE (FR) 122 USD	Pay Off Amt An 19,747.80
Deficiency Reports Producers	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Collateral Bureau Cross/Up Sell Activities	
Vendors	ACH Couport Post Dated Checks Payment Arrangement	
	Coupons View - Format - 말 I Freeze 플 Detach 수실 Wrap 행정	View View Audit
	Order Coupon Starting # Order Dt # of Coupons Ordered By	
> WFP > Tools		

Figure 4-38 Pmt Modes - Coupon

View the following:

Table 4-82 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.

DashBoard	Collections ×		X
Origination	Search Customer Service: 20150900014275 Review Request (Pending: 0)		
Servicing			
ollections	Account(s): 20150900014275: RODRIGUEZ MILDRED		View 🗸 Audit
Collections		All O Group Follow-up	
Collections	Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt A
Bankruptcy Repossession	US01 USHQ UNDEFINED 20150900014275 LINE HE (FR)	122 USD	19,747.80
Deficiency			,
Reports	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes	Collateral Bureau Cross/Up Sell Activities	
Producers Vendors	ACH Coupon Post Dated Checks Payment Arrangement		
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	Post Dated Checks		View 🖌 Audit
			View 🖌 Audit
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	<u>الــــــ</u>		
	<u>الــــــ</u>		
WEP			
• WFP > Tools			

Figure 4-39 Pmt Modes - Post Dated Checks

View the following:

Table 4-83 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.

DashBoard	Collections X	
Origination	Search Customer Service: 20150900014275 Review Request (Pending: 0)	
Servicing		
llections	Account(s): 20150900014275: RODRIGUEZ MILDRED	📃 View 🛛 🖋 Aud
Collections	View 🗸 Format 🗸 🔯 🔟 Freeze 🚮 Detach 📣 Wrap 🙀 📇 💿 Current 🔾 Show All 🔾 Group Follow-up	
Collections	Company Branch Sub Unit Account # Product Days Past Due Currency	Pay Off Amt
Bankruptcy Repossession	US01 USHQ UNDEFINED 20150900014275 LINE HE (FR) 122 USD	19,747.80
Deficiency	•	
Reports	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Collateral Bureau Cross/Up Sell Activities	
Producers	Juliniary Cascine Serve Accouncide and Cascine Details Transaction modely Pille Poues Consider a barray of Serves	
Vendors	ACH Coupon Post Dated Checks Payment Arrangement	
	Payment Arrangement	View 🖌 Audit
	Frequency WEEKLY Terms	
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	End Dt Outstanding Amt	
	Calculate 😨 Activate	
	Frequency Start Dt End Dt Terms Plan A	Outstanding
	No data to display.	Amount
	No data to dapay.	
	Details	📃 View 🛛 🖋 Audit
	View + Format + 🔐 🛛 Freeze 🚮 Detach 🥪 Wrap	
	Date Frequency Plan Amt Paid Amt Satisfied Ind Broken Ind	Enabled
	No data to display.	
WFP		
Tools		

Figure 4-40 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 4-84
 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 4-85 Details

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



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.

Table 4-85 (Cont.) Details

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 Line of credit, 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.
- 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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			N/C								/ 🖌 Audit
Account(s): MA	STER_BITAP_I				Ourrent S	now All O Group Foll	ow-up 🔿 Associated Accounts			View	/ Vudit
Company	Branch	Sub Unit	Account #		Master Account #		Product	Billing Cycle	Purpose	Davie Dav	st Due Currency
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Figure 4-41 Bankruptcy

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

Table 4-00 Dankiupicy Details	Table 4-86	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.
Туре	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.
- 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:



- 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 Line of credit. The Create New Repossession button on the Repossession screen enables you to create a new



repossession record for a different collateral and different start and end dates. You can also use the Repossession screen to view previous repossession information using the Next and Previous buttons in the Details section. The Current box in Details section indicates the current repossession record for each asset.

This tab will be available only when the collateral type associated with the Line of credit 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.
- 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.

							(
earch Customer Service: 201705000	10233 Review Request (Pending:	0) Queue Assignment					
Account(s): 20170500010233: View • Format • 🔛 Freeze		🕘 🥘 Current 🔿 Show All 🔿 (Stourn Follows in			📃 Yew 🖌 🖌	Audit
Company Branch	Sub Unit Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt	DLQ
US01 USHQ	UNDEFINED 2017050001		110 USD	26,700.82	3,186.98 ACTIVE:DELQ	06/01/2017	1ST F
•							
Summary Collections Customer Se	rvice Account Details Customer	Details Customer Preferences Tra	nsaction History Pmt Modes Bankruptcy	Repo/Foreclosure De	ficiency Bureau Timeline Cros	ss/Up Sell Activities	· • •
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						eturn 🖉 Return	
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Repossession Details	* Followup Dt 12/31/400 Type SELF HELP	- INVOLUNTARY		File Received Dt 09 Repo Dt 09 Repo End Dt 09	9/20/2017 20 9/20/2017 20	epru 🤇 Repru	=

Figure 4-42 Repo Foreclosure - Repossession

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

Table 4-87 Repossession

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



In this field	Do this
Follow-up Dt	Specify the follow-up date for the repossession from the adjoining calendar.
Туре	Select the repossession type.
Collateral	Select the collateral involved in the repossession
Disposition	Select the repossession disposition.
File Received Dt	Select the file received date for the repossession
Repo Dt	Select the repossession start date.
Repo End Dt	Select the repossession end date.
Comment	Specify a comment.
Case Repo Details - This section displays the free 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.

Table 4-87	(Cont.)	Repossession
-------------------	---------	--------------

- 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 Line of credit. The Create New Foreclosure button on the Foreclosure screen enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure

screens to view the previous foreclosure information using Previous and Next buttons in Details section. The Current box in Details section indicates the current foreclosure record for each asset.

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

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

To enter foreclosure details for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click the Repo/Foreclosure sub tab, then click Foreclosure.
- 3. In the Foreclosure Details section, select the foreclosure record you want to work with. -or-
- 4. Click Add to refresh the Foreclosure screen to create a new record.

DashBoard	Customer Service X	0
Origination	Search Customer Service Review Request (Pending: 0)	
ervicing		
Servicing Custome Service Securitization Transaction Autoritzation Post Date Checks Escrow Transactions Account Documents Colleteral Management Reports Vendors Wendors Advances Payments Fees Interfaces AP Transactions GL Transactions GL Transactions CASR Reconsultation Conversion Accounts	Account(s) Very + Format + Brach Sub Unit Account # Product Show All Group Follow-up No date to display. Current Service Account Details Outcomer Details Transaction History Prit Modes Barkruptcy Repo/Foreclosure Deficiency Bureau Cros Repossession Analysis Repossession Details Very + Format + * Collateral Wrap Deposition File Received Dt Repo Repo Repo Reported Dt Repo Dt Repo Dt Repo Repo Reported Dt Repo Dt Repo Reported Dt Repo Reported Dt Repo Reported Dt Reported Dt Repo Reported Dt Reported	off Ami →
	Call Activities	
Collections	View + Format + 🔛 👔 Freeze 🔐 Detach 🚽 Wrap	
WFP	Action Result Contact Reason Cancel Promise Dt Promise Amt Condition App No data to display.	

Figure 4-43 Repossession/Foreclosure Details - Add

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

Table 4-88 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.



Table 4-88(Cont.) Foreclosure Details

In this field	Do this
Туре	Select the foreclosure type.
Collateral	Select the foreclosure asset.
File Received Dt	Enter the file received date for the foreclosure.
Foreclosure Start Dt	Enter the foreclosure start date.
Foreclosure End Dt	Enter the foreclosure end date.
Comment	Enter a comment.

6. In the **Tracking** section, click **Load Tracking**. The system loads the foreclosure tracking parameters.

- 7. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute box. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
- 8. Complete the **Tracking** section by entering information regarding foreclosure in the Value field for each corresponding Parameter, then click **Save**.

4.13.3 Analysis sub tab

The Analysis screen enables you to create and analyze possible scenarios for re marketing and sale of the asset. This enables you to calculate the possible gain or loss in the sale of an asset. Expenses already incurred on the asset are displayed on Expenses sub screen. You can change the numbers if you expect more expenses by the time asset is sold. You can have up to three Repo/Foreclosure and three Sales analyzes on each Analysis screen.

To complete a repossession/foreclosure analysis or sales analysis for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Repo/Foreclosure** tab and then click **Analysis**.
- 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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CASA Reconciliation	Analysis									
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Conversion Accounts	* Current Ind		Analysis Date		Comment	Save	and Add 📄 Save	Final Analysi		⟨ ⊒ <u>R</u> eturn
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> Collections	* Level * Level Asset Analysis Analysis Analysis Analysis Analysis	sis 1 0.00 0.00	02/05/2016 * Balance % 100.00 Current Value 0.00 Analysis 2 0.00 0.00	0.00	Bid is 3 Bid 0.00 0.00		Bid 2 00 00	Final Analysis None Analysis Analysis Analysis Bid 3 0.00 0.00	Final Bid • None 1 2	∠a Beturn
	* Level * Level Asset Analysis Analysis Analysis Analysis Analysis Net Proceeds Net Proceeds Net Proceeds	sis 1 0.00 0.00 0.00	02/05/2016 * Balance % 100.00 Current Value 0.00 Analysis 2 0.00 0.00 0.00	0.00 0.00 0.00	Bid is 3 Bid 0.00 0.00		Bid 2 00 00 00	Bid 3 0.00 0.00 0.00 0.00 0.00 0.00	Final Bid • None 1 2	Ca Beturn

Figure 4-44 Repo Foreclosure - Analysis

- In the Analysis section, select the Current box if you wish to indicate that this is current analysis worksheet.
- 6. In the **Analysis** section, use the **Level** field to select analysis level you want to use, ACCOUNT or ASSET.
 - Select Account if you want analysis to use value of the entire account. -or-
 - Select **Asset** if you want analysis to use the value of a particular asset.
- 7. In the Analysis section, enter, view, or edit the following information:

In this field	Do this
Current Ind	Current Indicator. Select the check box if analysis is current.
Level	Select the Analysis level from the drop down list.
Balance %	Specify balance allocation percentage.
Analysis Dt	View the analysis date.
Current Value	View the asset current total value.
Asset	If you want to perform an analysis for a particular asset, select the asset.
Comment	Specify comment associated with the analysis.

Table 4-89 Analysis

 Specify all the required information in Analysis or Bid section, depending on the type of incident you are analyzing.

- Complete the details in Expenses and Refunds sub screens, corresponding to analyze or bid number on the Analysis screen. The data here is loaded to the analysis and bid columns as expenses and refunds.
 - To complete the **Expenses** sub screen:

In this field	Do this
Expense Type	Select the expense type.
Manual	Indicates that the expense was entered manually.
Analysis1 Amt	Specify the expense amount for analysis1.
Analysis2 Amt	Specify the expense amount for analysis2.
Analysis3 Amt	Specify the expense amount for analysis3.
Bid1 Amt	Specify the expense amount for bid1.
Bid2 Amt	Specify the expense amount for bid2.
Bid3 Amt	Specify the expense amount for bid3.

Table 4-90 Expenses

• To complete the **Refunds** sub screen:

Table 4-91 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.



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

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 4-45 Deficiency

rch Customer Service: NAVEE	EN4117 Review Reques	st (Pending: 0) Queu	ue Assignment						
									View 🖌 Audit
ccount(s): NAVEEN4117:		wrap 🚷	🕘 (Current 🔿 S	Show All () Group Fo	llow-up () Associate	d Accounts Export to Ex	cel		🗐 Äiem 🔥 vägur
Company Branch	Sub Unit	Account #	Master Account #	Sales Order Numbe	r Master Account	Product	Billing Cycle	Purpose	Davs Past Due Currency
NL01 NLHQ	UNDEFINED	NAVEEN4117	NAVEEN4116		N	NAVEEN_LINE	WEEKLY	HOME EQUITY LO	. 360 EUR
•									,
									Count: 1
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Deficiency Details								de Add	🖉 Edit 📃 View 🔗 Audit
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Y 12/31/400		Туре					Comment	File Received Dt Cha	arge Off Dt Deficiency End Dt
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5. In the **Deficiency Detail** section, enter, view, or edit the following information:

Table 4-92 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.
Туре	Select the deficiency type.
Comment	Specify a comment.
File Received Dt	Specify the file received date for the deficiency.

Table 4-92 (Cont.) Deficiency Detail

In this field	Do this
Charge Off Dt	Specify the deficiency start date.
Deficiency End Dt	Specify the deficiency end date.

- 6. Click Save.
- 7. In the **Tracking** section, click **Load Tracking**. The system loads deficiency tracking parameters that track actions taken to collect on the account.
- 8. If you want to reduce the list of parameters, select a sub attribute in the **Sub Attribute** field. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
- 9. Complete the Tracking section by entering information regarding deficiency in the Value field for each corresponding Parameter, then click **Save**.

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.

To view the collateral details

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 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 4-46 Collateral-Vehicle

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omer Service ×											
Summary Collections	Customer Serv	ice Account Deta	ils Customer Deta	ls Customer Prefere	nces Transaction His	tory Pmt Modes B	ankruptcy Repo/For	eclosure Deficien	cy Collateral Bur	reau Timeline	Cross/Up > 👻
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Primary	Description	Asset #	Status	Asset Type	Lien Status	Lien Event Date	Second Lien Holder	Comments	Lien Release Entity	Entity Name	Identifica
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•											Count: 1
Vehicle											Count: 1
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	Type	& Description			hipment Date dd/mm/	1007 B		User Defined Field	Char 10		
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• If account's collateral is a home, the **Collateral** screen opens at the **Home** tab:

Figure 4-47 Collateral-Home

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



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Figure 4-48 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:

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 Line of credit 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.

Table 4-93 Valuation

Note:

Assets can have exactly one current valuation.

4.15.2 Tracking sub tab

With the Tracking sub screen, you can view collateral or asset tracking details to an account, such as the location of title, liens, and insurance information.

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

To view the collateral or asset tracking for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Collateral** tab.
- 3. On the available screen (Vehicle, Home, or Other), click the Tracking sub tab.
- 4. On the Tracking sub screen, enter, view, or edit the following information:

In this field	View this
Tracking Items section	
Select	If selected, indicates that this is the current record.
Tracking Item	The tracking type.
Disposition	The disposition.
Start Dt	The tracking start date.
End Dt	The tracking end date.
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.

Table 4-94 Tracking

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 4-49 Vacation Ownership

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

Table 4-95 Vacation Ownership Elemer

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.



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.

Table 4-95 (Cont.) Vacation Ownership Elements

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 4-96 Tier Calculation

Туре	Formula Parameter	Calculation
Total Tier points at the Master account	\$ASE_TIER_POINTS	Sum of Asset Billing Points where Resale Indicator is N and Expiration Date of Asset is greater than GL Date.
Total Grand Father Points at the Master Account	\$ASE_GRAND_FATHER_POINT S	Sum of Grandfather Points where Resale Indicator is N and Expiration Date of Asset is greater than GL Date.

This section consists of the following topic:

Tracking Attributes sub tab



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 Line of credit. You cannot edit or modify details of the seller.

- 1. In Seller Details section, click View.
- 2. View the following:

Table 4-97 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 4-98 Seller Address

If selected, indicates that this address is the mailing address.
If selected, indicates that this address is the current address.
The seller's country name.
The seller's address.
The seller's city name.
The seller's state name.



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.

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Figure 4-50 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 Line of credit origination.
- 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 4-99 Credit bureau report

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



Table 4-99 (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.

 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 4-51 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.

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 4-52 Cross/Up Sell Activities

Company Branch Sub Unit Account # Master Account # Sales Order Number Master Account Product Biling Cycle Purpose Days Pact Due Currency UN07 UN02 UN0EFINED LINE-EXTEND025 UN1-EXTEND025 V KVLINE-VO MONTHAY HOHE EQUITY LO. 132 GB# Control Control Control Control V KVLINE-VO MONTHAY HOHE EQUITY LO. 132 GB# Control Control Control Control Control Control 1 Control Control Control Faster Account Media Account Details Customer Details Customer Preferences Transaction History Pmt Hodes Bainungty RepuBroredosure Details Consol Up Sell Activities E > * Warker Trigger Events Customer Details Customer Preferences Transaction History Pmt Hodes Bainungty RepuBroredosure Defails Customer Preferences E & * * Warver Fillinger Dit Costomer Details Customer Preferences Transaction History Reson Apprint Followup Dt Costomer Adj Followup Dt Conments <th>count(s): LIN</th> <th></th> <th>e Detach</th> <th></th> <th>Current 🔿 S</th> <th>how All 🔿 Group Foll</th> <th>ow-up () Associat</th> <th>ed Accounts</th> <th>Export to Excel</th> <th></th> <th></th> <th></th> <th>View</th> <th>✓ A<u>u</u>dit</th>	count(s): LIN		e Detach		Current 🔿 S	how All 🔿 Group Foll	ow-up () Associat	ed Accounts	Export to Excel				View	✓ A <u>u</u> dit
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View + Format + 🙀 👔 Freeze 🔀 Detach 🤞 Wrap 🝓 View All 🗋 💠 Greate Simple Application 🐰 Close Opportunity Trigger Dt Product Trigger Action Trigger Description Result Reason Apprint Followup Dt Close Time Zone Adj Followup Dt Comments	Customer Service	Account Detail	Associated Accounts	Customer Details	Customer Preference	s Transaction Histo	ry Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency Collateral	Bureau	Timeline	Cross/Up Sell Activities	E > *
View + Format + 🙀 👔 Freeze 🔀 Detach 🤞 Wrap 🝓 View All 🗋 💠 Greate Simple Application 🐰 Close Opportunity Trigger Dt Product Trigger Action Trigger Description Result Reason Apprint Followup Dt Close Time Zone Adj Followup Dt Comments	Market Trinne	r Events											/ Edit View	audit 🖉
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ia data to display.		Prod	uct Trigger	Action Trigger	Description Result	Reason			Followup Dt	Close T	ime Zone	Adj F	Followup Dt Comments	

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

Table 4-100Cross/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.

In this field	Do this
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.
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.

Table 4-100 (Cont.) Cross/Up Sell Activities

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 Line of credit 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.
- 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 Line of credit 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

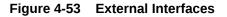
- **1.** Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Cross/Up Sell Activities tab.
- 3. Ensure that all the records are marked as closed and click Close Opportunity.

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.



Customer Se												
	ervice: LINE-ASSOCI	ATE-161019762	Review Request (Pen	ding: 0) Queue As	signment							
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w + Format +	Freeze				how All 🔿 Group Fol	low-up 🔿 Associa	ted Accounts	xport to Excel			<u>Ten</u>	- un
ompany	Branch	Sub Unit	Account #		Sales Order Number	Master Account	Product		Billing Cycle	Purpose	Days Past Due Currency	
K07	LN01	UNDEFINED	LINE-ASSOCIATE		Suice order Humber	N	KV-LINE-VO-LIN	IK	MONTHLY	HOME EQUITY LO	81 GBP	
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Parameter											Value	
data to display.												

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.

View this
Unique case identification number.
Name of the external interface.
Input data file name appended with New (IBN) or Existing (IBU) file identifier convention.
Current status of the record (None, Accepted, or Rejected).
Date when the record was created.
User who has modified the record status.
Date when the action was performed on the record.
Name of header used in input data file corresponding to the account information such as First Name, Last Name, Address and so on.

Table 4-101	(Cont.) Interface De	etails
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In this field	View this
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

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.
- 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.
- Click Accept in the action section and click Yes in the confirmation dialog to accept changes.

On confirmation, system updates the bankruptcy details based on either **SSN** for new bankrupt accounts or **Case Number** for existing bankrupt accounts.

4.20 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

Note:

You can complete the below tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

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

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request
- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

4.20.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The **User** drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

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



Table 4-102 Query Section

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than CLOSED and 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 you to Send (create), Respond, Close, or Complete the review request.

Table 4-103 Action Section

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services 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.
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	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.



Table 4-104 Email Section

Email Options	Descriptions
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:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column:
	WAITING FOR RESPONSE - when request is sent to reviewer
	RETURN TO ORIGINATOR - when reviewer has responded to request
	CLOSED - when the request is closed
	COMPLETED - when the request is completed
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either Account outstanding principal balance for active accounts, or Deficiency balance for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Table 4-105 Review Requests

Comment History

The **Comment History** section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the **Comment History** section tracks all the updates as individual records for reference.



The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in COMMENT_TYPE_CD lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in 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="" id="" user=""> TO <next assigned="" id="" user="">.</next></first></request>
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as INTERNAL.
Comment Dt	View the Date and time when the comment was posted.

Table 4-106 Comment History

4.20.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.

Figure 4-54	Review Request-Add
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nanciai 5	ervices Lendi	ng and Le	asing										
tomer Service	×												6
eview Requ	ests									Save and Add	Save and Stay	Save and Return	Ca Beturn
Request #	12003					Sender					Days Past Due 0		
Originator						* Account #	20000100011820		-	Total Ou	itstanding Balance 33		
Priority	HIGH					* Reason	REVIEW BALANCES	•				IVE PRI / DEA SPO	
* Receiver	ANAND SHEKAR										Phone 97 Address HC		
						Status						EWYORK, MASSACHUSETT	5,34038
Comment	REVIEW ACCOUNT BALA	NCES				Date Send Request	09/18/2017 12:23:39 AM				Email ED	W.SIRSI@GMAIL.COM	
							BOA						
	story • 🕞 🔟 Freeze		Wrap										<u>V</u> ew
Туре		Sub Type		C	omment				Comm	ent By		Comment Dt	
o data to display.													

- 2. In the Review Requests section, select **Originator**.
- **3.** 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 4-107	Review Requests
-------------	------------------------

In this field	View this
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop- down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer.
	Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting Forwarded only check box.
Account #	Select the Account to be reviewed from the drop- down list. The following fields are auto-populated based on selection:
	Days Past Due
	Total Outstanding Balance
	Customer
	Phone
	Address
	Email



In this field	View this
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.

Table 4-107(Cont.) Review Requests

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

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

4.20.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in **My Pending Review Requests By Priority** section in Dashboard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.

tomer Service × DashBoard ×					1
Origination		⊿ Setup		⊿ Admin	
ly User Queues		Product Expiring in Next O	ne Month	Critical Batch Job Status	
G)		(a)		R2	
Description	Count	Product	End Date	Batch Job	Status
data to display.		No data to display.		No data to display.	Juli
ly Pending Review Requests	By Applications	E			
62					
App #	Priority				
0000001044	NORMAL				
ly Pending Review Requests	s By Priority				
	S By Priority	• •		Vendor	
Priority Servicing	Count	▲ Producer			
Priority (Servicing umber of Queues Hard Assi	Count	Producer Producers Count By Status	5	Vendors Count By Status	
ହିନ୍ଧ Priority (Servicing umber of Queues Hard Assi ହିନ୍ତୁ	Count	Producer Producers Count By Status		Vendors Count By Status	
Priority Servicing Jumber of Queues Hard Assi @ @ Queue Description	Count	Producer Producers Count By Status Status	Count	Vendors Count By Status	Count
Ria Priority Servicing umber of Queues Hard Assi @ Queue Description	Count	Producer Producers Count By Status		Vendors Count By Status	
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Priority Servicing umber of Queues Hard Assi @ Queue Description data to display.	Count	Producer Producers Count By Status Status AcTive	Count 59	Vendors Count By Status	Count 27
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Figure 4-55 Review Request-DashBoard

To review requests



 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.

u	Sustomer Service ×									2
00	Search Customer Service	Review Requ	est (Pending: 1)	Queue Assignme	ent					
	Review Requests								👍 Add 🥒 Eo	it 🗍 Vjew 🖌 Audit
1	Query								Email	
1	User		. 0	Originator Recei	ver 🔘 Both 🛛 View A	🛙 📄 Forwarded Only 📄			🛃 Originator 🛛 💈	Receiver
	View 🔻 Format 👻	Freeze	Detach 🛛	🚽 Wrap 🚯	Den Account	Send Request	🚯 Send Response 🛛 🙀 Close I	Request 🛛 🙀 Complete Request		
	Request #		Originator		Priority	Receiver	Phone	Address	Email	Reason
	8002		PRITAM JENA		HIGH	HARISH MACHA	9728663378	HOME - ADD& ,newyork,	. EDW.SIRSI@GMAIL.COM	REVIEW ACCOUNT
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Figure 4-56 Review Requests

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

4.20.4 Responding to Review Request

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

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

To respond to review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.
- In the Query section, click **Receiver**. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed. Click Edit.



DashBoard Origination ervicing Servicing Customer Service	Search Customer Service Rev Review Requests	iew Request (Pendin	g: 0)		Customer Service x											
Servicing	Review Requests			Search Customer Service Review Request (Pending: 0)												
	Review Requests															
Securitization	Query		Action			alt Add 🥒	Edit View	✓ Audit								
Transaction Authorization Post Date Checks	Originator O Receiver O Bot	PUL	Open Account	Send Request	Send Response	Close Request	Originator	🖾 Rec								
Escrow Transactions Account Documents Collesral Management Producers Vendors Batch Transactions Advances Peyments Peyments Transactions GL Transactions GL Stansactions Conversion Accounts	View 🗸 Format 🗸 📑	Freeze 🚮 Detach	📣 Wrap 🚱													
	Originator	Priority	Receiver		Account #	Reason	Status									
	PRAKRUTI RAO PRAKRUTI RAO	HIGH HIGH	ARATHI KRISHN ABHISHEK LODH		20150900014267 20150900014267	REVIEW TRANSACTIO REVIEW PROMOISES		FOR RESPO								
	Review Requests Originator * Priority	V		* Account #	Save and Add	Save and Stay	ave and Return	Status Date 0								
	* Receiver			(Cobott)												
	Originator Comment			Receiver Comment												
	<							>								

Figure 4-57 Review Request-View

Specify your review response in the **Comment** field. Select the **Send Request** check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on **Send Response** option from the action section.

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

4.20.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the **Sender** and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a **Sender**, you can view the reassigned review requests by selecting the **Forwarded Only** check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in **Comment History** section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as **SYSTEM GENERATED** and Comment By as **INTERNAL**.

Note:

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

To reassign review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select **Review Requests** tab.
- 2. In the Query section, click **Receiver**. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed and click Edit.

	luests						Save and S	Stay 6	Save and Return	Ca Return
Request #	8002				Sender	NAVEEN REDDY	Days P	ast Due ()	
Originator	PRITAM JENA				Account #	20000100011820	Total Outs		28,806.94	
Priority	HIGH				Reason	REVIEW ACCOUNT		Balance		
* Receiver	HARISH MACHA	•					Ci		ALIVE PRI / DEA SPO	
Conservation of the					Statue	WATTING FOR RESPONSE			9728663378	
Comment	Comment					09/06/2017 09:32:11 AM	1		HOME - ADD& NEWYORK,MASSACH	USETTS, 34038
					Send Request			Email E	EDW.SIRSI@GMAIL.C	OM
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Figure 4-58 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.

4.20.6 E-mailing Review Request

While system updates **My Pending Review Requests By Priority** section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

To e-mail a review request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select **Review Requests** tab.



2. In **Email** section, click **Originator** to send the message to the person listed in Originator field.

-or-

3. Click **Receiver** to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

4.20.7 Closing Review Request

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

To close a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click Close Request.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting **View All** in the Query section.

4.20.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as **COMPLETE** in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select **Review Requests** tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click **Complete Request**.

The system assigns the request as **COMPLETED** and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting **View All** in the Query section.

4.21 Queue Assignment

The Queue Assignment tab in Oracle Financial Services Lending and Leasing application allows you to search and view the hard assigned customer service queues maintained in the system. You can also view the queue assignment details with option to reassign users in a hard assigned queue and track activity status posted on the account.

Customer Service Queues are maintained in Administration's setup screen (Setup > Administration > User > Queues > Customer Service). For more information on hard assigned queues, refer to section **Using the Hard Assigned feature** in setup guide.

Navigating to Queue Assignment



On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment**.

Figure 4-59	Queue	Assignment
-------------	-------	------------

DashBoard	Custor	ner Service $_{\times}$										×
Origination	Search	Customer Serv	rice Revie	w Request (Pending:	0) Queue Ass	gnment						
ervicing												
Servicing Customer Service Securitization Transaction Authorization	Que	r ch Criteria		Acc #		Responsib	ility		User		Search List By	
	Que	ues v ▼ Format ▼		Freeze Detach	لي) Wrap	62					🕘 🖲 Queue 🔘 l	JSE
Producers	Q	ueue name		Queue Desc		Account	Condition	Priori	ty Company	Branch	Hard Assigne	ed
Vendors 4 Batch Transactions	DI	EF		DEFICIENCY QUEUE :	NEW REQUESTS	DEFICIE	NCY	1	ALL	ALL	Y	
Advances Payments Fees		ue Assignme		Freeze 🛃 Detach	Wrap لی	612	🔅 Update Qu	eue				
Collections	Se	elect 🔲 User Nar	ne	Account #	Replacement Use	r Oueue	Name Queue D	esc	Responsibility	Company	Branch	Da
WFP		All CSMANA	CEP 2 1	20150500010045		DEF	-		CUSTOMER SERVI			05
Tools		COMMINA	White I	2010000000000			DEI ICIEI	101 QULU.	SOUTOFICK OLNTI	0001	Sound	194

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.

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.



op-

in

Field	Do this
Responsibility	Select the user/queue responsibility from the dro 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 i the system.

Table 4-108 (Cont.) Search Criteria

Note:

You need to specify a minimum of one parameter for the search to retrieve queues from the database. Else system displays an error message.

Click **Search**. The search results for Queues are displayed in both the Queues & Queue Assignment section. Whereas, the search results for a **User** (selected in Search List By option) is displayed in Queue Assignment section.

You can also click **Reset** to clear the filters specified in Search Criteria.

Remove Account Filter

While searching for queues using Account number as the Search Criteria, the Queue Assignment section displays the filtered search results along with the **remove Filter** option in the header.

Clicking on **remove Filter** button will remove the account number filter and displays all the accounts belonging to the selected queue.

4.21.2 Queues sub tab

The Queues sub tab displays the search results for the specified search criteria and contains **Enabled** and **Hard Assigned** customer servicing queues with the following details:

- Queue name
- Queue Desc
- Account Condition
- Priority
- Company
- Branch
- Hard Assigned
- Group Follow-up Ind
- Near Real-Time
- Dialer Extract
- Enabled



4.21.3 Criteria sub tab

The Criteria sub tab allows you to define account selection criteria and sort order to filter the accounts displayed in Queue Assignment section.

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:

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.

 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 4-110 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.



Table 4-110 (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 4-111 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



- 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 4-60 Queue Assignment

arch Criteria														
Hard Assigned Queue REPOSSESSION QUEUE: NEW REC	Acc #	Responsibili	ty	User				Search List		ch 🥜 Rese	et			
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lueues														
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Queue name Que	eue Desc		Account Conditio		Priority	Com	mpany	Branch	Hard Assigned	Group Follow-up Ind	Near Real-Time	Dialer Extract	Enabled	
	eue Desc POSSESSION QUEUE: NEW REQUE	STS	Account Conditio	1¢	Priority 1	Com		Branch ALL	Hard Assigned			Dialer Extract	Enabled	
1 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m		STS		12	Priority 1					Follow-up Ind	Real-Time			
REPO REF	POSSESSION QUEUE: NEW REQUE			_	Priority 1				Y	Follow-up Ind Y	Real-Time	N		
REPO REF Queue Assignment Vew × Format × 🔯 🛛 Fre	ROSSESSION QUEUE: NEW REQUE	69	REPOSSESSION	Sort O	1 der Type	ALL		ALL	Y	Follow-up Ind Y	Real-Time N	N	Y	A08
REPO REF Queue Assignment View v Format v v Format v Form	POSSESSION QUEUE: NEW REQUE reze Detach del Wrap eplacement User	Queue Queue Jame Desc	REPOSSESSION	Sort O	1 der Type Date	ALL Title P	Products 5	ALL	Y Submit Amount S Due	Follow-up Ind Y Reset Outstanding Balance	Real-Time N	N	Y	A08

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

- 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.
- In the Queue Assignment section, click on the Replacement User drop-down list against the required user and select the new user from the list. You can also use the Search option within the list to search for the required user.
- 4. Specify the reason for change in the Reason column against the user selected.
- 5. Click Update Queue.



4.21.5.2 Bulk Replace Queue Users

- 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.
- 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.



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 \checkmark 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.



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.



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

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Financial Ser	vices Lenuir	ig and Leasing							1
Customer Credit Limi	it _×								X
Search Customer									
							Search Options:	Customer O I	Busines
Quick Search									
Customer #		Submit							
Search Criteri	ia								
] Open Customer [Details
Search Results									
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Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt Grade	Max Late Charge	Limit Expiry	Limit
000007007	PAVAN 2	100,000.00	21,000.00	79,000.00	0.00	0.00 B	100.00	5/31/2019	
									_

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

- On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Customer Credit Limit tab.
- 2. In the **Search Options**, select the option against Customer or Business to search for corresponding details.
- 3. Do one of the following:
 - In Quick Search section, specify the Customer or Business number and click Submit.
 -Or-
 - In the Search Criteria section, use Comparison Operator and Value columns to enter search criteria and click Search.



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

 Select the required record and click Open Customer Details. The details of that particular record is displayed in the adjacent Customer/Business tab. However, system displays the selected record details only for authorized users based on access/permissions defined in setup.

You can click Reset Criteria at any time to clear search parameter values.

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

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redit Limit Deta	ils												ew 🔗 Audit
View - Format -		Freeze	Detach	Wrap 🕞	62								
Customer #	Name				Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt Grade		Max Late Charge	Limit Expiry	imit Next Renewa
0000007007	PAVAN	2			100,000.00	21,000.00	79,000.00	0.00	0.00 B		100.00	5/31/2019	5/31/201
ransactions Ad	fresses	Telecoms E	mployments	Tracking Attrib	utes Accounts	Applications Cor	nments Documents						
Transaction Ba	tch Inf	ormation									👍 Add 🂋	🖉 Edit 📃 View	Audit
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AMOUNT										900000		Y	
REASON												N	
Result													
View - Format -		Freeze	Detach	Wrap لي	62								
Transaction Proc	essing Det	ails											
Customer Credit				00000									
Transaction post			**										

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



Customer Details	Business details
Customer # (Customer ID is displayed in case of Individual Customer)	Business # (Business ID is displayed in case of Business Customer)
Name	Name
Max Limit	Max Limit
Total Utilized Amt	Total Utilized Amt
Available Amt	Available Amt
Hold Amt	Hold Amt
Suspended Amt	Suspended Amt
Grade	Grade
Max Late Charge	Max Late Charge
Limit Expiry	Limit Expiry
Limit Next Renewal	Limit Next Renewal

Table 5-1 Credit limit details

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:



- 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.



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



- 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.



Figure 5-3 Master Account

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

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.

Table 5-2 Master Account Details

Table 5-2	(Cont.) Master Account Details
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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.
- 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).

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.

6 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.

Туре	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.

Table 6-1 Transaction Authorization

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

6.1 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 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.

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Servicing ^	Transactions					[v 🖌 🖌 🖌
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Transaction Authorization	Account #	Txn Dt Transaction		Status	Maker			Authorized Dt
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Escrow Transactions	20160500010416:KALLAM NAVEEN		NT TO ADVANCE / PRINCIPA		NAVEEN		UNDEFINED	
Account Documents	20160500010416:KALLAM NAVEEN	07/18/2016 ADJUSTME	VT TO ADVANCE / PRINCIPA	WATTING FOR APPROVAL	NAVEEN	07/18/2016	UNDEFINED	
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Collections	Vew 💌 Format 💌 🔛 Freeze	Detach 🚽 Wrap	62					
WEP	Result							

Figure 6-1 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:

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.

Table 6-2Transaction section

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

- 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.

6.2 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

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

DashBoard	Transaction Authoriz	ation ×	Transaction Authorization $_{\rm X}$							
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and the second										
Jervicing Servicing Customer Service Servitication Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Hamagement Reports Producers Vendors & Batch Transactions Advances Pres & Interfaces A Transactions GL Transactions GL Transactions CASA Reconciliation Conversion Accounts	Search Criteria View + Format + Criteria ACCOUNT # TRANSACTION STATUS TAN START DATE MAKER CHECKER INITIATED DATE AUTHORIZED DA	TE	ze 🚮 Detach 🗌 🤅		Comparison Ope LIKE LIKE GREATER THAN LIKE LIKE GREATER THAN GREATER THAN	OR EQUAL	X X	Value	Reset Otters	a 💏 Search
	View ← Format ← Account # No data to display.	Maker	ze M Detach Initiated Dt	Checker	Authorized Dt	Comments	Start	t Dt	End Dt Elapsed Ti	ne Transi
> Collections > WFP										

Figure 6-2 Authorization History

- 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 6-3 Results

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



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.

Table 6-3 (Cont.) Results

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.

6.3 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.

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.

DashBoard Origination rvicing servicing Customer Service Securitization	Authorization Authorization	Review Requests						×				
rvicing Servicing Customer Service Securitization	Authorization Authorization History	Paviow Poquests										
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Transaction Authorization Post Date Checks	Originator O Receiver O Bo	All	Den Account	Send Request	Send Response	Close Request	🕼 Originator	🖾 Receive				
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Account Documents Collateral Management	Originator	Priority	Receiver	Acc	ount #	Transaction	Reason					
Producers Vendors 4 Batch Transactions Advances	Review Requests											
Payments Fees					Save and Ac	dd 🔄 Save and Stay	Save and Return	Ca Return				
AP Transactions	Originator			* Account #			Statu					
GL Transactions	* Priority	~		* Transaction			Dat	e 02/01/20				
CASA Reconciliation Conversion Accounts	* Receiver			* Reason		V						
	Originator Comment			Receiver Comment								
	<							>				
Collections												
WFP												

Figure 6-3 Review Request

6.4 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

Note:

You can complete the below tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

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

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request



- Closing Review Request
- Complete Review Request
- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

6.4.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The **User** drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

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

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than CLOSED and 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.

Table 6-4 Query Section



Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Table 6-5 🛛	Action Section
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Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services 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.
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	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Table 6-6 Email Section

Email Options	Descriptions			
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:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.



Fields	Descriptions
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.

Table 6-7 (Cont.) Review Requests

Comment History

The **Comment History** section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the **Comment History** section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Table 6-8	Comment History
-----------	-----------------

Comments From	Descriptions				
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in COMMENT_TYPE_CD lookup code.				



Descriptions
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.
View the Originator's or Reviewer's comment.
SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned="" id="" user=""> TO <next assigned="" id="" user="">.</next></first></request>
View the user who has posted the comment.
SYSTEM GENERATED comments are marked as INTERNAL.
View the Date and time when the comment was posted.

Table 6-8 (Cont.) Comment History

6.4.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select **Review Requests** tab.

tomer Service	× ۲										
eview Requ	iests							Save and Add	Save and Stay	Save and Return	C Return
Request #	12003				Sender				Days Past Due 0		
Originator					Account #	20000100011820	-	Total Ou	Itstanding Balance 33	D	
* Priority	HIGH				* Reason	REVIEW BALANCES				IVE PRI / DEA SPO	
* Receiver	ANAND SHEKAR								Phone 97		
					Status				Address HC	ME - ADD& EWYORK, MASSACHUSETTS	3,34038
Comment	REVIEW ACCOUNT BAL	ANCES		Ser	Date nd Request	09/18/2017 12:23:39 AM ✔				W.SIRSI@GMAIL.COM	
omment Hi	story										<u>y</u> ew
	t 🕶 📑 🗍 🗍 Freez	e Pletach	Wrap 🚯								Col Date
Туре	and then	Sub Type		Comment			Comm	10020		Comment Dt	

Figure 6-4 Review Request-Add

2. In the Review Requests section, select **Originator**.



3. Click ADD. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

In this field	View this
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 whic 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) whic 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 Forwarde only check box.
Account #	Select the Account to be reviewed from the drop down list. The following fields are auto-populate 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.

Table 6-9 Review Requests

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

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

6.4.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in **My Pending Review Requests By Priority** section in Dashboard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.

stomer Service X DashBoard X					
Origination		⊿ Setup		⊿ Admin	
My User Queues		Product Expiring in Next On	e Month	Critical Batch Job Status	
ଜ୍		କ)		6	
Description	Count	Product	End Date	Batch Job	Status
o data to display.		No data to display.		No data to display.	
My Pending Review Requests	By Applications				
62					
App #	Priority				
0000001044 My Pending Review Requests	NORMAL				
0000001044	NORMAL				
مەرمەرەرەرەرەرەرەرەرەرەرەرەرەرەرەرەرەرە	NORMAL	Producer		⊿ Vendor	
000001044 My Pending Review Requests	NORMAL By Priority Count	▲ Producer		*	
000001044 Ay Pending Review Requests 행 Priority 실 Servicing	NORMAL By Priority Count			✓ Vendor Vendors Count By Status	
0000001044 ty Pending Review Requests main Priority Servicing tumber of Queues Hard Assi	NORMAL By Priority Count	Producer Producers Count By Status	Count	Vendors Count By Status	Count
0000001044 Wy Pending Review Requests By Priority Servicing Number of Queues Hard Assi	NORMAL : By Priority Count gned	Producer Producers Count By Status		Vendors Count By Status	Count 27
An operating Review Requests	NORMAL : By Priority Count gned	Producer Producers Count By Status Status	Count 59	Vendors Count By Status	27
0000001044 hy Pending Review Requests important Priority Servicing Number of Queues Hard Assi important Queue Description o data to diplay.	NORMAL : By Priority Count gned	Producer Producers Count By Status Status ACTIVE	Count 59	Vendors Count By Status	27
Wy Pending Review Requests	NORMAL : By Priority Count gned	Producer Producers Count By Status Satus ACTIVE Producers Expiring in Next of	Count 59	Vendors Count By Status	27

Figure 6-5 Review Request-DashBoard

To review requests

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.

Sustomer Service X								6
Search Customer Service	Review Request (Pending: 1)	Queue Assignment						
Review Requests							👍 Add 🥒 Ed	lit 🔄 Yiew 🖌 Agdit
User		Originator Receiver	Both View All	Forwarded Only			💋 Originator 🛛 💈	Receiver
View 🕶 Format 🕶 🔛	Freeze Detach	لا Wrap	Den Account	🚯 Send Request	Send Response 🛛 🙀 Close Rei	quest 🙀 Complete Request		
Request #	Originator		Priority	Receiver	Phone	Address	Email	Reason
8002	PRITAM JENA		HIGH	HARISH MACHA	9728663378	HOME - ADD& ,newyork,	EDW.SIRSI@GMAIL.COM	REVIEW ACCOUNT
•		m						
Comment History	Freeze Toetach	wrap 🕅						∑ ⊻ew
View - Format -	Sub Type		Comment			Comment By		Comment Dt
View Format Type			TEST FWD			PRITAM		09/06/2017 09:32:30 AM
1000	ORIGINATOR					SURABHI		09/06/2017 09:33:45 AM
Туре	ORIGINATOR RECEIVER		FWD			SURADHI		
Type REVIEW REQUEST		TED		8002 FORWADED FROM SURA		INTERNAL		09/06/2017 09:33:45 AM
Type REVIEW REQUEST REVIEW REQUEST	RECEIVER	TED		8002 FORWADED FROM SURA	HI DESAI TO NAVEEN REDDY		(

Figure 6-6 Review Requests

2. In the Query section, click **Receiver**. System displays all open review request you have received.



- Click Open Account. The Account details are displayed in Customer Service > Summary tab.
- 4. Review the details in particular to the details specified in the comment (if any).

6.4.4 Responding to Review Request

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

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

To respond to review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.
- 2. In the Query section, click **Receiver**. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed. Click Edit.

Origination		Customer Service ×									
		Search Customer Service Review Request (Pending: 0)									
ervicing											
Servicing Customer Service Securitization		Review Requests	Act	ion			der de	Email	✓ Audit		
Securitization Transaction Authorization Post Date Checks Escrow Transactions	Originator Receiver Both	ew 🗆 🚺	Den Account	Send Request	Send Response	Close Request	🖾 Originator	🖾 Receiv			
	View 🗸 Format 🗸 📑 Freeze	Detach	ي Wrap 🕼	2							
Account Documents		Originator	Priority	Receiver		Account #	Reason	Status			
Collateral Management Reports		PRAKRUTI RAO	HIGH	ARATHI KRIS	SHNA KUMAR	20150900014267	REVIEW TRANS	ACTIONS NEW			
Producers		PRAKRUTI RAO	HIGH	ABHISHEK L		20150900014267	REVIEW PROMO		G FOR RESPON		
Vendors		<							>		
Batch Transactions											
Advances Payments											
Fees		Review Requests									
4 Interfaces		Keview Kequests				Save and Add	Save and Stay	Save and Return	A Return		
AP Transactions						C Save and Mon	Jave and stay	2ave and Keturn	Ca Verain		
GL Transactions CASA Reconciliation		Originator	V		* Account #				Status		
Conversion Accounts	•	* Priority			* Reason				Date 02/0		
		* Receiver			(Coloring)		<u> </u>				
		Originator	-		Receiver						
		Comment			Comment						
		<							>		

Figure 6-7 Review Request-View

Specify your review response in the **Comment** field. Select the **Send Request** check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on **Send Response** option from the action section.

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

6.4.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the **Sender** and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a **Sender**, you can view the reassigned review requests by selecting the **Forwarded Only** check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in **Comment History** section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as **SYSTEM GENERATED** and Comment By as **INTERNAL**.

Note:

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

To reassign review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.
- 2. In the Query section, click **Receiver**. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed and click Edit.

view Req	uests								Save and Stay		ave and Return	Return
Request #	8002						Sender	NAVEEN REDDY	Days Past D	ue O		
Originator	PRITAM JENA						Account #	20000100011820	Total Outstandi		806.94	
Priority	HIGH					_	Reason	REVIEW ACCOUNT	Balan		F 001 (051 000	
* Receiver	HARISH MAC	HA		•							VE PRI / DEA SPO	
Comment						10 State 10	WAITING FOR RESPONSE 09/06/2017 09:32:11 AM	-	ss HON	 9728663378 HOME - ADD& ,NEWYORK,MASSACHUSETTS, 3403 		
						S	end Request		Em	ail EDV	V.SIRSI@GMAIL.C	OM
		TTT Score	Dotte	() Mean	Eb	<u>a</u>						View
		Freeze	Detach	Wrap للے	62				Com	nant Bu	Commont Dt	∭ ⊻jew
ew 🔻 Forma Type	at 🕶 📑	Freeze	Sub Type	Wrap للخ	69	Comment					Comment Dt	
ew 🔻 Forma Type REVIEW REQ	at 🕶 📑	Freeze		Wrap لل	62	Comment TEST FWD FWD			Com PRIT S.IR.	AM	09/06/2017 09:	32:30 AM
	at • 🕞	Freeze	Sub Type ORIGINATOR		6 2	TEST FWD FWD	002 FORWAD	ED FROM SURABHI DESAI TO 1	PRIT	AM IBHI		32:30 AM 33:45 AM

Figure 6-8 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.

6.4.6 E-mailing Review Request

While system updates **My Pending Review Requests By Priority** section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

To e-mail a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.
- 2. In **Email** section, click **Originator** to send the message to the person listed in Originator field.

-or-

3. Click **Receiver** to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

6.4.7 Closing Review Request

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

To close a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting **View All** in the Query section.

6.4.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as **COMPLETE** in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select Review Requests tab.
- 2. Select the request you want to close in the Review Request section.



3. In the Action section, click **Complete Request**.

The system assigns the request as **COMPLETED** and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting **View All** in the Query section.

7 Post Dated Cheques (PDC) Management

It is a standard banking practice in some countries to request post-dated checks for the retail Line of credit repayments. When Line of credit are sanctioned, the lending institution collects post-dated checks in advance from the Line of credit recipient - at times for the full tenor of the Line of credit. 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 Line of credit dues.

Post dated checks can also be used for payment in the realization for the Line of credit. 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 Line of credit accounts using PDC. The PDC process begins with the sorting of checks received from various account holders. They are segregated by Line of credit 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

7.1 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 Line of credit account or for multiple Line of credit accounts in the same bank. Once you enter the Line of credit account number of the customer in the PDC Batch section, The system displays all Line of credit accounts pertaining to the customer.

The information has to be captured to facilitate the inward sorting i.e. sorting the cheques by Line of credit 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.

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

> Dashbard > Dashbard > Post Data Clacks x > Origination Servicing > Outcome Service Securitation Transactions Account # PDC Batch PDC B	DashBoard	Post Date Checks ×				×
ervicing Customer Service Securitization Recutations Account # PDC Batch PDC Batch						
Sarvicing Customer Sarvice Socuritization Trensactions Reports Porc Batch PDC Batc	and the second	Poc Haindenianda Search				
Transactions Authorization Pock Date Checks Excror Transactions Account Decuments Collateral Management Reports Producers Vendors Vendors Payments Fees Advances Payments Fees Athranes Bach Transactions G.	ervicing Customer Service Securitization	View 🗸 Format 🗸 🔛 Freeze 🚮 Detach 📣 Wrap	🔞 🖲 Open 🖓 Post 🖓 Void 🖓 All 🛛 🏟 Post 📑 Void	d		
Exror Transactions Account Documents Collateral Management: Reports Vendors Advances Poducers Vendors Advances Pagements Fees Check Details Verw - Format © Check Details Verw - Format © Freeze © Detach @ Wrap © AF Transactions G. Transactions C. Check Details Verw - Format © Freeze © Detach @ Wrap © No data to dipplay.		Account w				
Vendors ▲ Bach Transactions Payments Tress ↓ Interfaces GL Transactions GL Transacti	Escrow Transactions Account Documents Collateral Management	PDC Batch	Save and Add	Save and Stay	Save and Return	n 🗘 <u>R</u> etur
Frees Check Details 4 Interfaces 4 Interfaces AP Transactions View ← Format ← BP AP Transactions Freese GL Transactions Check Details CASR Reconciliation No data to display.	Vendors Batch Transactions Advances		* Date 02/03/2016			
CASA Reconciliation No data to display.	Fees Interfaces	View 🗸 Format 🗸 🔛 Freeze 🚮 Detach 📣 Wrap				
	CASA Reconciliation					>
Collections	Collections					
WFP						
Tools						

Figure 7-1 PDC Entry

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

Table 7-1 Type of PDC batch

System displays in the PDC Batch section:
All batches with OPEN status.
All batches with POST status.
All batches with VOID status.
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:

Table 7-2	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 1-5 Check Details	Table	7-3	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 Octobe 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.



7.2 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**

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

RACLE Financial Services Len	iding an	d Leasing					🗼 Welco	ome, PRAKRRAO 👻 🧐	Sign Out (0	QA]
DashBoard		Post Date Checks ×							(× 9
Origination		PDC Entry PDC Main	enance Search							
ervicing										
Servicing		Check Details					6	Edit View	🖉 Audit	
Customer Service		View 👻 Format 👻	Freeze	Detach 🚽	Wrap 🔂 🤅	Open O Processed O Void O All				
Securitization		Bank Name	Branch Name	Drawer Account #	Docket #	Check # Check Dt	Check Amt Sta	atus Com	nments	
Transaction Authorization		HDFC	NGM	535644	T43576	66301251 05/10/2012	318.00 OF	EN LOA	AN ACC	
Post Date Checks		HDFC	NGM	535649	T43578	66301256 10/10/2012	318.00 OF	PEN LOA	AN ACC	Ν.
Escrow Transactions Account Documents Collateral Management		HDFC	NGM	535654	T43578	66301261 03/10/2013	318.00 OF	PEN LOA	AN ACC	
		HDFC	NGM	535656	T43578	66301263 05/10/2013	318.00 OF	PEN LOA	AN ACC	
		HDFC	NGM	535661	T43578	66301268 10/10/2013	318.00 OF		AN ACC	
Reports		HDFC	NGM	535647	T43578	66301254 08/10/2012	318.00 OF		AN ACC	4
Producers Vendors		HDFC	NGM	535652	T43578	66301259 01/10/2013	318.00 OF		AN ACC	
		HDFC	NGM	535657	T43578	66301264 06/10/2013	318.00 OF		AN ACC	
4 Batch Transactions		HDFC	NGM	535662	T43578	66301269 11/10/2013	318.00 OF		AN ACC	
Advances		HDFC	NGM	535645	T43577	66301252 06/10/2012	318.00 OF		AN ACC	
Payments Fees		HDFC	NGM	535650	T43578	66301257 11/10/2012	318.00 OF		AN ACC	
Interfaces		HDFC	NGM	535655	T43578	66301262 04/10/2013	318.00 OF		AN ACC	
AP Transactions		HDFC	NGM	535658	T43578	66301265 07/10/2013	318.00 OF		AN ACC	
GL Transactions		HDFC HDFC	NGM NGM	535663	T43578	66301270 12/10/2013	318.00 OF		AN ACC	
CASA Reconciliation				535648	T43578 T43578	66301255 09/10/2012	318.00 OF		AN ACC	
CASA Reconciliation Conversion Accounts		HDFC HDFC	NGM NGM	535653 535659	T43578	66301260 02/10/2013 66301266 08/10/2013	318.00 OF 318.00 OF		AN ACC	
Conversion Accounts		HDFC	NGM	535664	T43578	66301271 01/10/2014	318.00 OF		AN ACC	
		HDFC	NGM	535646	T43578	66301253 07/10/2012	318.00 OF		AN ACC	
		HDFC	NGM	535651	T43578	66301258 12/10/2012	318.00 OF		AN ACC	
		HDFC	NGM	535660	T43578	66301267 09/10/2013	318.00 OF		AN ACC	
		HDFC	NGM	535665	T43578	66301272 02/10/2014	318.00 OF		AN ACC	
		HDFC	NGM	535670	T43578	66301277 05/10/2014	318.00 OF		AN ACC	
		HDFC	NGM	535647	T43578	66301254 08/10/2012	318.00 OF		AN ACC	1
		HDEC	NGM	535653	T43578	66301260 02/10/2013	318.00.00		N ACC	
		<							>	
		Check Details					Save and Stav	Save and Return	Ca Return	ľ
										5
		Bank Name				66301251	PDC Type			
		Branch Name				05/10/2012	Account Type			
		Drawer Account #			Check Amt		Routing #			
Collections		Docket #	T43576		Status	OPEN V	Comments	LOAN ACC		
WFP										
Tools										
Setup										

Figure 7-2 PDC Maintenance

 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 7-4 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.

 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.

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.

Table 7-5 Check details section

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

7.3 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 Line of credit account. This is a useful alternative to using the Customer Service screen to search for account information.

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Servicing		Internet Internet	r					
Servicing Customer Service Securitization	Search Criteria		1998 - 1 D	-			V Reset Criteria	Search
Transaction Authorization	View + Format +	E Free	ze 🛃 Detach 🛛 📣 Wrap					
Post Date Checks	Criteria ACCOUNT #			Comparison (Operator	Value		
Escrow Transactions Account Documents	ACCOUNT #	c		LIKE	× ×		~	
Collateral Management	CUSTOMER SSN	2		EQUAL	×		•	
Reports	CUSTOMER LAST	NAME		LIKE	 • • 			
Producers	CUSTOMER FIRST			LIKE				
Vendors 4 Batch Transactions	CUSTOMER ID			EQUAL	 Image: Construction Image: Construction<			
Advances	ACCOUNT CONDI	TION		LIKE			~	
CASA Reconciliation Conversion Accounts	View - Format - Account # No data to display.	Date Free	ze 🛃 Detach 🖨 Wrap Title Accou	🖓 Int Status Bran	ich Product	Producer	Company Secu	arred
> Collections								
> Collections								

Figure 7-3 PDC Search

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

8.1 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 Line of credit 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



files. The Document Maintenance screen's Document Details section allows you to view these documents.

8.2 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.

8.3 Attaching a Document to an Account from a server

To attach a document to an Account from a server

 On the Oracle Financial Services Lending and Leasing Account home screen, click the Servicing > Servicing > Account Documents link.

DashBoard	Account Documents X	2 🕱
Origination	Document Maintenance	
Serving Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactoris Account Documents Colateral Management Reports Producers E	Action None Copy Document Move Document (Server) Attach Document (Clent) Select Document File to upload Browse No file selected. Image: Upload Document Details Image: Document Details Image: Document Details Image: Document Details	
Vendors Batch Transactions		Stay 🛛 🔒 Save and Return 🤇 🦕 Retur
Advances Payments Fees Interfaces AP Transactions	Vew r format ight in freeze in the part of the part	et # Location Receiv

Figure 8-1 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.
- 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.



7. In the **Document Details** record, specify, view or edit the following information:

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.

Table 8-1 Document Details

- 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.

8.4 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.
- When you have located the document you want to attach to the account in Open dialog box's File name: field, click Open.
- The selected files appear in the Select Document sub-section's File to Upload field.
- 8. In the Select Document sub-section, click Upload.
- 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:

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.

Table 8-2 Document Details

- 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.

8.5 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

- 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.



- 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.

8.6 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

- 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.
- 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.
- 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.

8.7 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:



Table 8-3 Account Document

Field	Do this
Document Type	View the document type.
Comment	Specify any comments regarding the image.

 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 8-4 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.

8.8 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



Viewing a Document Attached to an Account

8.8.1 Locating an Account Document

To locate an account document

- 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.

8.8.2 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 8-5 Account Document

Field	Do this
Document Type	View the document type.
Comment	Specify any comments regarding the image.

- 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 8-6 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.

- 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.

9 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 Line of credit 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

9.1 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 Line of credit 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.



- 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

 On the application master screen, click Servicing > Servicing > Collateral Management > Collateral Details.

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DashBoard											
Origination		Collateral Details									
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Servicing		View - Format -	Freeze	Detach	Al Wran Ra F	Submit 😨 Calcul	ata Daramatarr				
Customer Service											
Customer Credit Limit		Status		Asset #	Asset Class	Primary	Collateral Type	Asset Type	Sub Type	Lien Status	Lie
Securitization		ACTIVE		1003	NEW VEHICLE	Y	VEHICLE COLLATE		CAR	UNDEFINED	
Transaction Authorization		ACTIVE		1140	NEW VEHICLE	Y	VEHICLE COLLATE		CAR	UNDEFINED	
Post Date Checks		ACTIVE		1141	NEW HOME	Y	HOME COLLATERAL		HOA	UNDEFINED	
Escrow Transactions		ACTIVE		1161	NEW VEHICLE	Y	VEHICLE COLLATE		CAR	UNDEFINED	
Account Documents		ACTIVE	2074	1164	NEW VEHICLE	Y	VEHICLE COLLATE	VEHICLE	CAR	UNDEFINED	*
Collateral Management		•	1								•
Reports		Columns Hidden13									
Producers		Valuations Tracking	Status History	Asset Relation	Audit Usage Summa	ry Usage Charge M	latrix Rental Charge I	latrix			
Vendors					-						
Pending Event Actions		Valuations							🕈 Add 🛛 🥒 Edi	t 🗐 View	Audit
A Batch Transactions			_						Agg 🖉 Egi	t jew	Audit V
Advances	_	View - Format -	Freeze	🛃 Detach	🖓 Wrap 🚯						
Davmente	× .	Current	Valuation Date	Source	Edition	Supplement	Total Va	ue Wholesale B	ase	Usage R	Retail Base
Collections		Y	01/01/2019	INVOICE			0.	00 0	.00	0	0.00
WEP		4									•

Figure 9-1 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 9-1 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.				



Table 9-1	(Cont.)	Collateral Detail	S
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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-dowr list. The list displays the following values: Customer
	Producer Othere
	 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 require 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)	
	n is used to calculate EXCESS USAGE FEE in payoff quote
Start	Viow/coocify the start unit of accet usage

View/specify the start unit of asset usage.

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.

Table 9-1 (Cont.) Collateral Details



Table 9-1 (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.



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 9-2 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.



Table 9-3 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

9.1.1 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:

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.

Table 9-4 Valuations section



Table 9-4(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 Line of credit 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 9-5 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.

9.1.2 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.
- 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 9-6 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.



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.

Table 9-6 (Cont.) Tracking Items

- 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.

9.1.3 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.

9.1.4 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 9-7 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.	

9.1.5 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:

Table 9-8 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.					

9.1.6 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 9-9 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.					

9.2 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

- 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.

DashBoard	Collateral Management ×										×
> Origination	Collateral Details Search										
Servicing											
4 Servicing	Search Criteria										
Customer Service										🔗 <u>R</u> eset Criteria	Search
Securitization Transaction Authorization	View 👻 Format 👻 📑	Freeze	Detach	لي Wrap	65						
Post Date Checks	Criteria						omparison Op	erator	Value		
Escrow Transactions	ASSET TYPE						.IKE				
Account Documents	ASSET #						IKE				
Collateral Management	IDENTIFICATION #						IKE				
Reports	ASSET STATUS						IKE	•			
Producers Vendors	MAKE						IKE	•			
4 Batch Transactions	MODEL						IKE				
Advances	YEAR						IKE				
Payments											
Fees 4 Interfaces											
GL Transactions CASA Reconciliation Conversion Accounts	Search Results	Freeze	Detach	Wrap	5						
	Asset #					Identification #		Year Make	Model	Body Stat	us
	No data to display.										
())			La								

Figure 9-2 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.

10 Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate 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:

• Vehicle Evaluator

10.1 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**. **To calculate a vehicle value**

On the Oracle Financial Services Lending and Leasing home screen, click Tools > Tools > Vehicle Evaluator.

DashBoard	Vehicle Evaluat	tor ×							×
Origination									
Servicing	Parameters								
Collections						Initialize	Evaluate	🞸 Clear	Re-calculate
WFP		2	Vehicle Evaluator			Ident	fication #		
ols		Arrest	NEW COLLATERAL	Vehicle	<u>e</u>		Body		[
Fools				Year	~		Usage		
Loan Calculator Lease Calculator	Valuation :		 ✓ 	Make	~		Weight		
Vehicle Evaluator		Period Region	▼	Model	~				
	Vehicle Evalua	ator Val	uation Vehicle Evaluator Attributes						
	Valuation								
	valuation						Base and Attri		
			Total Value				Dase and Attri	bute value	
			MSRP			Base Retail			
			Total			Base Loan Base Trade			
			Usage			Retail			
						Loan			
						Trade			

Figure 10-1 Vehicle Evaluator



- In the Vehicle Evaluator section, use Asset field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
- 3. In the Vehicle Evaluator section, click Initialize. The system completes Valuation Source, Period and Region fields.
- 4. If needed, you can change the default contents of the fields in Vehicle Evaluator.
- 5. If you selected a vehicle from the Collateral link in step 3, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
- If you selected NEW COLLATERAL in step 3, complete the Identification # -or-

Complete the fields in the **Vehicle** section.

- 7. In the Vehicle Evaluator section, click Evaluate.
 - If you have specified the vehicle identification number, system searches for the value
 of that vehicle with that identification number, then completes Vehicle Evaluator screen
 with information about that exact match.
 - If you completed the Vehicle section, system searches for the value of a vehicle matching that description.
 - In either case, the system displays following information about the vehicle:
 - In the **Vehicle** section, view the returned information:

Table 10-1 Vehicle information

Field	View this
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the Valuation (Total Value) block, view the returned information:

Table 10-2 Valuation (Total Value) block

Field	View this
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the Base and Attribute Value section, view the returned information:

Table 10-3 Base and Attribute Valu

Field	View this
Base Retail	Total retail value of the asset.



View this
Base loan value of the asset.
Base trade value of the asset.
Retail value of the asset attributes.
Loan value of the asset attributes.
Base trade value of the asset attributes.

Table 10-3 (Cont.) Base and Attribute Valu

This section consists of the following topic:

Attributes Tab

10.1.1 Attributes Tab

In the Attributes section, view the following information:

Table 10-4 Attributes

Field	View this
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and Vehicle sections.
- In the Vehicle Evaluator section, click Recalculate.
 The system updates the values in Total Value and Base and Attribute Value sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section).

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

- 1. Complete the following steps in the section To calculate a vehicle value.
- 2. In the Vehicle Evaluator screen, click Copy to Asset.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.



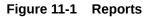
11

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**.



DashBoard	Reports ×		6	
> Origination				
Servicing	Reports			
Servicing	View - Format -	💱 🔟 Freeze 🚮 Detach 📣 Wrap 🚷		
Customer Service	Description		Module	
Securitization	ACCOUNT WISE PDC		SERVICING	
Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors	ACCOUNT PAYABLE(SERVICING	^
		E LOG BY CUSTOMER E LOG BY PRODUCER	SERVICING SERVICING	- 10
		E LOG BY PRODUCER E LOG BY THIRD PARTY	SERVICING	
	ACCOUNTS PATABLE		SERVICING	
		AND ERROR LOG DESC LEASE	SERVICING	
		AND ERROR LOG DESC LINE	SERVICING	
		AND ERROR LOG DESC LOAN	SERVICING	V
	ADVANCE POSTING	SERVICING		
4 Batch Transactions Advances				
Payments				
Fees	Report Paramete	ers		
4 Interfaces	View - Format -	🕎 👖 Freeze 🛃 Detach 🖉 Wrap 🙀 🍪 Run Report		
AP Transactions	4			
GL Transactions	Description	Value		
CASA Reconciliation	DATE	Pa		
Conversion Accounts	REPORT FORMAT	PDF V		
	Ref orth Forther			
Collections WFP Tools				

This section consists of the following topics:

- Accounts Payable Log By Customer
- Accounts Payable Log By Producer
- Accounts Payable Log By Third Party



- 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 (Line)
- Monetary Txns Log By GL Post Dt (Line)
- Payment Allocations Log By GL Post Dt (Line)
- Advance Posting Error Log Desc (Line)
- Advance Posting Log (Line)
- Excess Payments (Refund) Log (Line)
- Payment Allocations Log (Line)
- Payment History (Line)



- Scheduled For Chargeoff Accounts Log (Line)
- Scheduled For Termination Accounts Log (Line)
- Trial Balance (Line)
- Charge Off Accounts Log (Line)

11.1 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 11-2 Accounts Payable Log By Customer report

Report : Accoun Date: 2/9/2016 4 Date From : 01/01/180	:32 AM	By Custon			Finance	ial Services Lend	ing and Leasi
Company: NL02 Branch: NLHQ							
Payee ANDERSON NEO /	Date 01/11/2012	P Mode	Status	Pmt Amt	Description	Prg Amt	Disburse Currency
ANNA	01/11/1012	CHECK	0	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
					Date Tot	al: 5,000.00	
	Date 01/17/2012	P Mode	Status	Pmt Amt	Description	Prg Amt	Disburse Currency
		CHECK	0	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
	<u>14</u>					al: 5,000.00	
Payee	Date	P Mode	Status	Pmt Amt	Payee Tota Description	1: 10,000.00 Prg Amt	Disburse
THORPE GRAHAM /	01/15/2012	I Mode	Deacus	The Ane	Description	rig Ame	Currency
LISA		CHECK	0	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
					Date Tot	al: 5,000.00	
	Date 01/17/2012	P Mode	Status	Pmt Amt	Description	Prg Amt	Disburse Currency
	2.8	CHECK	0	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
					Date Tot	al: 5,000.00	
					Payee Tota	1: 10,000.00	

11.2 Accounts Payable Log By Producer

This servicing report lists accounts payables, sorted by producer.

Parameters:

•

Company/Branch



- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Producer report

Figure 11-3 Producer Report

npany: NL02 Branch: NLR1								
WEERLY	Date 01/31/2012	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburs
MUSLER MOUTH	01/31/2012	CHECK	с	488.07	20120500010501 SCOTT SADIE / ROSS	DISBURGEMENT COMPENSATION MONTHLY	488.07	current
		97-				Date Total:	488.07	
	Date 03/16/2012	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburs Currenc
		CHECK	c	12,073.23	20120300011775 KENNEDY JOHN / EVA	ITM COMPENSATION	73.23	USD
		CHECK	с	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	с	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	
	Date 05/16/2012	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburs Currenc
		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
	Date 11/01/2012	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
		CHECK	C	8,088.77	20120200010554 WALTER JOHN / TABITHA	ITM COMPENSATION	88.77	USD
		CHECK	C	8,088.77	20120200010554	ITM CASH SALES	8,000.00	USD
					WALTER JOHN / TABITHA			NAMES /
		CHECK	C	28,000.00	TABITHA 20121000010588 BROWN PAUL / PAULA	ITM DOWN PAYMENT	-2,000.00	USD
		CHECK	С	28,000.00	TABITHA 20121000010588 BROWN PAUL / PAULA 20121000010588 BROWN PAUL / PAULA	ITM CASH SALES TAX	-2,000.00	USD
		CHECK			TABITHA 20121000010588 BROWN PAUL / PAULA 20121000010588 BROWN PAUL /		Auro a Marina a Marina	
		CHECK	С	28,000.00	TABITHA 20121000010588 BROWN PAUL / PAULA 20121000010588 BROWN PAUL / PAULA 20121000010588 BROWN PAUL /	ITM CASH SALES TAX	2,400.00	USD
		CHECK	С	28,000.00	TABITHA 20121000010588 BROWN PAUL / PAULA 20121000010588 BROWN PAUL / PAULA 20121000010588 BROWN PAUL /	ITM CASH SALES TAX	2,400.00	USD

11.3 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



Figure 11-4 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:

Payee	Date	P Mode	Status	Pmt Amt	Customer	Description	Disburse Currency	Prq Amt
		CHECK	0	100,000.00	DAS-APP-5288 ACC UPDATE LINE BATCH	ITM AMOUNT PAID ON MY LOAN ACCOUNT		100,000.00
		CHECK	0	100,000.00	DAS-APP-13320 LEASE CYCLE TAX	ITM AMOUNT PAID ON MY LOAN ACCOUNT		100,000.00
		CHECK	0	100,000.00	DAS-APP-15388 LEASE CYCLE TAX	ITM AMOUNT PAID ON MY LOAN ACCOUNT		100,000.00
		CHECK	0	10,000.00	DAS-APP-19408 PAVAN DAS	ITM AMOUNT PAID ON MY LOAN ACCOUNT		10,000.00
		CHECK	0	10,000.00	DAS-APP-19409 PAVAN DAS	ITM AMOUNT PAID ON MY LOAN ACCOUNT		10,000.00
		CHECK	0	10,000.00	DAS-APP-19411 PAVAN DAS	ITM AMOUNT PAID ON		10,000.00

11.4 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

Financial Services Lending and Leasing

Grand Total:

300.00

anch: USHQ ayee	Date	P Mode	Status	Pmt Amt	Description	Disburse	Prg Amt
STAR SERVICES	01/22/2016					Currency	57
		CHECK	0	20.00	FSDFDS 21-DEC-15	USD	20.00
		CHECK	0	20.00	2309 21-DEC-15	USD	20.00
		CHECK	0	20.00	8765 29-JAN-16	USD	20.00
		CHECK	0	20.00	98989 29-JAN-16	USD	20.00
		CHECK	0	20.00	12222015 22-DEC- 15	USD	20.00
		CHECK	0	20.00	FSDFDS 21-DEC-15	USD	40.00
		CHECK	0	20.00	2309 21-DEC-15	USD	40.00
		CHECK	0	20.00	8765 29-JAN-16	USD	40.00
	12	P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
		CHECK	0	20.00	98989 29-JAN-16	USD	40.00
		CHECK	0	20.00	12222015 22-DEC- 15	USD	40.00
	0.0				Da	ate Total:	300.00
					Pay	vee Total:	300.00

Figure 11-5 Log By Vendor

Report: Accounts Payable log by Vendor Date: 2/9/2016 4:16 AM

11.5 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



Figure 11-6 GL Posting Log Report

Report : GL Posting Log Date: 10/29/2019 3:04 AM From Date: 01/01/1800 To: 01/01/2048

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	PAYMENT - ADVANCE	110000	СВ-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

11.6 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



Figure 11-7 Pool Txns Log

Report: Pool Txns Log By (Date: 10/9/2013 16:02 PM	GL Post Date			Financial Services Lending and Leasing
Date From 01/01/1800 To 01/01/2	048			
Company: US01 Branch: USHQ ALL AMOUNT A	RE IN USD			
Post Dt: 12/29/2007 Pool : TEST 01				
			• Messie	
Account 20130400011137-TEST LEAD	Pool Status OPEN	Transaction OPEN	Amount 5,000.00	Contract Amount 5,000.00
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
	Pool To	otal:	10,000.00	10,000.00
	Post Dt To	tal:	10,000.00	10,000.00
	Branch To	tal:	10,000.00	10,000.00
	Company To	otal:	10,000.00	10,000.00

11.7 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



Figure 11-8 Producer Monetary Txns Log

Report : Producer Monetary Date: 2/23/2016 23:13 PM SL Post Date From: 01/31/2016 To: 02/24/2			Financial Services Lending and Lea
Company: US01			
Branch: USHQ			
GL Post Date: 02/02/2016			
Producer: CA-00003 ACE HEADQUARTERS	5 INC		
LL AMOUNT ARE IN USD			
Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014298	MADHU BOBBURI Transaction Total:	5000 5.100.00
SUBVENTION RECEIVABLE		Transaction Fotal.	5,100.00
		Transaction Total:	5,100.00
		Producer Total:	5,100.00
GL Post Date: 02/04/2016		Date Total:	5,100.00
Producer. CA-00005 AUTO JUNGLE			
LL AMOUNT ARE IN USD			
Txn Description	Account	CustomerName	Txn Amt
SUBVENTION RECEIVABLE	20160200014601	NATH2 BISWA2	5000
		Transaction Total: Producer Total:	5,000.00 5,000.00
		Date Total:	5,000,00
GL Post Date: 02/05/2016			0.0000000
Producer: CA-00002 RANDYS AUTO SALE:	3		
LL AMOUNT ARE IN USD			
Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160200014809	TENDULKAR SACHIAN Transaction Total:	5000 5.000.00
		Producer Total:	5,000.00
		Date Total:	5,000.00
GL Post Date: 02/09/2016			
roducer: CA-00002 RANDYS AUTO SALE:	3		
LL AMOUNT ARE IN USD			
Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014933	K NAVIN	5000

1 of 3

11.8 Producer Statement

This servicing report lists producer statements.

Parameters:

- Company/Branch
- Producer
- Date MM/DD/YYYY
- Report Format

Example of the Producer Statement report

Figure 11-9 Producer Statement Report

Date: 10/7/201				Financial So	ervices Lending an	d Leasing	
Closing Year/Month	h: 2013/06						
Company :							
Branch :	NLR1						
	ALL AMOUNT ARE IN US						
ProducerName:	IA-00004 KIMBERLY CH		and the second se		212-00-01-01-01		100000 M 00000
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 C						
Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
02/28/2006	DISBURSEMENT	20130400012432		216.00	0.00	0.00	0.00

11.9 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



Figure 11-10 Account Wise PDC List Report

Report : Account Wise PDC (Servicing)

Financial Services Lending and Leasing

Date: 2/9/2016 4:08 AM

Account No From: 00000000000 To : 9999999999999

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

11.10 Payment Posting (Daily Cash) Log

This servicing report lists payment postings (daily cash).

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Posting Daily Cash Log



	3/23/2016 10	Daily Cash Log :43 AM					Financial Services	s Lending and Leasir	ıg	
ompany: ranch:		01 HQ								
Transaction	Mode: P	AY_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
					Dat	e 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
					Dat	a 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	Е	0.00	0.00	10.00	0.00
					Batch	Total:	0.00	0.00	10.00	0.00
	PAY-2016- 056-00002008	20160200010394	MMMMMMM BHARATBALALA AAA	02/26/2016	NUTAN	Е	0.00	0.00	10.00	0.00
			nnA		Batch	Total:	0.00	0.00	10.00	0.00
	PAY-2016- 056-00002012	20160200010394	MMMMMMMM BHARATBALALA	02/27/2016	AJITHA	Е	0.00	0.00	100.00	0.00
		20160200010394	AAA MMMMMMMM BHARATBALALA AAA	02/28/2016	AJITHA	E	0.00	0.00	100.00	0.00

Figure 11-11 Payment Posting Daily Cash Log

11.11 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 11-12 PDC Payslip Report

Report: PDC Pay-slips ORACLE' Date: 10/7/2013 18:48 PM Financial Services Lending and Leasing Realization Date: 05/10/2012 Company: DEMO BANK USA Branch: US HEAD QUARTERS Status Loan Check # Check Amt Check Dt Term Term Docket # Status		Term						
Financial Services Lending and Leasing Date: 10/7/2013 18:48 PM Realization Date: 05/10/2012 Company: DEMO BANK USA Branch: US HEAD QUARTERS	stomer		Check #	Check Amt	Check Dt	Pmt Due Amt	Docket #	Status
Date: 10/7/2013 18:48 PM			ERS					
Financial Services Lending and Leas	Realization D	Date: 05/10/2012						
Financial Services Lending and Leasing								
Financial Services Lending and Leasing								
	Date: 10/7	7/2013 18:48	PM		T India	and Services Lending and	Leasing	
		PDC Pay-slip:	5				Leasing	

11.12 Pending PDC List

This report lists all accounts for which the PDCs have to be deposited based on a cheque deposit date.



Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pending PDC List report

Figure 11-13 Pending PDC List

Report: Pending PDC List Pending Since: 08/08/2013

Date: 10/11/2013 11:11 AM

Financial Services Lending and Leasing

Company: Branch:	DEMO BANK USA US HEAD QUARTERS		
Acc No		Customer	
201308000	12462	DENZEL WASHINGTON	
201306000	12563	COLQU2 COLQU2	
201112000	12575	COLQU4 COLQU4	
201304000	11137	LEAD TEST	

11.13 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 11-14 Example of the Pool Defaults report

Report: Pool Defaults Date: 10/10/2013 16:16 PM			CRACLE Financial Services Lending and Leas						
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						



11.14 Pool Delinquency

This servicing report lists delinquency securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Delinquency report

Figure 11-15 Pool Delinquency Report

	ort: Pool Delingu e: 10/8/2013 17:2		Financial Services Lending and Leasing						Leasing
ALL A	ny: US01 MOUNT ARE IN USD POOL DEFAULT TE	STING							
Dlq Categ	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				AN ACTUA					
	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

11.15 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



Figure 11-16 Pool Liquidated Contracts

Report: Pool Liquidated Contracts Date: 10/10/2013 16:51 PM				
Company: US01				
ALL AMOUNT ARE IN USD				
Pool: POOL DEFAULT TESTING				
Account	Branch	Status	Adv Balance	Liquidated Dt
20130300012540-PARTNER FRANCHISE	USHO	PAID	100,000,00	09/05/2013
20111200012575-COLQU4 COLQU4	USHQ	PAID	100,000.00	09/05/2012
20130600012563-COLOU2 COLOU2	USHO	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	

11.16 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 11-17 Pool Monthly Activity Report

	2001 Monthly Activity 2016 17:32 PM		C	Financial Services Lending	and Leasing	
Layout1: From Date: (Company: Pool:	01/01/1900 To Date: 01/01/ US01 POOL MONTHLY	2048				
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

11.17 Pool Payoffs

This servicing report lists payoff securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Payoffs report



Figure 11-18 Pool Payoffs Report

Report: Pool Payoff Date: 10/10/2013 16:33 PM	Financial Services Lending and Lea					
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			

11.18 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 11-19 Pool Recovery Report

Report: Pool Recovery Date: 10/10/2013 16:46 PM				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
নাৰ নাইব	201		Pool Total:	50 M	1,000.00	900.00	1,000.00
			Company Total:		1.000.00	900.00	1,000.00

11.19 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



Figure 11-20 Pool Repurchased Accounts Report

Report: Pool Repurchased Accou Date: 10/10/2013 16:37 PM	nts		(DRACLE 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	Peason
20130100012526-PARTNER FRANCHISE	USHO	100,000.00	700.00	Koubon
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	
97	Pool Total :	361,092.16	4,410.00	
	Company Total :	361,092.16	4,410.00	

11.20 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 11-21 Vendor - Invoice Log Report

	Vendor - Ir		g		Financi	LE [*] al Services Lendi	ng and Leasi	ng	
Invoice Date	From: 01/01/18	00 To : 01	01/2040						
Invoice Date	F1011. 01701710	00 10.01	10 1/2040						
	US01								
Branch:	USHQ								
	ALL AMOUNT	ARE IN U	SD						
Invoice Dt	Invoice #	Status	Work Ord #	Account	Service	Invoice Amt	Paid Amt	Status	
Vendor:	CA-04004	STAR SERV	ICES						
01/29/2016	8765	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	55.55	55.55	CLOSE	
				the state of the section of the lot of the section of the	Invoice Total:	55.55			
01/29/2016	98989	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	22.22	0.00	OPEN	
26.16					Invoice Total:	22.22			
				20151200012159 ALTON	Date Total:	77.77			
12/21/2015	2309	CLOSE	WO:0003005	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	
an na dhaaraan ah dhaaraan S					Invoice Total:	60.00			
					Date Total:	60.00			
					Vendor Total:	137.77			
					Company Total: Grand Total:	137.77			
					Grand Total.	22.22			

Branch Total:

137.77



11.21 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 11-22 Work Order Log Report

Repor	t : Vendor Work (Order Log	ORAC		nding and Leasing	
Date:	2/5/2016 6:07 A	M	Filidiligi	al Selvices Le	iding and Leasing	
Assigned Date	From: 02/02/201	.5 To: 02/05/2	016			
Company : 1	US01					
	USHQ					
	ALL AMOUNT AR					
Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated An
	DREWS TOWING	DC				
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING	20.0
8.994.010.000000000		CALCONTRACTORY		Sec. av.	INVESTIGATION	1000
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	0.0
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	1,000.0
12/19/2015	WO:0003004		20151200011317 CHODA PHANINDRA / TEST TEST	NEW	SERVICING TOW/TRANSPORT ASSET	100.0
12/19/2015	WO:0003002	12/21/2015	20120100010406 LEWIS LESLIE	CLOSE	REPO INVESTIGATION	1.000.0
		10 C C C C C C C C C C C C C C C C C C C	/ JOHN			
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	CLOSE	LEGAL SERVICES	25.0
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	ATTORNEY FEE	30.0
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	FILE A GARNISHMENT ORDER	45.0
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	NEW	FILE OBJECTION TO PLAN	0.0
12/14/2015	WO:0001005		20150100010023 BABU MADHU	NEW	MISC SERVICING EXPENSE	0.0
12/14/2015	WO:0001004		20120100010373 ANDRE PETER /	NEW	AUCTION/SALE	0.0
			VICTORIA	and the	REPRESENTATION CHARGES	
12/14/2015	WO:0001004		20120100010373 ANDRE PETER /	NEW	AUCTION/SALE	0.0
			VICTORIA		REPRESENTATION CHARGES	
12/15/2015	WO:0001008	12/16/2015	20150100010023 BABU MADHU	CLOSE	ATTORNEY FEE	670.0
12/12/2015	WO:0001002	12 - CC - C	20150600011323 SMITH JOHN	NEW	ATTORNEY FEE	100.0
12/12/2015	WO:0001002		20150600011323 SMITH JOHN	NEW	FILE A SUIT FOR JUDGEMENT	0.0
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	FILE A GARNISHMENT	0.0
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	ATTORNEY FEE	0.0
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	LEGAL SERVICES	12.0
12/19/2015	WO:0003001	12/19/2015	20151200011333 BROOK BROOK	CLOSE	REPO INVESTIGATION	201.0
	the other second second				Branch Total :	3,203.0
Branch : 1	USR1					
Vendor	ALL AMOUNT ARI		Account	Status	Service Type	Estimated An
Assign Dt	HOLK OLDEL #	pollow-up Dt	Account	scatus	Service Type	Escimated Al
PR-01003 TE:	ST123					
12/18/2015	WO:0002001		20120100010761 NATSUMI ABE / AIKO	NEW	ATTORNEY FEE	199.0
<u></u>			802133823		Branch Total :	199.0
					Company Total :	3,402.0

11.22 Payment Receipt

This report lists payment receipts.



ORACLE Financial Services Lending and Leasing

- Transaction ID
- Report Format

Example of Payment Receipt report

Figure 11-23 Payment Receipt Report

Date: 10/7/2013 15:40 PM		
Branch Branch Address		US HEAD QUARTERS
		LINE2 MINNEAPOLIS MN 55344 7255
Branch Phone		123-435-6789
Customer Name		COLQU4 COLQU4
Customer Address	140	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

11.23 Account Wise Payment Receipt

This report lists account wise payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Account Wise payment Receipt report

Figure 11-24 Account Wise Payment Receipt Report

Report : Payment Receipt Date: 2/9/2016 4:12 AM Financial Services Lending and Leasing

11.24 Account Payable (Servicing)

This report lists the payable accounts.



Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Servicing Account Payable report

Figure 11-25 Example of Servicing Account Payable Report

Report : Ac Date: 2/9/20	counts Payable 16 4:38 AM	e (Servicin)	9)		Financial S	ervices Lending and Leasing	
ate From: 01/01	/1800 To: 01/01/20	348					
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
			Lana I			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	CHRCK	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
					C	Date Total :	10,000.00
						Payee Total:	20,000.00
ANDERSON	01/11/2012	CHECK	OPEN	5,000.00	20120100010315 ANDERSON	I'TM AMOUN'T	5,000.00
NEO / ANNA					NEO / ANNA	GIVEN TO ME DIRECTLY	
	01/17/2012	CHECK	OPEN	5,000.00	20120100011412 ANDERSON NEO / ANNA	Date Total : ITM AMOUNT GIVEN TO ME	5,000.00
			1 1			DIRECTLY Date Total :	5,000.00
						Payee Total:	10,000.00
Branch:	USP1						- an transfill About
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	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

11.25 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





ort: WorkList/Queue e: 2/29/2016 11:43 AM Company: ALL		Financial Services Lending a					
Branch: ALL							
Queue Name BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	Collector Name DEMO SUPERUSER	Total Of Accounts 0	Delinquent Amount	Outstanding Amount			
		Queue Total:	0.00	0.00			
		Branch Total: Company Total: Grand Total:	0.00 0.00 0.00	0.00 0.00 0.00			

11.26 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 11-27 Payment Error Log Report

Date: 2/29/2016	01			Financial Service	es Lending and Leasing	
anch i	ALL AMOUNT	FARE IN				
atch Date	Batch No	Account No	Title	Txn Dt	Mode	Error Amount
2/22/2016	PAY-2016-053-	20160100010056	BROAD STUART /	02/22/2016	NONE	15,089.0
	00001001		SMITH EDWIN		Batch Total:	15,089.0
					Date Total:	15,089.0
					Date local.	15,005.0
2/25/2016	PAY-2016-056-	20160200010394	ANAND AJITHA	03/04/2016	NONE	10.0
	00002005				Batch Total:	10.0
	PAY-2016-056-	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0
	00002008				Batch Total:	10.0
	PAY-2016-056-	20160200010394	ANAND AJITHA	02/28/2016	CASH	100.0
	00002012	20160200010394	ANAND AJITHA	02/27/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/29/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.0
		20160200010394	ANAND AJITHA	02/27/2016	NONE	100.0
					Batch Total:	1,000.0
	PAY-2016-056-	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0
	00002013	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.0



11.27 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 11-28 Payment Error Log by Suspense Amount Report

Report : Paymer Date: 2/29/2016	nt Error Log by Suspe 13:08 PM	nse Amount		Financial Services Lending and Leasing					
Company : USO Branch : USH		ARE IN							
Batch Date	Batch No	Account No	Title	Txn Dt	Mode	Suspense Amount			
02/25/2016	PAY-2016-056-	0		02/26/2016	NONE	10.00			
	00002009				Batch Total:	10.00			
					Date Total:	10.00			
					Branch Total:	10.00			
						10.00			
					Company Total:	10.00			

11.28 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



Report : Customer Statements Tr	ansactions Report	ORACLE
Date: 5/8/2019 16:25 PM		Financial Services Lending and Leasing
Date From: 01/01/1800 To:	12/31/4000	
Customer #: 0000012007		
Master Account #: 20190100	013156	
Company Name: DEMO BANK US	7	
Company Mame: DEMO BANK 03	SA	
Branch Name: US HEAD QUART	ERS	
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
	TAME OUTDOD	15
02/16/2019	LATE CHARGE	
02/16/2019		
02/16/2019 Account #: 20190100013289	Relation: PRIMARY	ALL AMOUNT ARE IN USD
02/16/2019 Account #: 20190100013289 Txn DATE	Relation: PRIMARY	ALL AMOUNT ARE IN USD

Figure 11-29 Customer Statements Transactions Report

11.29 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



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_BI LLING_MAST ER_ACC001	WYN_SVC_BILL ING_MASTER_A CC001	KRISTIN	С	EATON		19-JUN- 2019	2000							123
WYN_SVC_BI LLING_MAST ER_ACC002	WYN_SVC_BILL ING_MASTER_A CC002	KRISTIN	с	EATON		19-JUN- 2019	3000							123
NYN_SVC_BI LLING_MAST ER_ACC003	WYN_SVC_BILL ING_MASTER_A CC003	KRISTIN	С	EATON		19-JUN- 2019	3000							123
NYN_SVC_BI LLING_MAST ER_ACC004	WYN_SVC_BILL ING_MASTER_A CC004	KRISTIN	С	EATON		19-JUN- 2019	3000							123
WYN_SVC_MA STER_001	WYN_SVC_LOAN _001	JAMES	A	DALEY		19-JUN- 2019	1000	TOWER1	UNIT1	32	SITE12 3		2017-12- 01T00:00: 00.000+05: 30	789HEJ838JJF
NYN_SVC_MA STER_001	WYN_SVC_LOAN _002	JAMES	A	DALEY		19-JUN- 2019	1000	TOWER1	UNIT1	32	SITE12 3		2017-12- 01T00:00: 00.000+05: 30	789HEJ838JJF
WYN_SVC_MA STER_001	WYN_SVC_LOAN _003	JAMES	A	DALEY		19-JUN- 2019	1000	TOWER1	UNIT1	32	SITE12 3		2017-12- 01T00:00: 00.000+05: 30	789HEJ838JJF
WYN_SVC_MA STER 001	WYN_SVC_MAST ER 001	JAMES	А	DALEY		19-JUN- 2019	3000							789HEJ838JJF

Figure 11-30 Account Assets Detail Report

11.30 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

Figure 11-31 Trade Details Report

Report : Trade Date: 11/14/2019			Financial Services Lending and Leasing								
Company: ARG01 Branch : AR01 ALL AM From Account #	OUNT ARE IN First Name	Middle	Last Name	Points	To Account #	First Name	Middle	Last Name	Points	Equity Transferred	Status
		Name	t net source			1000000	Name				
ANU_BTIAP_A009	JOHN	Н	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	Н	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 AM	OUNT 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

11.31 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



	port : Fui te: 10/25/			Log										Lending a	and Lea	sing						
Comp	pany : NL	02																				
Bran	nch : NBO	1																				
Asse	et Type :	VACATI	ON_OWNER	SHIP																		
Master Account #	Account #	First Name	Middle Name	Last Name	Sale Price	Rate	Index	Billing Cycle	Payment Amount	First Payment Date	Term	Amount Finance d	Contrac t date	Active Date	Produ cer	Total Down Payment Amount	Total Down Payment Amount Paid	Trade Type	Points	Phase	Site	Club Ind
MSTR BTI AP_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_BTI AP_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_BTI AP_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_BTI AP_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_BTI AP_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_BTI AP_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

Figure 11-32 Funded Accounts Log

11.32 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.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ASSET TYPE
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Master Account Payment Log



Figure 11-33 Master Account Payment Log

Master Account Payment Log Letter

Financial Services Lending and Leasing

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	Referenc e	Previous Day Bal	Outstanding Amt	Total Due Amt
201906000125 83	20190600010 561	PS		MAST9- CUST- STATE MENT		09/24/2 019	UNDEFI NED	2000	NONE	UNDEFIN ED		64246.94	64407.2 4
201906000125 83	20190600010 561	PS		MAST9- CUST- STATE MENT		09/24/2 019	UNDEFI NED	3066.86	PMT_M ANUAL	UNDEFIN ED		64246.94	64407.2 4
201906000125 83	20190600010 561	PS		MAST9- CUST- STATE MENT		09/24/2 019	UNDEFI NED	32258.23	UNDEFI NED	UNDEFIN ED		64246.94	64407.2 4
201906000111 97	20190600011 197	ASSOCIA TED		NAVEE N		06/12/2 019	UNDEFI NED	500	NONE	UNDEFIN ED		4500	1284.63
201906000111 97	20190600011 212	ASSOCIA TED		NAVEE N		06/12/2 019	UNDEFI NED	500	NONE	UNDEFIN ED		4500	1284.63
201904000114 20	20190400011 420	SYSTEM TESTING 4		BIENNI AL LOAN		09/18/2 019	UNDEFI NED	2	REG	UNDEFIN ED		21735.75	8514.65
201904000114 20	20190400011 420	SYSTEM TESTING 4		BIENNI AL LOAN		09/18/2 019	UNDEFI NED	50	PMT_M ANUAL	UNDEFIN ED		21735.75	8514.65
201904000114 20	20190400011 420	SYSTEM TESTING 4		BIENNI AL LOAN		09/18/2 019	UNDEFI NED	1000	UNDEFI NED	UNDEFIN ED		21735.75	8514.65
201904000114	20190400011	SYSTEM		BIENNI		09/18/2	С	2	REG	Payment		21735.75	8514.65

11.33 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.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ACCOUNT NUMBER
- PAYMENT MODE
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Payment Allocation Details



Figure 11-34 Pay	ment Allocation Details
------------------	-------------------------

	ayment Alloca 9/2019 15:16 F	ation Detailed PM	Log Report		c	Financial Services Le	nding and Leasi	ing	
Company : Branch : Pmt Mode	AUS01 AUS01 Reason	Referenc	Txn Dt	Pmt	Pmt Allocation	Account #	Txn Amt	Allocation	Batch #
	Code	e		Allocation Code	Desc			Amt	"
CASH	REGULAR PAYMENT	123	02/03/20 19	ADV	ADVANCE / PRINCIPAL	20190100094495	5000	4944.56	PAY-2019-032-125073
				INT	INTEREST ACCRUAL	20190100094495	5000	55.44	PAY-2019-032-125073
			02/15/20 19	ADV	ADVANCE / PRINCIPAL	20190100094495	150	93.73	PAY-2019-041-126074
			10		TRINCIPHI	20190100094495	150	150	PAY-2019-041-126075
				ADV_BILL	ADVANCE /	20190100094495	13231.56	13111.56	PAY-2019-197-126071
					PRINCIPAL BILLED	20190100094495	9474.43	8700.15	PAY-2019-197-126072
				FLC	LATE CHARGE	20190100094495	150	30	PAY-2019-041-126074
						20190100094495	13231.56	120	PAY-2019-197-126071
				INT	INTEREST ACCRUAL	20190100094495	150	26.27	PAY-2019-041-126074
					ACCROAD	20190100094495	9474.43	469.01	PAY-2019-197-126072
				PAYMENT_E XCESS	PAYMENT EXCESS	20190100094495	9474.43	305.27	PAY-2019-197-126072
			03/01/20 19	ADV	ADVANCE / PRINCIPAL	20190100119376	3391.1	30	PAY-2019-060- 00107069
			19		FRINCIPAL	20190100140115	8854.73	8439.73	PAY-2019-060-117069

11.34 Amortized Txns Log By GL Post Dt (Line)

This report lists monetary transactions by GL post date for lines of credit.

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format





Figure 11-35 Example of the Amortized Txns Log By GL Post Dt - Line report

11.35 Monetary Txns Log By GL Post Dt (Line)

This servicing report lists monetary transactions by GL post date for lines of credit.

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format



GL Post Date From: 01/01/1 Company: US01	800 To: 01/01/2048							
Branch: USHQ								
GL Post Date: 02/19/2016								
ALL AMOUNT ARE IN	USD							
Transaction	Product	В	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LOC-HE	Ŷ	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	0
BILL/DUE DATE	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	Transaction Total: UNDEFINED	0.00
	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	69.63
INTEREST ACCRUAL	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	Transaction Total: UNDEFINED	201.93 132.3
	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	69.63
INTEREST BILLED	LOC-HE	Y	BILL	20160100010056	BROAD STUART / SMITH EDWIN	NONE	Transaction Total: UNDEFINED	201.93 69.63
	LOC-HE	Y	BILL	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	132.3
LINE RECEIVABLES	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	Transaction Total: UNDEFINED	201.93 15000
					20111		Transaction Total:	15,000.00
L Post Date: 02/23/2016							Date Total:	15,605.79
LL AMOUNT ARE IN	USD							
Transaction	Product	В	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LOC	NN	POST	20160200010245 20150700010275	KALLAM NAVEEN UNIT2 LINE	NONE	UNDEFINED	0
	LOC	N	POST	20150600010275	UNIT1 LINE	NONE	UNDEFINED	0
	LOC	N	POST	20150800010282	UNIT3 LINE	NONE	UNDEFINED	ŏ
	LOC	N	POST	20151000010303	UNIT5 LINE	NONE	UNDEFINED	0
	LOC	N	POST	20160200010097	TEST SEPA LINE	NONE	UNDEFINED	0
	LOC	N	POST	20160200010154	TEST1 SEPA LINE1	NONE	UNDEFINED	0
	LOC	N	POST	20160200010146	TEST1 SEPA LINE1	NONE	UNDEFINED	0
	LOC	N	POST	20160200010138 20160200010112	TEST1 SEPA LINE1 TEST SEPA LINE	NONE	UNDEFINED	0
	LOC	N	POST	20160200010112	TEST SEPALINE	NONE	UNDEFINED	0
	LOC	N	POST	20150900010299	UNIT4 LINE	NONE	UNDEFINED	ŏ
	LOC-HE	N	POST	20160200010352	TEST COMPENSATION	NONE	UNDEFINED	0

Figure 11-36 Example of the Monetary Txns Log By GL Post Dt - Line report

11.36 Payment Allocations Log By GL Post Dt (Line)

This servicing report lists payment allocations sorted by GL post date for lines of credit.

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYY
- Report Format



Figure 11-37	Example of Payment Allocations Log - Line report
· · · · · · · · · · · · · · · · · · ·	

Report: Payment Allocations Log By GL Post Date (Line) Date: 9/13/2013 18:09 PM



GL Post Date From : 01/01/1800 To: 01/01/4000

Post Date:	02/21/2013							
Account #	Customer	Txn Date	Txn Amount	Net Amount	Principal	Interest	Other	Overage
Batch #	PAY-2013-052-00016006							
20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	1,005.74	213.53	0.00	0.00
Batch #	PAY-2013-052-00016006							
20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-407.84	-811.43	0.00	0.00
Batch #	PAY-2013-052-00016006							
20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-1,005.74	-213.53	0.00	0.00
Batch #	PAY-2013-052-00016006	0.000						
20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
Batch #	PAY-2013-052-00016006	CONTRACTOR AND A STREET	testa tertester sontate		and the second sec	Second and the second	100 MIN	
20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
		Ba	atch Total:	1,219.27	407.84	811.43	0.00	0.00
		Post	t Dt Total:	1,219.27	407.84	811.43	0.00	0.00
		Com	oany Total:	1,219.27	407.84	811.43	0.00	0.00
		G	rand Total:	1,219.27	407.84	811.43	0.00	0.00

11.37 Advance Posting Error Log Desc (Line)

This servicing report lists errors in advance postings for lines of credit.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 11-38 Example of the Advance Posting Error Log Desc Line report

	Ivance Posting Erre	or Log (Line)			Financial Services Lending and Leasing						
Month / Year	From: 01/01/1800 To: (01/01/2048									
Company	US01										
Branch	USHQ										
Batch Date	Batch No	Account No	Name	Txn Comment	Txn Date	Amount					
12/12/2015	ADV-2015-346- 00002007	20151200011200	MURRAY RICHARD	Advance amount is more than the allowed advance upper limit (SYS- SYS-SYS-TXN-000498)	12/12/2015	12,000.00					
					Batch Total:	12,000.00					
					Date Total:	12,000.00					
12/15/2015	ADV-2015-349- 00003002	20151200011200	MURRAY RICHARD	Advance amount 18 less than the allowed advance lower limit (SYS- SYS-SYS-TXN-000495)	12/15/2015	130.00					
					Batch Total:	130.00					
					Date Total:	130.00					
12/22/2015	ADV-2015-356- 00007001	20151200012638	BROOK BROOK	Advance amount 18 more than allowed credit including tolerance (SYS-SYS- SYS-TXN-000497)	12/22/2015	10,000.00					
					Batch Total:	10,000.00					
					Date Total:	10,000.00					
					Branch Total:	22,130.00					
					Company Total:	22,130.00					
					Grand Total:	22,130.00					



11.38 Advance Posting Log (Line)

This servicing report lists advance postings for lines of credit.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 11-39 Example for Advance Posting Log Line report

	vance Posting Log	(cino)	Financial Serv	ices Lending and L	easing	
Month / Year	From: 01/01/1800 To:	01/01/2048				
Company : Branch :		IN USD				
Batch Date	Batch No	Account No	Title	Txn Mode	Txn Date	Amoun
12/12/2015	UNDEFINED	20120600010154	SCROGGS STEVEN / JENNIFER	NONE	12/12/2015	0.00
			OENNIPER		Batch Total:	0.00
					Date Total:	0.00
					Branch Total:	0.00
					Company Total:	0.00
12/12/2015	UNDEFINED	20150100011170	ROBERT BOREN	NONE	12/12/2015	0.00
		20151200011200	MURRAY RICHARD	NONE	12/12/2015	0.00
10/10/0015	PAY-2015-173-	20150100011170	ROBERT BOREN	NONE	Batch Total:	0.00
12/12/2015	PAY-2015-173- 00002001	20150100011170	ROBERT BOREN	NONE	10/15/2015	6,000.00
					Batch Total:	6,000.00
12/12/2015	PAY-2015-167- 00002002	20150100011170	ROBERT BOREN	NONE	11/11/2015	2,300.00
					Batch Total:	2,300.00
12/12/2015	PAY-2015-335- 00002003	20150100011170	ROBERT BOREN	NONE	12/01/2015	7,600.00
					Batch Total:	7,600.00
12/12/2015	PAY-2015-346- 00002004	20150100011170	ROBERT BOREN	NONE	12/12/2015	10,001.00
					Batch Total:	10,001.00
12/12/2015	PAY-2015-346- 00002005	20151200011200	MURRAY RICHARD	NONE	12/12/2015	2,800.00
					Batch Total:	2,800,00
					Date Total:	40,701.00
12/14/2015	ADV-2015-348- 00002009	20151200011333	BROOK BROOK	NONE	12/14/2015	15,000.00
					Batch Total:	15,000.00
12/14/2015	ADV-2015-348- 00002011	20151200011333	BROOK BROOK	CASH	12/14/2015	10,000.00
					Batch Total:	100.00
					Date Total:	100.00
					Branch Total:	246,937.00
					Company Total:	246,937.00
					Grand Total:	246,937.00

11.39 Excess Payments (Refund) Log (Line)

This report lists excess payment refunds for lines of credit.

- Company/Branch
- Report Format



Financial Services Lending and Leasing

Figure 11-40 Example for Excess Payments Refund Log Line report

Report: Excess P Date: 9/25/2013 1	ayment (Refund) Log (Line) 4:53 PM	Financial Services Lending and Le					
Company :	US01						
Branch :	USHQ						
	ALL AMOUNT ARE IN USD						
Account Number	Title	Txn Date	Txn Amount				
20130100012534	PARTNER FRANCHISE	02/21/2013	500				
20130800012553	COLQUI COLQUI		500				
20130800012553	COLQUI COLQUI	Branch Total :	500				
20130800012553	COLĞNI COLĞNI	Branch Total : Company Total :					

11.40 Payment Allocations Log (Line)

This servicing report lists payment allocations for lines of credit.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 11-41 Example of the Payments Allocation Log Line report

Report: Payment Allocations Log By GL Post Date (Line) Date: 9/13/2013 18:09 PM

GL Post Date From : 01/01/1800 To: 01/01/4000

Company:	US01 ALL AMOUNT ARE IN U	JSD						
Post Date:	02/21/2013							
Account #	Customer	Txn Date	Txn Amount	Net Amount	Principal	Interest	Other	Overage
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	1,005.74	213.53	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-407.84	-811.43	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-1,005.74	-213.53	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
		Ba	atch Total:	1,219.27	407.84	811.43	0.00	0.00
		Post	t Dt Total:	1,219.27	407.84	811.43	0.00	0.00
		Com	pany Total:	1,219.27	407.84	811.43	0.00	0.00
		Gi	rand Total:	1,219.27	407.84	811.43	0.00	0.00

11.41 Payment History (Line)

This servicing report lists payment history for lines of credit.

ORACLE

Parameters:

- Company/Branch
- Account Number
- Report Format

Figure 11-42 Example of the Payment History Line report

Report: Paymen	t History (Line)
Date: 9/13/2013	18:20 PM

Financial Services Lending and Leasing

Acc Nbr	Txn Dt	Txn Amt	Principal	Interest	Other	Overage
20130100012534	02/21/2013	1219.27	407.84	811.43	0.00	0.00
	Year To	tal:1,219.27	407.84	811.43	0.00	0.00
	Account Tot	al :1,219.27	407.84	811.43	0.00	0.00
	Branch Tot	al :1,219.27	407.84	811.43	0.00	0.00
	Company Tot	al :1,219.27	407.84	811.43	0.00	0.00
	Grand To	tal:1,219.27	407.84	811.43	0.00	0.00

11.42 Scheduled For Chargeoff Accounts Log (Line)

This servicing report lists line accounts scheduled for charge off.

Parameters:

- Company/Branch
- Report Format



Financial Services Lending and Leasing

Figure 11-43 Example of the Scheduled For Chargeoff Accounts Log Line report

)			Financial	Services Lending and Leas
Date: 9/12/20	013 16:33 PM			
Company :	NL02			
Branch :	NLHQ ALL AMOUNT ARE IN USD			
ccount No	Title	Product		Followup Dt
20120300016254	HOE IVAN / DEBORAH	LOC	5027.43	01/31/2012
20120300016535	JOHNSON JIMMY / MARY	LOC	5027.43	01/31/2012
20120100015779	PAGE ALAN / MARIA	LOC	4899.46	07/30/2013
20120100015828	HARRIS CHRIS / PAULA	LOC	4899.46	07/30/2013
20120200015926	THOMPSON DAVID / BATHSEBA	LOC	4867.1	07/30/2013
20120200016023	MARTIN CHRIS / ELOISE	LOC	4867.1	07/30/2013
20120100054264	PAGE MARIA / PAGE MARIA	LOC	4929.46	08/20/2013
20120100054298	HARRIS PAULA / HARRIS PAULA	LOC	4929.46	08/20/2013
20120200054370	THOMPSON BATHSEBA / THOMPSON BATHSEBA	LOC	4867.1	08/20/2013
20120200054544	MARTIN ELOISE / MARTIN ELOISE	LOC	4867.1	08/20/2013
20120300054444	HOE DEBORAH / HOE DEBORAH	LOC	4807.78	08/20/2013
20120300054551	JOHNSON MARY / JOHNSON MARY	LOC	4807.78	08/20/2013
20120400016360	BROAD STUART / WILMA	LOC	4961.71	08/20/2013
20120400016659	DRINKWATER ROY / MARTY	LOC	4961.71	08/20/2013
20120400054675	BROAD WILMA / BROAD WILMA	LOC	4760.42	08/20/2013
20120400054732	DRINKWATER MARTY / DRINKWATER MARTY	LOC	4760.42	08/20/2013
	Branch Count: 16	Branch Total :	78,240.92	
	Company count 16	Company Total :	78,240.92	
	Grand Count : 16	Grand Count :	78,240.92	

11.43 Scheduled For Termination Accounts Log (Line)

Report: Scheduled for Chargeoff Accounts Log (Line

This servicing report lists lines of credit accounts scheduled for termination.

Parameters:

- Company/Branch
- **Report Format**

Figure 11-44 Example of the Scheduled For Termination Accounts Log Line report





11.44 Trial Balance (Line)

This report lists trial balances for lines of credit.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 11-45 Example of the Trial Balance Lines report

Report : Trial Bala Date: 2/8/2016 4:19				Financial Services	Lending and Leasing	a	
Account #	Currency	Opening Balance	Principle	Interest	Fees	Expenses	Closing Balance
20120800010863	USD	0.00	0.00	0.00	0.00	0.00	0.00
20120800010368	USD	0.00	0.00	0.00	0.00	0.00	0.00
20120600010526	USD	0.00	0.00	0.00	0.00	0.00	0.00
20120900010721	USD	0.00	0.00	0.00	0.00	0.00	0.00
20120800010863	USD	0.00	0.00	0.00	0.00	0.00	0.00
20151200011200	USD	0.00	0.00	0.00	0.00	0.00	0.00
20151200011200	USD	0.00	0.00	0.00	0.00	0.00	0.00
20151200011200	USD	0.00	0.00	0.00	0.00	0.00	0.00
20151200011200	USD	0.00	0.00	0.00	0.00	0.00	0.00
20151200011200	USD	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total :		0.00	8,000.00	0.00	0.00	0.00	8,000.00

69 of 69

11.45 Charge Off Accounts Log (Line)

This report lists the accounts with charge off amount details.

Parameters:

- Company/Branch
- Pool ID
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format



Figure 11-46 Example of Charge Off Accounts Log - Line Report

	t: Charge o 3/9/2016 10:3	ff Accounts Log 38 AM	(Line)				Financia	LE I Services L	ending and	Leasing
Company: Branch: U ALL AMOUN Pool ID		Title	Chfoff Dt	Year	Make-Model	VIN #	Chgoff Amt	Principle	Interest	Other
PIPE	201602000 10245	KALLAM NAVEEN	03/07/201				0	30000	111.41	0
						Pool Total:	0.00	30,000.00	111.41	0.00
						Branch Total:	0.00	30,000.00	111.41	0.00
						Company Total:	0.00	30,000.00	111.41	0.00
						Grand Total:	0.00	30,000.00	111.41	0.00



12 Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Line of credit. Indirect Line of credit 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 you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under **Setup** in main menu. For more details, refer to **Configuring Lending and Leasing guides**.

While working with the Producer screen, you will primarily use the following sub tabs:

- 1. Payment Details
- 2. Tracking Attributes
- 3. Statements
- 4. Contacts
- 5. Comments
- 6. Summary



The Producers screen completed during setup, can be used to view and maintain producer details.

The Producers screen consists of the following tabs:

- Producer Details tab
- Search Tab

12.1 Producer Details tab

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

- Producer Details tab Extensibility
- Payment Details
- Tracking Attributes
- Statements
- Contacts
- Comments
- Summary
- Title Status Summary

12.1.1 Producer Details tab Extensibility

The Producer Details tab is a customizable tab in OFSLL in which you can enable new user defined fields (UDFs), disable /rename existing fields, allow or restrict access to UDFs, 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 > Administration > User > Access > **Field Access Definition** tab and access is to be provided in **Security User Access Definition Details** sub tab for the field(s) to appear in Producer Details tab. The enabled fields can customized in the **Label Configuration** tab available in Setup > Administration > System > Label Configuration screen.

For detailed information, refer to appropriate sections in Setup Guides.

Navigating to Producer Details

 On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Servicing > Producers > Producer Details.



2. The system displays the Producers screen.

ducers ×												
oducer Details	Search											
	TAILS CUSTO									🔒 Add 🥒 Edit	View	🖉 Audit
View - Format -	Freez	e 🚰 Detach 🧔	Wrap 🔂									
Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	Contact	Group	Туре	
CA-00005	CA-00005	AUTO JUNGLE	US01	USHQ	05/27/1994		ACTIVE	Y	JACK	NOT DEFINED	DEALER	^
CA-00006	CA-00006	SIMI VALLEY CHRY.		USHQ	05/27/1994		ACTIVE	Y	JACK	NOT DEFINED	DEALER	
CO-00001 FL-00002	CO-00001 FL-00002	PHIL LONG MITSU VICAR MOTOR OF .		USHQ	05/27/1994 05/27/1994		ACTIVE	Y	JACK	NOT DEFINED NOT DEFINED	DEALER	
FL-00003	FL-00003	TADDEL AUTO SAL.		USHO	05/27/1994		ACTIVE	Y	JACK	NOT DEFINED	DEALER	-
<												F
olumns Hidden	32											
ODLICER DE	TAILS CUSTO	N										
ODUCENDE	TAILS COSTO								Save an	d Stay	nd Return	la Beturn
										CIRCLE I		(
	Producer #	CA-00005			Address Line 1	12800 ROSCOR BLVD.			Max Float	99,999		
	Old Producer #	CA-00005			Address Line 2				Remaining Float			
	Name	AUTO JUNGLE					_		* Enabled			
						UNITED STATES	-					
	* Company		-		* Zip	91352				Subvention Partie	ipation	
	* Branch	USHQ	•		Zip Extn					-		
	Start Dt	05/27/1994 🚯			City	SUN VALLEY			 Subvention Participant 			_
	End Dt	12/31/4000			* State	CALIFORNIA	•		Collection Type	STATEMENT		
	Contact	1ACK			* Permission to Call				Collection Frequency	MONTHLY		
		NOT DEFINED			* Permission to Text			R	efund Disbursement Method	NONE		-
		NOT DEPINED	•			(818)-768-2100			Region			
	Grade		•									
	* Type	DEALER	-		Extn 1				Territory	ALL		-
	* Status	ACTIVE	•		* Permission to Call							
		DEMO LEAD			* Permission to Text					License Details		
	* Sales Agent	eres - of Lando	-		Phone 2				Valid Erom	01/01/1800	120	
	• Sales Agent				Extn 2						120	
	* Underwriter	DEMO UNDERWRITER	•							12/31/4000	ЦŌ	
	-	DEMO UNDERWRITER	•		* Fax Prefix1	11 DIGIT						
	* Underwriter Funder	DEMO UNDERWRITER							User Defined Field Char 10			
	* Underwriter Funder	DEMO COLLECTOR			Fax 1	(818)-767-8329			User Defined Field Char 10 User Defined Field Num 1			
	* Underwriter Funder * Collector	DEMO COLLECTOR			Fax 1 * Fax Prefix2	(818)-767-8329 7 DIGIT				E B		
	* Underwriter Funder * Collector	DEMO COLLECTOR			Fax 1	(818)-767-8329 7 DIGIT			User Defined Field Num 1			

Figure 12-1 Producers

To set up the Producer

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

A brief description of the fields is given below:



Field names in the Producer Details section may vary depending on the customization and additional fields introduced. Populate the field details accordingly.

Field	Do this
Producer #	Based on the system setup, either:
	Specify the producer number
	-or-
	The system generates producer number.
	Producer will be activated on the next system date (current system date + 1) and not on the start date.
Old Producer #	Specify the old producer number.
Name	Specify the producer name.



Field	Do this
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
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.
Туре*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-dowr list. The contents of this field can be linked to edits in Line of credit 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 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.

Table 12-1 (Cont.) Producer Details

Field	Do this
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.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer.
	A Float represents the application sourced by the producer that is Funded and awaiting Title perfection from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant.
Collection Type	Select the collection type from the drop-down list
Collection Frequency	Select the collection frequency from the drop- down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-dowr list.

Table 12-1 (Cont.) Producer Details



Field	Do this
Territory	Select the territory of producer from the drop- down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

Table 12-1 (Cont.) Producer Details

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

Note:

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

12.1.2 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the **Producers Count By ACH Status** section. You can click on the respective links to view the details in **Producers** screen.

To complete the Payment Details

- 1. Click Servicing > Servicing > Producers > Payment Details.
- In the Payment Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop- down list.

Table 12-2 Payment Details



Field	Do this
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).
	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.
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.

Table 12-2 (Cont.) Payment Details

Approval Detail section - 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 Navigation chapter.

To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the **Producers** screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

- 1. To access the payment details to be approved, do one of the following:
 - Click Servicing > Servicing > 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.
- In the Producer Details section, select the required Producer. The payment details associated with the producer are displayed in the Payment Details section.
- 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.

12.1.3 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

- 1. Click Servicing > Servicing > Producers > Tracking Attributes.
- 2. In the Tracking section, you can edit the parameter and Value details.
- 3. A brief description of the fields is given below:

Table 12-3 Tracking Attributes

Field	View this
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

12.1.4 Statements

The Statements sub screen allows you to view the statements with information record against 'Others' or 'Subvention' in the particular tabs.

To view the Statements

 Select Others or Subvention option and view the following details. A brief description of the fields is given below:

Table 12-4 Statements

Field	View this			
Closing Dt	The statement closing date.			
Generation Dt	The statement generation date.			
Opening Balance	Opening balance recorded in the statement.			
Current Balance	Current balance recorded in the statement.			

2. In the **Statements Transactions** section, view the following information:

Table 12-5 Statements Transactions

Field	View this
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

12.1.5 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

- 1. Click Servicing > Servicing > Producers > Contacts sub tab.
- On the Contacts sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
 A brief department of the fields is given below:

A brief description of the fields is given below:

Table 12-6 Contacts

Field	Do this
Contact Type	Select the producer contact type from the drop- down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
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 Navigation chapter.

12.1.6 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

- 1. Click Servicing > Servicing > Producers > Comments sub tab.
- 2. In the **Comments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 12-7 Comments

Field	Do this
Comment	Enter comment.
Comment By	Displays user id.



Table 12-7 (Cont.) Comments

Field	Do this
Comment Dt	Displays comment date.

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

12.1.7 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

- 1. Click Servicing > Servicing > Producers > Summary sub tab.
- 2. In the **Summary** section, view the following information. A brief description of the fields is given below:

Table 12-8 Summary

Field	View this		
Year Month	The year and month.		
Total Apps	The application total status count.		
Approved	The application approved status count.		
Conditioned	The application conditioned status count.		
Rejected	The application rejected status count.		
Withdrawn	The application rejected status count.		
Funded	The application withdrawn status count.		
Amount	The application funded status total amount.		

12.1.8 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

- 1. Click Servicing > Servicing > Producers > Title Status Summary sub tab.
- 2. Sort the list of statuses to be displayed based on elapsed days by selecting the View Last option as 1 Day / 1 Week / 1 Month / By Date. When By Date is selected, you can specify a date range (within 3 months) in Start Dt and End Dt fields using the adjoining calendar and click Search. View the following field details.

Field	View this
New Status	Displays lien status as New
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
Perfected Status	Displays if lien status has Perfected Title

Table 12-9 Title Status Summary



Field	View this				
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.				

Table 12-9 (Cont.) Title Status Summary

12.2 Search Tab

A Search tab is available on the Producers screen to help locate producer information such as producer number, name, status, group, type, grade, and zip code maintained in the system. This is the information that is used on the Producer Details screen.

To search for a producer

 On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Servicing > Producers > Search tab.

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Figure 12-2 Producers - Search

2. In the Search Criteria section, use Comparison Operator and Value columns to enter search criteria you want to use to locate a producer.

3. Click Search.

System displays the result in the **Search Results** section at the bottom of the screen with the following details:



- Producer #
- Old Producer #
- Name
- Company
- Branch
- Start Dt
- End Dt
- Status
- Contact
- Group
- Туре
- Grade
- Select the required record and click **Open**. The details of only that particular Producer is displayed in **Producer Details** tab. However, system displays the producer details only for authorized users based on access/permissions defined in setup.

Note:

When a single producer record is opened from Search tab, the **Producer Details** tab enables a **Remove Filter** option. Clicking on the same removes the filter criteria and displays all the producer records maintained in the system.

You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.



13 Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- · Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- · Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

- On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Servicing > Vendors.
- 2. The system displays the Vendor screen.

The details are grouped under the following tabs:

- Vendors tab
- Assignment Allocation
- Work Orders Tab
- Follow-up Tab
- Invoices Tab
- Search tab

13.1 Vendors tab

- 1. Click Servicing > Servicing > Vendors > Vendors. The details in the screen are grouped into the following tabs:
 - Payment Details

- Vendor Groups
- Tracking Attributes
- Comments
- 2. In the Servicing > Servicing > Vendors > Vendors > Vendor Details section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED). Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:
 - If the value of the parameter is set to Y (default), specify a new name in New Vendor Name field and click Create Copy.
 - If the value of the parameter is set to **N**, specify a vendor number in **New Vendor** # field and click **Create Copy**.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

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Figure 13-1 Vendors

A brief description of the fields is given below:

Table 13-1 Vendor Details

Field	Do this
Enabled	Check this box to enable the vendor.
Vendor #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen.
	System auto generates the vendor number when the following system parameter is set to Yes in Setup > Administration > System > System Parameter screen. • Parameter: UVN_VEN_NBR_SYS_GENERATED • Description: VENDOR NUMBER IS SYSTEM GENERATED

Field	Do this
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y , this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.

Table 13-1	(Cont.) Vendor Details	
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Table 13-1 (Cont.) Vendor Details

Field	Do this
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

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

This section consists of the following topics:

- Payment Details
- Vendor Groups
- Tracking Attributes
- Comments

13.1.1 Payment Details

Click **Servicing > Servicing > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details 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.

Table 13-2 Payment Details



Field	Do this
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 ir 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.
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

Table 13-2 (Cont.) Payment Details

Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.2 Vendor Groups

Click **Servicing > Servicing > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Do this
Specify sort sequence.
Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Check this box to enable the vendor service.

Table 13-3 Vendor Groups

Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.3 Tracking Attributes

Click **Servicing > Servicing > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.4 Comments

Click **Servicing > Servicing > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Comment	View or add the required comment.
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the Basic Actions mentioned in Navigation chapter.

13.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

Click **Servicing > Servicing > Vendors > Assignment Allocation**. The details are grouped under two sections:



- Vendor Assignment Criteria
- Vendor Assignment Allocation

13.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the Servicing > Servicing > Vendors > Work Order > Assignment Allocation, perform any of the Basic Operations mentioned in Navigation chapter.

ORACLE Financial Services Lending and Leasing 🛔 Welcome, ABSHEKAR 👻 🦉 Sign <u>O</u>ut 🗢 Vendors × Vendors Assignment Allocation Work Orders Follow-up Invoices 🛉 Add 🧪 Edit 📃 View Vendor Assignment Criteria View + Format + 🔛 🔟 Freeze 🚮 Detach 📣 Wrap 🚷 Channel Work Order Type GENERIC AUCTIO... RE SALE Company Branch DEMO BANK U... US HEAD QUA Enabled State Country UNITED STATES Y FLORIDA DEMO BANK U., US HEAD QUA., DEMO BANK JP JP HEAD QUA., ALASKA UNITED STATES 🖉 Edit 📄 Yjew 🖌 🖌 Audit Vendor Assignment Allocation View v Format v Preeze Detach Wrap Vendor # Name 6 % Allocation Name SAND CASTLE INVESTMENTS LLC Assigned Cases Assignment % V04814 GA-03001 V05329 PRITAM RDN DEMO FLORIDA

Figure 13-2 Vendor Assignment Criteria

A brief description of the fields is given below:

Table 13-6Vendor Assignment Criteria

Field	Do this
Channel	Select the OFSLL interfaced channel from the drop-down list.
	If the channel is selected as GENERIC RECOVERY INTERFACE , the work order is processed through an external system. For more information, refer to Appendix chapter - Generic Recovery Interface (GRI) .
Work Order Type	Select the work order type from the drop-down list.
Repo Storage Country	This field is available only if the channel is selected as GENERIC AUCTION INTERFACE . Select the Country where the repossessed asset is currently stored from the drop-down list.
Repo Storage State	This field is available only if the channel is selected as GENERIC AUCTION INTERFACE . Select the State where the repossessed asset is currently stored from the drop-down list.
Company	Select the Company from the drop-down list.
Branch	Select the company's Branch from the drop- down list.



Table 13-6 (Cont.) Vendor Assignment Criteria

Field	Do this
Enabled	Check this box to enable the vendor assignment criteria.

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

13.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is **0**. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to **100**. A vendor with the highest weightage is selected by default during work order creation.

For **GENERIC AUCTION INTERFACE** related Vendor Assignment Criteria, you can add vendors to the defined criteria from **Vendor Assignment Allocation** section. For more information, refer to **Remarketing** chapter in Collections User Guide.

1. In the Servicing > Servicing > Vendors > Work Order > Assignment Allocation, perform any of the Basic Operations mentioned in Navigation chapter.

Field	Do this
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to 100 .

Table 13-7 Vendor Assignment Allocation

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

13.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

- Click Servicing > Servicing > Vendors > Work Order. The details are grouped under three tabs:
 - Services
 - Work Order History
 - Tracking Attributes



- 2. In the Servicing > Servicing > Vendors > Work Order > Work Order, sort the list of work orders based on status using the View Options drop- down list. You can further sort the list of work orders based on elapsed days by selecting the View Last option as 1 Day / 1 Week / 1 Month / By Date. When By Date is selected you can specify a date range (within 3 months) in Start Dt and End Dt fields using the adjoining calendar and clicking Search.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

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Figure 13-3 Work Orders

A brief description of the fields is given below:

ork Orders

Field	Do this
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list.
	If the channel is selected as GENERIC RECOVERY INTERFACE , the work order is processed through an external system. For more information, refer to Appendix chapter - 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.



Field	Do this
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. You can select the appropriate reason from the drop- down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with Collector responsibility.
Work Order 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 section - System d account selected for the work order in Wo	isplays the following information depending on the rk 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.

Table 13-8 (Cont.) Work Orders



Field	Do this
Service Address	Displays the combined details of Customer/ Business, Address Type and Address based on the account selected. For Business account only business address is populated. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New).
	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 section - This section	displays the asset details associated with the work order.
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
Vendor Information 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.
	n is displayed only when the selected channel is GENERIC to add specific communication or instructions as a
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.

Table 13-8 (Cont.) Work Orders

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

This section consists of the following topics:

- Services
- Work Order History
- Tracking Attributes

13.3.1 Services

In the **Servicing > Servicing > Vendors > Work Order > Services**, perform any of the Basic Operations mentioned in Navigation chapter.

Click Load Services button in the Services section header to load all the services associated with the selected combination of Work Order Type and vendor (Vendor Group).

A brief description of the fields is given below:

Field	Do this
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition).
	However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Table 13-9 Services

Perform any of the Basic Actions mentioned in Navigation chapter.

13.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click View.

SEARCH MENU	60	Vendors × Vendors ×											×
		Services Work Orde	r History Tr	acking Attribut	es 🛛								
> DashBoard													
> Origination		Work Order Hist	ory										View
Servicina		View - Format -	Fre The	eze 🚮 Det	ach ຝ Wrap	ଖ୍ୟ							
4 Servicing		4											
Customer Service Securitization		Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Ord
Transaction Authorization		WO:0005003	UNDEFINED	RDN	20150800021594:	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	OPEN		REPOSSE
Post Date Checks		WO:0005003	UNDEFINED	RDN	20150800021594:	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	ASSIGNED		REPOSSE
Escrow Transactions		WO:0005003	UNDEFINED	RDN	20150800021594:	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	NEW		REPOSSE
Account Documents Collateral Management	4			III									
Reports Producers		Work Order Hist	ory									6	Ca Return
Vendors													4
4 Batch Transactions											Acc	ount Informati	on
Advances				Work Order			Work Or	rder Details					
Payments			Work Order #	WO:0005002			Dt 08/10/20	16		Se	ervice Address NAV	N # AR2,LAS	ARNAR1
Fees	+			UNDEFINED			Status Dt 08/10/20					RAS, PUERTO RIO	0,00771
> Collections			Channel				Currency USD	.10					
> WFP		W	ork Order Type		IN		stimated 0.00				Coll	ateral Details	
> Tools			Account	20150800021	594:KLMKLM KLM	E	illed Amt 0.00			Callaba	ral Description 201	TOYOTA CAMP	
10015							and the second second			Collate	a beauption 201	STOTOTA CAPIRO	1
> Setup			Company	US01			Paid 0.00						

Figure 13-4 Work Order History



13.3.3 Tracking Attributes

Click **Servicing > Servicing > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 13-10 Tracking Attributes

Field	Do this
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

13.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

- Click Servicing > Servicing > Vendors > Follow-up tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
- In the Servicing > Servicing > Vendors > Follow-up > Work Order Follow-up, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record.

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w - Form		TFreeze 🛃 Deta	ch 🚽 Wrap	6					6 East	E Tren	A Nigure
ompany	Branch	Followup Dt	Work Order #	Dt	Assignment Type	Account	Vendor	Status	Status Dt	Assigned By	Estin
1501	USHQ	12/12/2015	WO:0001001	12/12/2015	COLLECTION	20150100011170:ROBERT BOREN	PR-01001-PINNACLE PARTS & SERVICE	NEW	12/12/2015	VEROUTHU	0.00
IS01	USHQ	12/14/2015	WO:0001003	12/14/2015	BANKRUPTCY	20120100010406:LEWIS LESLIE / JOHN	IL-00005- MICHAEL D. CLARK		12/14/2015	VINOARUM	12.0(
1501	USHQ	12/29/2015	WO:0001007	12/15/2015	SERVICING	20151200011333:BROOK BROOK	CA-02001-ANDREWS TOWING	NEW	12/15/2015	VAVAIDYA	1,020
1501	USHQ		WO:0003004	12/19/2015	SERVICING	20151200011317:CHODA PHANINDRA	CA-04001-PHANINDRA1		12/19/2015	PHACHODA	100.0
1501	USHQ		WO:0001002	12/12/2015	BANKRUPTCY	20150600011323:SMITH JOHN	IL-00005- MICHAEL D. CLARK	OPEN	12/12/2015	PHACHODA	100.0
1501	USHQ		WO:0001004	12/14/2015	COLLECTION		IL-00002-GRTR QUAD CITY AUTO AUC		12/14/2015	JVANKAYA	0.00
1501	USHQ		WO:0001005	12/14/2015	SERVICING	20150100010023:BABU MADHU	IL-00001-DECATUR AUTO AUCTION		12/14/2015	VIBHATIA	0.00
501	USHQ		WO:0003003	12/19/2015		20120100010373:ANDRE PETER / VICT.			12/19/2015	VEROUTHU	0.00
501	USHQ		WO:0004001	12/22/2015	BANKRUPTCY	20120100010373:ANDRE PETER / VICT.	CA-02001-ANDREWS TOWING		12/22/2015	VINOARUM	0.00
501	USHQ		WO:0005001	12/22/2015	BANKRUPTCY	20120100010406:LEWIS LESLIE / JOHN	CA-04004-STAR SERVICES	NEW	12/22/2015	VINOARUM	0.00 *
• •k Order	r Follow-up							Save and	Stav Save	and Return	> Return
<	1					Vandor DD-01001-DINNACI F DADT	S & SEDVICE	Save and		and Return	• ≪⊒ <u>R</u> eturn
∢ rk Order	1	Work	Order Follow-up			Vendor PR-01001-PINNACLE PART			Stay 🕞 Save	and Return	
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rk Order	r Follow-up	Company US01 Branch USHQ Followup Dt 12/12/3	2015 🖄			* Status NEW Status Dt 12/12/2015 Work Order		Pal Contac Phon	d 0.00 <u>Vendor Infor</u> ct GREGORY ie (973)-539-453	mation	
k Order	r Follow-up	Company US01 Branch USHQ Followup Dt 12/12/. Work Order # WO:00	2015 🕹			* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR		Pai Contac Phon Ext	d 0.00 <u>Vendor Infor</u> t GREGORY ie (973)-539-453 in	mation	
k Order	r Follow-up	Company US01 Branch USHQ Followup Dt 12/12/ Work Order # WO:00 Dt 12/12/	2015 🕹 101001 2015			* Status NEW Status Dt 12/12/2015 Work Order Currency US DOLLAR Estimated 0.00		Pal Contac Phon	d 0.00 <u>Vendor Infor</u> t GREGORY ie (973)-539-453 in	mation	
k Order	r Follow-up	Company US01 Branch USHQ Followup Dt 12/12/ Work Order # WO:00 Dt 12/12/	2015 🕹	KOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR		Pai Contac Phon Ext	d 0.00 <u>Vendor Infor</u> t GREGORY ie (973)-539-453 in	mation	
'k Order	r Follow-up	Company US01 Branch USHQ Followup Dt 12/12/ Work Order # WO:00 Dt 12/12/	2015 🕹 101001 2015	KOREN		* Status NEW Status Dt 12/12/2015 Work Order Currency US DOLLAR Estimated 0.00		Pai Contac Phon Ext	d 0.00 <u>Vendor Infor</u> t GREGORY ie (973)-539-453 in	mation	

Figure 13-5 Follow-up



A brief description of the fields is given below:

Field	Do this		
Company	Displays the vendor company.		
Branch	Displays the vendor branch.		
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.		
Work Order #	Displays the work order number.		
Dt	Displays the work order date.		
Account	Displays the account associated with the work order.		
Vendor	Displays the vendor associated with the work order.		
Status	Select the work order status from the drop-down list.		
Status Dt	Displays the last work order status change date.		
Work Order 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 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.		

Table 13-11 Follow-up

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

This section consists of the following topic:

Assigned Services

13.4.1 Assigned Services

In the **Servicing > Servicing > Vendors > Follow-up > Assigned Service**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field	Do this
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.

Field	Do this
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

Table 13-12 (Cont.) Assigned Services

Perform any of the Basic Actions mentioned in Navigation chapter.

13.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in **OPEN** status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status **FOR APPROVAL** and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

- Click Servicing > Servicing > Vendors > Invoices tab. The details are grouped into following sections:
 - Details
 - Payment Schedules sub tab
 - Related Invoice/Work Orders sub tab
 - Tracking Attributes
- 2. In the Servicing > Servicing > Vendors > Invoices > Invoice Information, sort the list of invoice based on status using the View Options drop down list. You can further sort the list of invoice based on elapsed days by selecting the View Last option as 1 Day / 1 Week / 1 Month / By Date. When By Date is selected you can specify a date range (within 3 months) in Start Dt and End Dt fields using the adjoining calendar and clicking Search.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

Figure 13-6 Invoices

ndors ×								(
ndors Assignment Allocation Work Orders Follow-up Invoices								
nvoice Information						a	🖡 Add 🖉 Edit	🔄 View 🔗 Audit
ew Options ALL view Last © 1 Day ©	1 Week 🔘 1 Month @	By Date Start Dt	07/01/2017 Bend E	t 09/20/2017 🔯	60			
View 🔻 Format 👻 🔛 Freeze 🔛 Detach 🛛 🖓 Wrap 🚱	Validate Invoid	e						
Vendor	Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel
IN-00001-DYER AUTO AUCTION	US01	USHQ	33453462	4143252465	09/20/2017	09/20/2017	APPROVED	INTERNAL
Invoice Information		External Ref # * Invoice Dt	09/20/2017 🔯					
* Invoice Type PAYABLE			09/20/2017 🖄	_			Amt 0.00	
* Vendor IN-00001-DYER AUTO AUCTION		* Status	APPROVED	•			Amt 0.00	
Company US01 Branch USHQ			Details				Amt 0.00 nnel INTERNAL	
* Invoice # 33453462		Status Dt	09/20/2017					
Details Trading Attributes								

A brief description of the fields is given below:

Field	Do this
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number.
	The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref #	Specify the reference number which can be used for invoice tracking.
	For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details 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.
Paid Amt	Displays the total paid amount.

Table 13-13Invoice Information



Field	Do this
Channel	Displays the Channel as Internal for manually defined or internally generated invoice and Generic Recovery Interface (GRI) for externally generated invoice.

Table 13-13 (Cont.) Invoice Information

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

This section consists of the following topics:

- Auto Validate Invoice
- Invoice Details sub tab
- Accept/Reject Invoice details
- Payment Schedules sub tab
- Related Invoice/Work Order Details sub tab
- Tracking Attributes sub tab
- Business Rules

13.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in **OPEN** status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

- In the Servicing > Servicing > Vendors > Invoices > Invoice Information, sort the list of invoice with status as OPEN from the View Options drop down list.
- 2. Select the required invoice form the list and click **Validate Invoice** button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to Business Rules section.

13.5.2 Invoice Details sub tab

 In the Servicing > Servicing > Vendors > Invoices > Invoice Details, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this	
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.	

Table 13-14 Invoice Details



Field	Do this
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the 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 > Administration > System > Vendors > Invoice Rules tab.

Table 13-14(Cont.) Invoice Details

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

13.5.3 Accept/Reject Invoice details

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in **FOR APPROVAL** status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

- In the Servicing > Servicing > Vendors > Invoices > Invoice Details, select the required invoice record.
- 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.

13.5.4 Payment Schedules sub tab

 In the Servicing > Servicing > Vendors > Invoices > Invoice Details > Payment Schedules, you can maintain the payment schedules information. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Field	Do this		
Currency	System displays the vendor currency.		
Payment Amt	Specify the actual payment amount for the invoice.		
Status	Select the payment status from the drop-down list.		
Payment Dt	Select the payment date from the adjoining calendar.		
Payment Reference	(Optional) Specify reference details for the payment if any.		
Payable Id	View the auto-generated payable ID which is requisition ID in the AP Transaction screen.		
Payment Id	View the Requisition ID generated during AF transaction.		
Disbursement Currency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.		
Account Currency	View the currency of the account selected at in Invoice Details sub tab.		
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the Amount in Account Currency by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.		

Table 13-15 Payment Schedules

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

13.5.5 Related Invoice/Work Order Details sub tab

 In the Servicing > Servicing > Vendors > Invoices > Invoice Details > Related Invoice/ Work Order Details, view the following details. A brief description of the fields is given below:

Table 13-16 Related Invoice/Work Order Details

Field	Do this
Invoice #	View the invoice number for the work order.
Invoice Status	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.



Field	Do this
Currency	View the currency in which the invoice is generated.
WO Estimated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

Table 13-16 (Cont.) Related Invoice/Work Order Details

13.5.6 Tracking Attributes sub tab

 In the Servicing > Servicing > Vendors > Invoices > Tracking Attributes. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Table 13-17 Tracking Attributes

Field	Do this
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

13.5.7 Business Rules

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in **OPEN** status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as **Rejected** and invoice is not processed further.
- When the payment for a Service in work order is already paid and the same work order is again received with a new external reference number, system validates the Paid status and if Yes, would auto update the invoice status as Rejected.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as **Rejected**.

Rule 1

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of **Work order Type** and **Work Order status**.

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

Table 13-18 Rule 1

Rule 2

Validate invoice for the status of **Collectible** check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the **Collectible** check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the **Collectible** check box is NOT selected and the invoice is still allowed to process the next business rule.

Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is **Less than or equal** to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to **APPROVED**.
- If the Invoice Amount is greater than the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to FOR APPROVAL.

An invoice status in Invoice Information section is auto updated to **APPROVED** if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as **REJECTED** in Invoice Information section without allowing further edits on the same.

13.6 Search tab

A Search tab is available on the Vendors screen to help locate the details of a Vendor, Workorder, and/or an Invoice information maintained in the system. This is the information that is used in the respective tabs of Vendors screen.

To search for a Vendor/Workorder/Invoice

1. On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Servicing > Vendors > Search tab.

endors ×										(
endors Assignmen	nt Allocation Work Ord	ers Invoices	search							
							St	earch Options:	Vendor O Work	order 🔘 Invoic
View • Format •		R Detach	J Wrap					(Reset Criteria	👸 Search
Criteria	all all and		a trice in the		Comparison Operator		Value			
VENDOR #					LIKE		%			
VENDOR NAME					LIKE					
STATUS					LIKE					
				LIKE						
CHANNEL										
PHONE 1#				LIKE				_		
COUNTRY				LIKE				*		
ZIP					LIKE					
		🚰 Detach 🛛 🦕	Ll Wrap 🛛 🚷							Open 0
Search Results	Freeze		Name	Status	Company	Branch	Start Dt	End Dt	Zip	
View ▼ Format ▼ Vendor #	Channel	Old Vendor #		ACTIVE	DEMO BANK USA	US HEAD QUARTER		12/31/400		_
View Format Vendor # IL-00001	Channel INTERNAL	Old Vendor #	DECATUR AUTO AUCTION	10 million		US HEAD QUARTER	LS 06/14/1994	12/31/400	61244	
View • Format • Vendor # IL-00001 IL-00002	Channel INTERNAL INTERNAL	Old Vendor #	GRTR QUAD CITY AUTO AUCTION	ACTIVE	DEMO BANK USA					
View Vendor # 11-00001 11-00002 11-00003	Channel INTERNAL INTERNAL INTERNAL	Old Vendor #	GRTR QUAD CITY AUTO AUCTION CRAIG PHELPS, TRUSTEE	ACTIVE	DEMO BANK USA	US HEAD QUARTER	LS 06/14/1994	12/31/400		=
View Format Vendor # IL-00001 IL-00002 IL-00003 IL-00004	Channel INTERNAL INTERNAL INTERNAL INTERNAL	Old Vendor #	GRTR QUAD CITY AUTO AUCTION CRAIG PHELPS, TRUSTEE JAY A STEINBERG, ESQ	ACTIVE	DEMO BANK USA DEMO BANK USA	US HEAD QUARTER	LS 06/14/1994 LS 06/14/1994	12/31/400	60602	8
Vendor # IL-00001 IL-00002 IL-00003	Channel INTERNAL INTERNAL INTERNAL	Old Vendor #	GRTR QUAD CITY AUTO AUCTION CRAIG PHELPS, TRUSTEE	ACTIVE	DEMO BANK USA	US HEAD QUARTER	LS 06/14/1994 LS 06/14/1994 LS 06/14/1994		0 60602 0 61602	

Figure 13-7 Search

- 2. In the Search Options, select the option against Vendor or Workorder or Invoice.
- 3. In the Search Criteria section, use Comparison Operator and Value columns to enter search criteria you want to use to locate a producer.
- 4. Click Search.

System displays the result in the **Search Results** section at the bottom of the screen with the following details:



Vendor Details	Workorder details	Invoice details
Vendor #	Work order #	Vendor
Channel	Case #	Company
Old Vendor #	Channel	Branch
Name	Account	Invoice #
Status	Collateral Desc	External Ref #
Company	Vendor	Invoice Dt
Branch	work order Dt	Due Dt
Start Dt	Company	Status
End Dt	Branch	Channel
Zip	Status	
	Reason	
	Workorder Type	

Table 13-19 Search Results

 Select the required record and click **Open**. The details of only that particular Vendor / Workorder / Invoice is displayed in the respective tab of Vendors screen. However, system displays the selected record details only for authorized users based on access/ permissions defined in setup.

Note:

When a single producer record is opened from Search tab, the Vendors / Work Orders / Invoices tab enables a **Remove Filter** option. Clicking on the same removes the filter criteria and displays all the corresponding records maintained in the system.

You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.



Pending Event Actions consists of the following topics:

- Introduction
- View Pending Event Actions
- Post an Event
- Void an Event

14.1 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 14-1 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 14-2 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.



Table 14-2 (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.

14.2 View Pending Event Actions

To View Pending Event Actions

 On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Pending Event Actions.

Figure 14-1 Pending Event Actions

RACLE [®]	â.	Welcome ABSHEKAR	Sign Out [QA] C
Financial Services Lending and Leasing				
Events System Monitor Customer Service Transaction Codes Pending Event Actions				🔀 🖸
event Actions				
Tew Options OWAITTING FAILED ALL View Last 1 Day 1 Week 1 Month By Date Start Dt	60			
View 🔻 Format 🔻 🔄 🎹 Freeze 🛃 Detach 🛛 🚚 Wrap 🚱 🚯 Post 🚯 Void				
Entity Nbr Event Code Event Query	Event Action	Status	Run Dt	
ASSO_ABHI_INT EVENT TO PROCE PENDING_EVENT_ACTIONS	POST COMMENT	WAITING FOR US		^
ASSO_ABHI_INT EVENT TO PROCE PENDING_EVENT_ACTIONS	POST CALL ACTIV	WAITING FOR US		
MASTER_ABHI_IN EVENT TO PROCE PENDING_EVENT_ACTIONS	POST COMMENT	WAITING FOR US		
MASTER_ABHI_IN EVENT TO PROCE PENDING_EVENT_ACTIONS	POST CALL ACTIV	WAITING FOR US		
ANU_WITH_TXN_03 EVENT TO PROCE PENDING_EVENT_ACTIONS	CREATE REVIEW	WAITING FOR US		~
Action Parameters		🥖 Edit	View 🔗	Audit
View 🔻 Format 🔻 🔯 🎹 Freeze 🚮 Detach 📣 Wrap				
Description	Value Type	Value	Required	
COMMENT	USER INPUT			
	CONSTANT	NO		
ALERT INDICATOR		SYSTEM GENER/		

- 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 14-3 Event Actions

View this
Entity Number on which event generated.
Event Definition Description.
Event Criteria Definition Description.
Event Action Description.
Events with following execution status:
COMPLETED
VOID
FAILED
WAITING FOR USER INPUT
Event Action Generation Date and Time.

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

Field	View this
Description	Event Action Parameter Description.
Value Type	Event Action Input Parameter Type.
Value	Value defined for the event action and is editable if the status is WAITING FOR USER INPUT.
Required	Y/N indicating if the Action Parameter is mandatory.

Table 14-4 Action Parameters

14.3 Post an Event

- 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.

14.4 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**.



Batch Transactions consists of the following topics:

- Introduction
- Advances
- Payments
- Fees
- Search screen

15.1 Introduction

This chapter discusses about the various batch transactions handled in the application. We can categorize them in to the following:

- Advances
- Payments
- Fees

15.2 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



- Advance Maintenance Tab
- Search Tab

15.2.1 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.

DashBoard	Advances ×								× :
Origination	Advance Entry Advance	Maintenance Search							
rvicing ervicing Customer Service Securitization	Batch View Options	All Batches					👍 Add 🖉 Edit	<u>y</u> iew	🖋 A <u>u</u> dit
Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management	View - Fjormat - Company Branch US01 USHQ	Freeze Detach Batch # ADV-2016-032-00011005	🚽 Wrap 🛛 🙀 🧔 Post	Date 02/01/2016	Batch Type ADV MANUAL	Batch Status OPEN	Total # Ctrl Total # 1 1	Total Amt 300.00	Ctrl Total An 100.0
Reports Producers Vendors Batch Transactions		and and a second	الم Wrap 🙀	Promotion	Mode	Reason	Add / Edit	<u>V</u> iew	Audit ference
Advances Payments		IGUEZ MILD 02/01/2016 USD			CASH	Reason	OPEN Error Reas		IDEFINED
GL Transactions CASA Reconciliation Conversion Accounts	Advance Allocations View • Format • Amount Payee # 100.00 43234	Freeze Detach Name	Wrap Mode Type Mode CUSTOMER ACH	Country EGYPT	City	State	Add / Edt	Zip	✓ Audit

Figure 15-1 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

- 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



- Holding a Batch of Payment Transactions
- Opening or Removing Hold on the Batch of Payment Transactions
- Reversing a Batch of Payment Transactions

15.2.1.1 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

- 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 15-1 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.
- In the Advances section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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.

Table 15-2 Advances



Table 15-2 (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.
- 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:

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.
Туре	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.

Table 15-3 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.

Table 15-3 (Cont.) Advance Allocations

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.

15.2.1.2 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

- 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.

The system changes the batch status from OPEN to HOLD.

15.2.1.3 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

- 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.
- In the Action section, click Hold/Open. The system changes the batch status from HOLD to OPEN.

15.2.1.4 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.

- 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.

15.2.2 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:

Function	Purpose
Modify	enables you to modify advance attributes such as amount, account number, and date.

Table 15-4 Common functions



Table 15-4 (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

 On the Oracle Financial Services Lending and Leasing Application home screen, click the Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance tab.

vance Entry Adv	ance Maintenance											2
		Search										
dvances											🖉 Edit 🔲 Vjew	Audit
ew Options												•
Posted O Susper	nse 🔘 All											
/iew 🔻 Format 🔻	Freeze	Detach 🚽 🖓	Wrap 🚷									
Advance Id	Account #	Account # : Title	Loan Currency	Txn Dt	Txn Amt Mode	Reason	Reference	Status	Company	Branch	Batch #	Batch T
63479	20180700012963	PAYMENT PRITAM	USD	07/20/2018	1,100.00 CASH	REGULAR PAYMENT	UNDEFINED	POSTED	US01	USHQ	ADV-2018-201-00	ADV M/ +
66509	20180700013432	TEST ADVANCE	USD	07/24/2018	1,000.00 NONE		UNDEFINED	POSTED	US01	USHQ	ADV-2018-205-00	ADV M/ E
66588	20180700013432	TEST ADVANCE	USD	08/07/2018	1,000.00 CASH		UNDEFINED	POSTED	US01	USHQ	ADV-2018-219-00	ADV M/
66591	20180700013432	TEST ADVANCE	USD	08/07/2018	1,200.00 CASH		UNDEFINED	POSTED	US01	USHQ	ADV-2018-219-00	ADV M/
62116	20180400013956	HIERARCHY-SYST	. USD	08/02/2018	20,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV M/
66517	20180700013432	TEST ADVANCE	USD	08/02/2018	2,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV M/
66520	20180700013432	TEST ADVANCE	USD	08/02/2018	2,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV M/
66523	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV MJ
66526	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV M/
66529	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	U501	USHQ	ADV-2018-214-00	ADV M#
66532	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV M#
66535	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE		POSTED	US01	USHQ	ADV-2018-214-00	
66538	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV M/
66541	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV MJ
66544	20180700013432	TEST ADVANCE	USD	08/02/2018	1,000.00 PERSONAL CHECK	REGULAR ADVANCE	REFER	POSTED	US01	USHQ	ADV-2018-214-00	ADV M/ 🔫
×					m							×.

Figure 15-2 Advance Maintenance

2. In the View Options section, select which advance you want to view:

Table 15-5 View Options

Choose	View this
Posted	Posted advances.



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.

Table 15-5 (Cont.) View Options

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:

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.
Line of credit Currency	Select the Line of credit 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.

Table 15-6 Advances

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



15.2.2.1 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.

Field	Do this
Account #: Title	Select account number.
Line of credit Currency	Select the Line of credit currency.
Amount	Enter advance amount.
Txn Dt	Enter advance effective date.
Reason	Select the reason for error.

Table 15-7 Details section

6. Click Save And Return.

The system modifies the original advance and posts the new advance.

15.2.2.2 Reversing Advance Transactions

To reverse an individual advance transaction

- 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.



15.2.3 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.

DashBoard	Advances ×									×	
Origination	Advance Entry Advance Maintenance Search										
ervicing											
Servicing	Search Criteria										
Customer Service		🖉 Reset Criteria 🛛 🍓 Search									
Securitization Transaction Authorization	View - Forn	at 🕶 📑 🔲 Fr	eeze 🚮 Detach 🛛 දුය්	Wrap 🚱							
Post Date Checks	Criteria					son Operator	_	Value		_	
Escrow Transactions	ACCOUNT 4	Contraction of the Contraction o			LIKE					7	
Account Documents	ACCOUNT S				LIKE					•	
Collateral Management Reports	CUSTOMER				EQUAL						
Producers	CUSTOMER				LIKE		•				
Vendors	CUSTOMER		ļ	b			•				
4 Batch Transactions Advances	ACCOUNT O				EQUAL		•				
Payments Fees 4 Interfaces AP Transactions											
Fees 4 Interfaces	Search Res View - Forn Account # No data to displ	at 🕶 📑 Fr Date	eeze 🔛 Detach 신 Tide	Wrap R	Producer	Status	Branch	Product	Company	Secured	

Figure 15-3 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.

15.3 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



- 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

15.3.1 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.

15.3.2 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.

15.3.3 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



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.

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

Figure 15-4 Entry Detail Addenda Record

15.3.4 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.

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 15-8 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:

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)	Ν	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	Ν	NA

Table 15-9 Payment Transactions Format

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.



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

15.3.4.1 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:

Company	Total #	Total Amt	Action
US01	3	3000	POST / REVERSE / VOID

Table 15-10 Header Record

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:



Custom er # / Busines s #	Custom er Type	Master Account #	-	Currenc y	Pmt Date	Amount	Referen ce	Mode	Reason
1001	С		Hierarch y 1	USD	2/2/2018	1000	23457	CASH	PAYMEN T MANUA L
1001	С		Hierarch y 2	USD	2/2/2018	1000	23458	CASH	PAYMEN T MANUA L
1001	С		Hierarch y 3	USD	2/2/2018	1000	23456	CASH	PAYMEN T MANUA L

	Table 15-11	Reversal	Transaction Format
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For more information, refer to above Bulk Upload of Payment Transactions section.

15.3.5 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.

15.3.6 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:

- 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 15-12 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:



Field Name	Expected Values	Mandatory (Y/N)	Validation
Customer / Business #	Customer# / Business #	Y	Validates for mismatch in Customer# / Business #
Payment Hierarchy	Payment Hierarchy value	Ν	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	Ν	Validates for Reason code in OFSLL

Table 15-13 Transaction Details

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.



15.3.7 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.

15.3.8 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

15.3.8.1 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 15-14 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.



To view open payment batches

- On the Oracle Financial Services Lending and Leasing Application home screen, click Servicing > Servicing > Batch Transaction > Payments > Payment Entry tab.
- 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.

ayments ×															×
Payment Entry	Payment Ma	intenance Search													
Batch												🛖 Add	🖉 Edit	View	v 🔗 Audit
View Options		All Paym	ents	View Last	1 Week () 1 Month	Bayn	inte								
Open Batches	s Only 🔘 All Bi	atches	ents 🔘 Reverse/NSF	Start Dt	B En			3. M							
View - Format	•	Freeze Poeta	ich 🖉 Wrap	(a) (3) Post				Print Receipt							
Company	Branch	Batch #	da mob	401 604 Loos	Date		Batch Type		Batch Status		Total #	Ctrl Total	± τ	otal Amt (Ctrl Total Amt
US01	ALL	PAY-2019-127-00	008013		05/07/	2019	PAYMENT L		OPEN		1			.938.72	1.938.72
US01	ALL	PAY-2019-127-00	008011		05/07/	2019	PAYMENT U	JPLOAD	OPEN		1		1 5	,000.00	2,000.00
US01	ALL	PAY-2019-125-00	006002		05/05/	2019	PMT MANU	AL	OPEN		1		1	500.00	0.00
US01	ALL	PAY-2019-125-00	006001		05/05/	2019	PMT MANU	AL	OPEN		1		1	100.00	0.00
US01	ALL	PAY-2019-122-00	003005		05/02/	2019	PMT MANU	AL	OPEN		1		1	123.00	124.00
Payments												👍 Add	🥖 Edit	View	v 🖌 Audit
View - Format	• 🖙	🔲 Freeze 🔛 Deta	ich 🚽 Wrap	62											
Multi Cust Account #	omer/Business	Master Account #	Payment Hierarchy	Account #	Title			Account Status	Pmt Dt	Currency	Pmt Amt :	Spread		Mode	
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View - Format	- 🖶	🔲 Freeze 🛃 Deta	ich 🥪 Wrap	62											
Account #	Tit	ie –	Acco	ount Status	c	urrenc	y I	Amount Spre	ad	Status		Reason			
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Figure 15-5 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.

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.

Table 15-15 View Last section



Table 15-15 (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 .

15.3.8.2 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

- 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:

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.

Table 15-16Entering and Posting Batches

Note: * These two fields update every time you save the itemized payment entries in the Payments section.

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.

 In the Payments section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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.

Table 15-17 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.

Table 15-17	(Cont.) Payments
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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.

Table 15-17 (Cont.) Payments

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).

- 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.

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.

Table 15-18 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.			

Table 15-18(Cont.) Payment Txns

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.

15.3.8.3 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.



15.3.8.4 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

- 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.

15.3.8.5 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).

15.3.8.6 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

- On the Oracle Financial Services Lending and Leasing Application home screen, click the Servicing > Servicing > Batch Transaction > Payments > Payment Entry.
- 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**.



- 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.

15.3.9 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	15-19	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



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

 On the Oracle Financial Services Lending and Leasing Application home screen, click the Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance tab.

syments ×									2
ayment Entry Payn	nent Maintenance Search								
Payments								nodify Payment	View 🗸 Audit
View Options Posted Susper		de 🗹 Account #	Pmt Amt Start Dt	End Dt	Refere	nce #	👸 Search 🔗 Res	et	
View 🔻 Format 🕶	🔯 🔟 Freeze 🛃 De	tach 📣 Wrap 🔞	Reason	🔻 🧐 NSF	🧐 Reverse	🧐 Refund			
Multi Account	Id Account #	Title	Account Status	Spread	Pmt Dt	Currency	Pmt Amt Status	Reference	Reason
48118	20190100010186	SANTIAGO AMY	ACTIVE:DELQ		09/17/2000	POUND S	1.00 POSTED)	REGULAR PAYMENT
48126	20190100010186	SANTIAGO AMY	ACTIVE:DELQ		09/17/2000	POUND S	1.00 POSTED		REGULAR PAYMENT
Payment Txns		tach ຝ Wrap 🐻							
Account #	Title	tach 🖓 Wrap 🕎	Amount Statu	c	Spread		Reason	Error Reason	
20190100010186	SANTIAGO AMY	POUND STERLIN			- Colored			Payment Posted to Suspe backdate before Account SYS-TXN-002005)	
Payment Allocat View + Format + Txn No data to disolay,	tion 💀 👔 Freeze 🛃 De	tach 🖨 Wrap 🙀							Amo

Figure 15-6 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 15-20View 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.

- 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 15-21 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.
	View the batch date.

4. View the following information for the selected payment in **Payment Txns** section:

Table 15-22 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.



Table 15-22 (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

15.3.9.1 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.

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.
- 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 modify and click **Modify Payment**.
- 5. In the **Payments** section, you can modify/correct the following details:

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.

Table 15-23 Modify/correct an individual payment transaction

6. In the **New Payment Txns** section, update the fields with information about payment you want to modify to reconcile the payment changes.

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.

Table 15-24 New Payment Txns

- 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.

15.3.9.2 Reversing Payment Transactions

To reverse an individual payment transaction

 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.
- 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**).

15.3.9.3 Reversing Payment Transaction and Assessing NSF Fee

To reverse an individual payment transaction and assess NSF fee

- 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.

15.3.9.4 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 Line of credit.

Payment refund facility is available for both Single Account and Multi-Account. In case of Multiaccount, 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 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

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.

Table 15-25Scenarios

- 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 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.
- 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.

15.3.10 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.

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).

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

Table 15-26 Dues consolidation at Master account level

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 settingup 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.

15.3.11 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

 On the Oracle Financial Services Lending and Leasing Application home screen, click the Servicing > Servicing > Batch Transaction > Payments > Search tab.

yments ×												×
	ent Maintenance S	jearch										
										Search Options	: O Acco	unt 🔍 Payme
Search Criteria	-		2							V Res	et Criteria	💏 Search
View ▼ Format ▼ Criteria	Freeze	Detach 🚽 \	Wrap 🔂				Comparison Oper	ator	Value			
PAYMENT STATUS							LIKE					
MULTI ACCOUNT							LIKE		YES		-	
ACCOUNT NUMBER	2						LIKE					
PAYMENT AMOUNT	r ^{is}						LIKE					
PAYMENT START D	ATE				GREATER THAN					6		
PAYMENT END DAT	TF .						LESS THAN OR E					6
PAYMENT REFEREN							LIKE					~
BATCH #							LIKE					
								[000]				
												0
												Qper Qper
Search Results												
View - Format -	Freeze	Detach 🚽 🗸	Wrap 🚱									
Multi Account	Account #	Title	Account Status	PmtDt	Currency	Pmt Amt	Txn Amt	Spread	Mode	Reason	Reference	В
Y	20150100018093	IMPUTED RATE-C1	ACTIVE:DELQ	10/02/2018	US DOLLAR	2	2	ACTIVE SPREAD	MONEY ORDER	REGULAR PAYMENT	REG	2
Y	20150100018093	IMPUTED RATE-C1	ACTIVE:DELQ	10/02/2018	US DOLLAR	2	2	ACTIVE SPREAD	MONEY ORDER	REGULAR PAYMENT	REG	2
Y	20180900018670	GREGAR MENDAL	ACTIVE:DELQ	10/02/2018	US DOLLAR	2	2	ACTIVE SPREAD-L		REGULAR PAYMENT		2
	20180900018670	GREGAR MENDAL	ACTIVE:DELQ	10/02/2018	US DOLLAR	2	2	ACTIVE SPREAD-L	MONEY ORDER	REGULAR PAYMENT	REG	2
Y	20150100018093	IMPUTED RATE-C1		10/02/2018	US DOLLAR	2	2	ACTIVE SPREAD	MONEY ORDER	REGULAR PAYMENT		2

Figure 15-7 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 15-27 S	earch 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.
 - 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.

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

Table 15-28 Search Results

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.

15.4 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

15.4.1 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.



Figure	15-8	Fee	Entry
--------	------	-----	-------

DashBoard	Fees ×													2
> Origination	Fee Entry Sea	arch												
ervicing														
Servicing Customer Service Securitization	Batch View Options Open Batch	es Only 🔘 A	Il Batches								(🕂 Add 🥖 Edit	<u>V</u> iew	✓ Audit
Transaction Authorization Post Date Checks	View - Forma	at 🗸 📑	Freeze	Detach	Wrap لي	62	Post	2 Reverse	Hold/	Open				
Escrow Transactions	Company	Branch	Batch #				Date	Batch	Туре	Batch Status	Total #	Ctrl Total #	Total Amt	
Account Documents	US01	USHQ		-349-00003003			12/15/20		- X2	OPEN	1	1	0.00	0.00
Collateral Management Reports	US01	USHQ	FEE-2015	-348-00002015	1		12/14/20	15		OPEN	1	1	0.00	0.0
Producers Vendors	Fees											👍 Add 🥖 Edit	. View	Audit
4 Batch Transactions	View - Form	at 🗸 🔛	Freeze	Detach	Wrap لي	65								
Advances Payments	Fee Date		Fee Amou			Codes	Reason					Reference		Total Am
Fees	12/15/2015		0.0	00 OPEN	MEM	BERSHIP F	EE REGULA	R PAYMENT				20151200010	012	0.0
4 Interfaces	Columns Hidden	1												
AP Transactions	Fee Txn											Ad	d 🥖 Edit	 ⊻iew
GL Transactions CASA Reconciliation	View - Forma	at 🕶 📑	Freeze	Detach	J Wran	ල්ව								
Conversion Accounts	Account #	Tit		Mall	4	VG			<u>م</u>	7 An	ount Status	Txn Codes	Error	Reason
	No data to displa		-											

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

15.4.1.1 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

- On the Oracle Financial Services Lending and Leasing Application home screen, click the Servicing > Servicing > Batch Transaction > Fees > Fee Entry tab.
- 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

 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 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.

15.4.1.2 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

- 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.

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.

Table 15-29 Batch

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

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:

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.

Table 15-30 Fees

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).
- 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:

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.

Table 15-31 Fee Txns

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.

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.

15.4.1.3 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.

15.4.1.4 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

- 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.

15.4.1.5 Reversing the batch of Fee Processing

Only the batches with a status of POSTED can be reversed.

To reverse the batch of fee processing

- 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.



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.

15.5 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

- 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.



16 Interface

Interface consists of the following topics:

- Introduction
- AP Transactions
- GL Transactions
- Account Conversion

16.1 Introduction

This chapter discusses about the interfaces available in the application which supports following interfaces:

- AP Transaction
- GL Transaction
- Conversion Accounts

16.2 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

 On the Oracle Financial Services Lending and Leasing home screen, Servicing > Servicing > Interfaces > AP Transaction. The AP Transactions screen appears.



								/ Edit	V Aud
			Party 🔘 Vendo	or 🔵 Customer 🔵	Business	Pmt Mode			
Freez	e 🚮 Detach 🛛	🚽 Wrap 🛛 🙀	View Last	🖲 1 Day 🔵 1 Wee	ek 🔘 1 Month 🥃	By Date Start Dt mm/dd/yyyy 🖄 End Dt mm/dd	Vyyyy 🖏 🍯	6	
ompany Branch	Transaction D	ate Status	Sub Status	Sub Status Dt	Payee Type	Payee	Currency	Amount Pmt Mode	
S01 USHQ	12/01/2020	OPEN	READY		CUSTOMER	20190100042882-NAVEEN INDEX RATE 4	USD	25,000.00 INSTITUTION DRAFT /	CHECK
S01 USHQ	03/20/2020	OPEN	READY		CUSTOMER	20190100057211-NAVEEN CONVERSION ASSOCIATED	USD	25,000.00 INSTITUTION DRAFT /	CHECK
S01 USHQ	04/10/2020	OPEN	READY		CUSTOMER	20190100057443-NAVEEN INDEX RATE 21	USD	25,000.00 INSTITUTION DRAFT /	CHECK
AUDI SAR1	06/15/2020	OPEN	READY		THIRD PARTY	20200100057870	OMR	12,000.00 INSTITUTION DRAFT /	CHECK
S01 USHQ	03/20/2020	OPEN	READY		CUSTOMER	A_UDP_1-DREW AKS	USD	21,100.00 INSTITUTION DRAFT /	CHECK
S01 USHQ	03/20/2020	OPEN	READY		CUSTOMER	A_UDP_2-DREW AKS	USD	21,100.00 INSTITUTION DRAFT /	CHECK
S01 USHQ	03/20/2020	OPEN	READY		CUSTOMER	A_UDP_3-DREW AKS	USD	21,100.00 INSTITUTION DRAFT /	CHECK
S01 USHQ	06/10/2020	OPEN	READY		CUSTOMER	20190100057451-NAVEEN INDEX RATE 22	USD	25,000.00 INSTITUTION DRAFT /	CHECK
AUDI SAR1	06/15/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS -2019000032	OMR	15,000.00 ACH	
AUDI SAR1	06/15/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS -2019000033	OMR	15,000.00 ACH	
RG01 AR01	03/12/2020	OPEN	READY		CUSTOMER	A_LN_39-CLAIRE NANCY	ARS	15,000.00 INSTITUTION DRAFT /	CHECK
RG01 AR01	03/12/2020	OPEN	READY		CUSTOMER	A_LN_40-CLAIRE NANCY	ARS	15,000.00 INSTITUTION DRAFT /	CHECK
AUDI SAR1	03/12/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS -2019000046	OMR	15,000.00 ACH	
AUDI SAR1	03/12/2020	OPEN	READY		PRODUCER	OH-00005-TOYOTA ON THE HEIGHTS -2019000045	OMR	15,000.00 ACH	
SSASSSAARA	Impany Branch 801 USHQ 801 AR01 8021 AR01 8031 AR01 8041 AR01 8051 AR01	Freeze Freezee Freezee Freezee Freezee Freezee Freezee Freezee Freezee Freezee	Freeze Detach off Urap Wash Branch Tonsection Date Satus Satus	Image: Note:	Image: Process Image:		All ACH Construction All ACH Construc	Image: Note:	All Producer Third Party Vendor Customer Business All AcH Orek All AcH Open Close Hold Vendor Impany Branch Impany Branch Impany Wendor Stabs Sub

Figure 16-1 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.

AllAll payees.ProducerProducer payees.Third PartyThird party payees.VendorVendor payees.CustomerCustomer payees.BusinessBusiness payees.	Choose	Oracle Financial Services Lending and Leasing displays
Third Party Third party payees. Vendor Vendor payees. Customer Customer payees.	All	All payees.
Vendor Vendor payees. Customer Customer payees.	Producer	Producer payees.
Customer Customer payees.	Third Party	Third party payees.
	Vendor	Vendor payees.
Business Business payees.	Customer	Customer payees.
	Business	Business payees.

Table 16-1Payee Type

The **Pmt Mode** section enables you to view requisitions by how the payment is made.

Choose	Oracle Financial Services Lending and Leasing displays
All	All requisitions.
ACH	Requisitions paid by ACH.
Check	Requisitions paid by check.

Table 16-2 Pmt Mode

The **Status** section enables you to view requisitions according to 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.

Table 16-3 Status

The **View Last** section enables you to view requisitions based on elapsed days.

Table 16-4 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:

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.
Рауее Туре	The AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, CUSTOMER, or BUSINESS).

Table 16-5 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.

Table 16-5 (Cont.) Requisitions

5. On the **Details** sub tab, perform any of the **Basic Operations** mentioned in Navigation chapter. You can view the following information:

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.

Table 16-6 Details

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.

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.
- 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.

- 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.



- 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.

16.3 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

16.3.1 Company tab

The Company tab contains the following sub tabs:

- GL Transactions
- Amortized Transactions Tab

16.3.1.1 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.



GL	Transactions ×		*
C	Company Account		
	Company		
	View - Format -	🔛 🔟 Freeze 🚮 Detach 🚚 Wrap	
	Short Name	Name	Currency
	US01	DEMO BANK USA	US DOLLAR
	NL02	DEMO BANK NL	EURO
	SA03	DEMO BANK SA	SAUDI RIYAL
	JP04	DEMO BANK JP	YEN
	GL Transactions	Amortized Transactions WFP GL Transactions	
	<u></u>		
	GL Entries		fb
	View - Format -		
	GL Post Dt	Debit Amt Credit Amt GL File/Batch # Date Created Acc # Segment Branch	Segment
	No data to display.	III	

Figure 16-2 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:

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.

Table 16-7 GL Entries

Table 16-7 (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 16-8 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.

16.3.1.2 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

- 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.
- 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:

ation method.
ency.

Table 16-9 Transactions



Table 16-9 (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 16-10 Amortized Transactions

Field	View this
GL Post Dt	The GL post date.
Transaction Code	The transaction code.
Transaction Amount	The transaction amount.

16.3.2 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.

EARCH MENU	æ	Customer Service X GL	Transactions X S	ystem Monitor 🗙 🛛 E	Satch Jobs $_{\rm X}$						X
		Company Account									
ashBoard											
DashBoard	*	Account									
DashBoard		Acc = 20160100012242									
Users Productivity											
System Monitor		View - Format -	🖙 🛛 🕅 Freeze	🖞 Detach 🛛 🕼 Wr	ар						
Producer Analysis		Account #	Title								Status
Process Files		20160100012242	BREWSTER JANE								ACTIVE:DEL(
		Monetary Trans	actions	Detach 🚽	Wrap 🚱 Vie	vLast 🔘 1 Day 🔘	2 Days 🔘 5 Days 🔘 All	Days			
		View View Format View View View View View View View View	GL Post Dt 03/16/2017	Transaction Code FLC	Transaction Desc LATE CHARGE	v Last ⊚1 Day ⊚	2 Days 💮 5 Days 🔘 All	Days		Amt Remarks	S 🔺
	-	View Format Ffective Dt 01/18/2017 12/18/2016	GL Post Dt 03/16/2017 03/16/2017	Transaction Code FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE	vLast ⊚1Day⊚	2 Days 💮 5 Days 🌒 All	Days		300.00 300.00	s
	1	View V Format V Effective Dt 01/18/2017 12/18/2016 11/18/2016	GL Post Dt 03/16/2017 03/16/2017 03/16/2017	Transaction Code FLC FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE LATE CHARGE	vLast ©1Day⊚	2 Days 💮 5 Days 💿 All	Days		300.00 300.00 300.00	S A
		View V Format V Effective Dt 01/18/2017 12/18/2016 11/18/2016 10/18/2016	GL Post Dt 03/16/2017 03/16/2017 03/16/2017 03/16/2017	Transaction Code FLC FLC FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE	vLast ⊚1Day⊚	2 Days 💮 5 Days 🕲 All	Days		300.00 300.00 300.00 300.00	S A
	•	View V Format V Effective Dt 01/18/2017 12/18/2016 11/18/2016 10/18/2016 09/18/2016	GL Post Dt 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017	Transaction Code FLC FLC FLC FLC FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE LATE CHARGE	vLast ⊚1Day⊚	2 Days 💮 5 Days 🖲 Al	Days		300.00 300.00 300.00 300.00 300.00	
	•	View Format Effective Dt 01/18/2017 12/18/2016 11/18/2016 10/18/2016	GL Post Dt 03/16/2017 03/16/2017 03/16/2017 03/16/2017	Transaction Code FLC FLC FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE	vLast ⊚1Day⊚	2 Days 💮 5 Days 🛞 All	Days		300.00 300.00 300.00 300.00	
		View V Format V Effective Dt 01/18/2017 12/18/2016 11/18/2016 10/18/2016 09/18/2016 08/18/2016	GL Post Dt 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017	Transaction Code FLC FLC FLC FLC FLC FLC FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE	vLast ©1Day⊚	2 Days 💮 5 Days 🛞 All	Days		300.00 300.00 300.00 300.00 300.00 300.00	
		View Format F Effective Dt 01/18/2017 12/18/2016 11/18/2016 09/18/2016 08/18/2016 08/18/2016	GL Post Dt 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017	Transaction Code FLC FLC FLC FLC FLC FLC FLC FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE	vLast ⊘1Day⊘	2 Days 💮 5 Days 🖲 Al	Days		300.00 300.00 300.00 300.00 300.00 300.00 300.00	
		View Format F Effective Dt 01/18/2016 11/18/2016 10/18/2016 09/18/2016 08/18/2016 07/18/2016 06/18/2016	GL Post Dt 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017 03/16/2017	Transaction Code FLC FLC FLC FLC FLC FLC FLC FLC FLC FLC	Transaction Desc LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE LATE CHARGE	v Last ⊘ 1 Day⊘	2 Days 💮 5 Days 🖲 All	Days		300.00 300.00 300.00 300.00 300.00 300.00 300.00 300.00	
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Figure 16-3 Account

System displays the following account details:

Table 16-11 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
- 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 16-12 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
	GL Post Date



Transaction Type	Transaction Details	
	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	

Table 16-12 (Cont.) GL Transactions

16.4 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:

- 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
- Search Tab

16.4.1 Pending Account Creation

In some specific type of product financing such as hand-set financing, after an order is placed using Web/Retail store, 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.

Pending Account Creation Existing Flow End Ńo Condition= ACTIVATION ON HOLD? Create Account in End Pending Status On-boarding Activate Account Post Call Activity to Create Active remove condition Start Transaction using batch TXNACT_BJ_100_01 End ACTIVATION ON HOLD Warehouse Shipped Void Account Customer Requested Create Rescission Start End for Cancellation Transaction

Figure 16-4 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)
- 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)

16.4.2 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

- 1. Click Servicing > Servicing > Interfaces > Conversion Accounts > Account Boarding.
- 2. The Account Conversion screen appears.

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Customer Service	View - Format -	Free The Pres	ze 🛃 Detach	🖓 Wrap 😽	2					
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Reports							📄 Save and	Add 🔄 Save and St	ay 🔄 Save and Re	turn 🗘 🤤 <u>R</u> etur
Producers										
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AP Transactions		* Priority		~	Existing Customer			Underwin * Xi		
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Figure 16-5 Account Conversion

3. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

	Table 16-13	Account Conversion
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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.



Field	Do this			
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.)			
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.			

Table 16-13 (Cont.) Account Conversion

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

16.4.3 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.

16.4.4 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.

For detailed information, refer to Business sub tab section.

16.4.5 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 Line of credit 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**.

16.4.6 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 Line of credit can be funded.

In completing the truth-in-lending details on Contract link, you will complete the Line of credit screen.

The Line of credit screen share the following sub screens:

- Itemizations
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC



16.4.7 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.

16.4.8 Account Details Tab

The Account Conversion Account's screen allows you to view and add comments regarding an account at any time.

To complete the Account Details section

 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
- Line of credit Details
- Tracking Attributes
- 2. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Table 16-14 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.



Table 16-14(Cont.) Account Details

Field	Do this
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:

Table 16-15 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.
- In the Due Dates block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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.

Table 16-16 Due Dates



Field	Do this
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.

Table 16-16 (Cont.) Due Dates

- 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.

A brief description of the fields is given below.

Table 16-17 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.

16.4.9 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 16-18 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.



Field	Do this
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 allocate towards the over limit fee.
Fee Adv	Enter the part of the payment that was allocate towards the advance transaction fee.
Pre-Payment	Enter the part of the payment that was allocate 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.
Late Charge	Enter the part of the payment that was allocate towards the late charge balance.
NSF	Enter the part of the payment that was allocate 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.

Table 16-18 (Cont.) Transactions

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 16-19 ACH

FieldDo thisBank NameEnter the current ACH bank name.Bank Routing #Enter the current ACH bank routing number.StatusSelect the status as either Active or Inactive from the drop-down list.Start DtEnter the ACH start date.End DateEnter the ACH end date.		
Bank Routing #Enter the current ACH bank routing number.StatusSelect the status as either Active or Inactive from the drop-down list.Start DtEnter the ACH start date.	Field	Do this
Status Select the status as either Active or Inactive from the drop-down list. Start Dt Enter the ACH start date.	Bank Name	Enter the current ACH bank name.
Start Dt Enter the ACH start date.	Bank Routing #	Enter the current ACH bank routing number.
	Status	
End Date Enter the ACH end date.	Start Dt	Enter the ACH start date.
	End Date	Enter the ACH end date.



Field	Do this
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.
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 numbe 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

Table 16-19 (Cont.) ACH

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

To complete the Bankruptcy sub screen

- 1. Click **Bankruptcy** sub tab.
- 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 16-20 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.



Table 16-20 (Cont.) Bankruptcy

Field	Do this
Туре	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:

Table 16-21 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.
Туре	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 16-22 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.
- On the **Compensation** sub screen, perform any of the Basic Operations mentioned in 2. Navigation chapter.

A brief description of the fields is given below:

Table 16-23 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 15.
Int Amt Earned	Enter the original balance amount.
Amt Paid	Enter the amount of the balance earned as of previous month-end.



Field	Do this
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.

Table 16-23 (Cont.) Compensation

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

To complete the Line of credit Details sub screen

- 1. Click Line of credit Details sub tab.
- In the Additional Line of credit Details block, perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields is given below:

Table 16-24 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.
- 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 16-25 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.

16.4.10 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.
- 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.

16.4.11 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 Line of credit 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 Line of credit. 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.

16.4.12 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.
- 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.



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 Line of credit.

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 Line of credit:

- 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
- 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
- Refunding the payment
- Apply, adjust, or waive an extension fee



- 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 Line of credit to interest bearing Line of credit
- Trading of Accounts Monetary Transactions
- Billing Cycle Change
- Capitalization Maintenance
- Cycle Based Late Fee Adjustment / Waiver
- Fee Consolidation 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
- Phone Pay Fees
- Financed Insurances
- Index/Margin Rates
- Payoff Quotes
- Account Paidoff
- Account Charge Off



- Account Closure
- Advance (Principal) Balance
- Interest
- Interest Accrual
- Active Military Duty
- Due Date Change
- Payment Refund Transaction
- Extensions
- Prepayment Penalty
- Escrow Payment
- Escrow balance refund
- Pay Off Quote Fee
- Nonperforming Accounts
- Convert a Precomputed (PC) Line of credit into a Simple Interest (SI) Line of credit
- Trading of Accounts Monetary Transactions
- Billing Cycle Change
- Capitalization Maintenance
- Cycle Based Late Fee Adjustment / Waiver
- Fee Consolidation Maintenance

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.

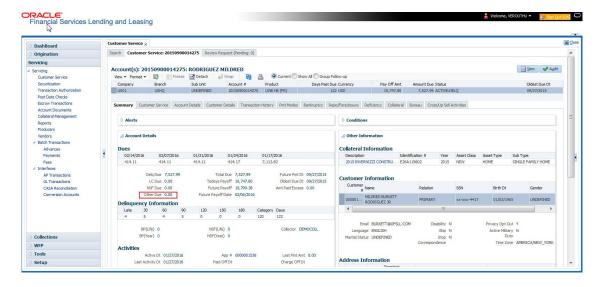


Figure A-1 Servicing Expenses



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.



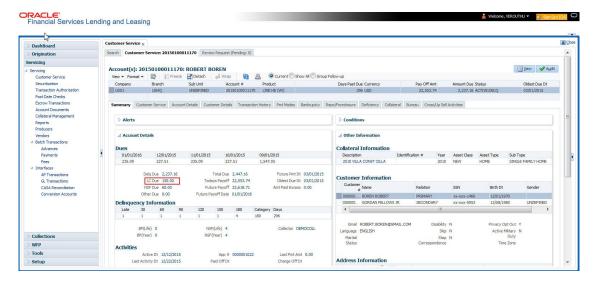


Table A-4	To adjust a late charge	Э
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Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount



Table A-4 (Cont.) To adjust a late charge

Transaction	Parameters
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.

Figure A-3 Non-sufficient Fund Fees

DashBoard	C	stomer Service	e × a											
Origination	5	earch Custom	aer Service	: 201501000	11170 Review	Request (Pending:	0)							
Servicing														
Servicing		Account(s):	2015010	00011170:	ROBERT BO	REN								View 🖌 Audit
Customer Service		View - Format	t - 📑	Freeze	Detach	d Wrap		O Current O Show All O Group F	follow-up					
Securitization		Company	Bran	ich	Sub Unit	Account #		oduct	Days Past Due	Currency	Pay Off Amt	Amount Due St	atus	Oldest Due Dt
Transaction Authorization Post Date Checks		U501	USH	Q	UNDEFINED	2015010001	1170 LIN	VE HE (VR)	295	USD	22,553.74	2,237.16 AC	TIVE:DELQ	03/01/2015
Vendors J Batch Transactions Advances		Account								nformation				
Payments	•	01/01/201	16 1	2/01/2015	11/01/2015	10/01/2015	09/0	1/2015	Description	Identifica	tion # Year	Asset Class	Asset Type Sub Ty	90
Fees		235.09	23	27.51	235.09	227.51	1,54	7.05	2010 VILLA	CONST CILLA	2010	NEW	HOME SINGL	FAMILY HOME
 Interfaces AP Transactions 				2,237.16		otal Due 2,447.16 s Payoff 22,553.7		Future Pmt Dt 03/01/2015 Oldest Due Dt 03/01/2015	Customer 1	Information				
G. Transactions			NSF Due	60.00		e Payoff 22,618.7		Amt Paid Excess 0.00	Customer	Name	Relation	SSN	Birth Dt	Gender
GL Transactions CASA Reconcilation			Other Due	0.00	Future Pay	off Date 01/01/20	16		000000)	BOREN ROBERT	PRIMARY	xx-xxx-1466	12/01/1970	
			cy Infor	mation					000000 0	GORDAN FELLOWS JR	SECONDARY	xx-xxx-5953	12/08/1980	UNDEFINED
CASA Reconciliation		Delinquen			120	150 180		ry Days	4		111			- P
CASA Reconciliation		Late	30	60 90			180	296						
CASA Reconciliation			30	60 90 1 1	1	1 4								
CASA Reconciliation		Late 1	30 1					Collector DEMOCOL		OBERT.BOREN@GMAIL.COM	Disability		Privacy Opt Out 1	
CASA Reconditation Conversion Accounts		Late 1	30		NSF(1 4 Life) 4 ear) 4		Collector DEMOCOLL	Language El		Skip	N	Active Military	
CASA Recondition Conversion Accounts		Late 1 B	30 1 BP(Life) 0		NSF(Life) 4		Collector DEMOCOLL				N		
CASA Reconditation Conversion Accounts		Late 1	30 1 BP(Ufe) 0 SP(Year) 0		NSF(Life) 4		Collector DEMOCOLL	Language El Marital		Skip Stop	N	Active Military 1 Duty	

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-7To 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.

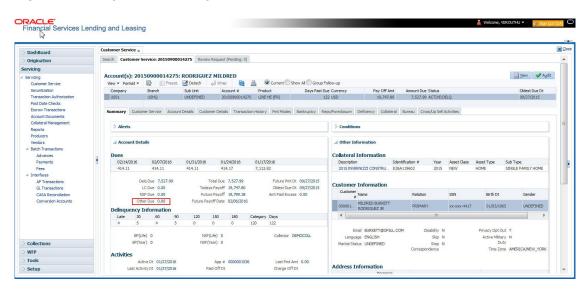


Figure A-4 Repossession Expenses

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

ances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work O	ders			
alance Group	Balance Group			Txn Period
	Current Balance O Deficiency Balance	Non-Performing Balance 🔘 T	erminate Balance	
vlew ▼ Format ▼ 🔯 🔟 Freeze 🔛 Detach 🚕 Wrap 🚯 Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balance
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.4
INTEREST	0.00	12.48	12.48	0.0
FEE LATE CHARGE	0.00	0.00	0.00	0.0
FEE NSF	0.00	0.00	0.00	0.0
FEE EXTENSION	0.00	0.00	0.00	0.0
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.0
FEE PHONE PAY	0.00	0.00	0.00	0.0
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.
RENTAL FEE	0.00	0.00	0.00	0.0
FEE DELAY	0.00	0.00	0.00	0.0
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.0
PLANUES AND	0.00	0.00	0.00	0.0
EXPENSE REPOSESSION/FORECLOSURE				



Table A-8 Repossession expense

Transaction	Devenuedave
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

Table A-10 To waive a repossession expense

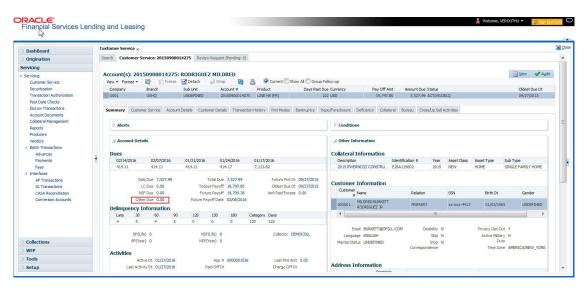
Transaction	Parameters	
Waive Repossession Expenses	Txn Date Amount	

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

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo,Foredosure Deficiency Collateral Bureau Cross/Up Sel Activities
Balances
Transactions Sale Transactions Payment Rating Due Date History Repayment Schedule Work Orders

	Balance Group			Txn Period
	Current Balance O Deficiency Balance	Non-Performing Balance 🔘 T	Ferminate Balance	
liew 🔻 Format 👻 🔝 Freeze 🔛 Detach 🛛 🖓 Wrap 🚱				
Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balan
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.
INTEREST	0.00	12.48	12.48	0.
FEE LATE CHARGE	0.00	0.00	0.00	0.
FEE NSF	0.00	0.00	0.00	0.
FEE EXTENSION	0.00	0.00	0.00	0.
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.
FEE PHONE PAY	0.00	0.00	0.00	0.
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.
RENTAL FEE	0.00	0.00	0.00	0.
FEE DELAY	0.00	0.00	0.00	0.
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.
EXPENSE SERVICING	0.00	0.00	0.00	0.

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 Line of credit 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

DashBoard	Custon	ner Service ×															
> Origination	Search	Search Customer Service: 20150900014275 Review Request (Pending: 0)															
Servicing																	
Servicing Customer Service		ount(s): 20		0001427					Current Show Al Group	Follow-up							iew 🔗 Audit
Securitization	Co	ompany	Bran	nch	Sub Uni	it	Account #	Prod	uct Days Past I	Due Currency	Pay Off A	nt Amount Due	Status			0	Idest Due Dt
Transaction Authorization Post Date Checks	US	501	USH	IQ.	UNDEFI	INED	20150900014275	5 LENE	HE (FR)	122 USD	19,747.	80 7,527.99	ACTIVE:DE	LQ		0	9/27/2015
Collateral Management Reports Producers		Alerts								> Condition							
Vendors A Batch Transactions		Account De	:tails							🔏 Other Info							
Advances	, D	02/14/2016		2/07/2016	01/31	The sec	01/24/2016	01/17/	2015	Collateral I	nformation	Identification #	Year	Asset Class	Asset Type	Sub Type	
Payments Fees		414.11		14.11	414.1		414.17	7.113		2015 INVER	NIZZI CONSTRU			Asset Class	HOME		MTLY HOME
 Interfaces AP Transactions 				7,527.99			Oue 7,527.99		Future Pmt Dt 09/27/2015 Oldest Due Dt 09/27/2015	Customer J	nformation						
GL Transactions			LC Due NSF Due				off 19,799.38		Amt Paid Excess 0.00	Customer	lame	Relation		SSN	Birth Dt		Gender
CASA Reconcliation Conversion Accounts		Ot	ther Due	. 0.00	Fut		ate 02/06/2016				ALLORED BURKETT	PRIMARY		xx-xxx-4417	01/03/19		UNDEFINED
	D	Late 30			90 12	20 150	180	Category	Davia		CODATODE2 DA						
		4 5			5 0			120	122				1000				
		RP0	(Life) 0			NSF(Life)	0		Collector DEMOCOLL		e ENGLISH	LL.COM DI	sability N Skip N		Privacy Opt C Active Milit		
						NSF(Year)	0			Marital Statu	IS UNDEFINED		Stop N			uty	
> Collections			rear) 0														
> Collections		BP(Y	(ear) 0									Correspon	ndence		Time Zu	one AMERIC	A/NEW_YORK
	A	BP(Y		01/27/2016	5		p ≠ 0000001536		Last Pmt Amt 0.00	Address In		Correspor	ndence		Time Zi	one AMERIC	A/NEW_YORK

Table A-14 To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount

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 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 Line of credit and adjusts the Line of credit receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Line of credit. After you post the transaction Line of credit 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

	Cus	tomer Service ×								3
DashBoard Origination	Se	arch Customer	Service: 201501	00011170 Review I	Request (Pending: 0)					
ervicing	-	customer	Service Levicer		request (crossly of					
		ccount(s): 20	1501000111	70: ROBERT BO	REN					📄 Yjew 🛛 🖋 Aydit
Servicing Customer Service				zze 🔐 Detach 🛛		🚇 🔍 Current 🔘 Show	All O Group Follow-up			
Securitization		Company	Branch	Sub Unit	Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
Transaction Authorization		U501	USHQ	UNDEFINED	20150100011170	LINE HE (VR)	296 USD	22,553.74	2,237.16 ACTIVE:DELQ	03/01/2015
Post Date Checks										
Escrow Transactions Account Documents		Summary Custom	ter Service Acco	unt Details Custon	ner Details Transactio	on History Pmt Modes B	ankruptcy Repo/Foredosure Defidency C	ollateral Bureau Cross/Up S	ell Activities	
Collateral Management		Account Details	Statements Ra	te Schedule Insurar	nces Contract Inform	mation				
Reports										
Producers		Insurance I	Information							🗐 Yjew 🔗 Audit
Vendors				Freeze Detach	ط Wrap	a				a Ten
4 Batch Transactions			Insurance Type	S	Company	1	Policy #	Effective Dt	Premium Amt Term Stat	10
Advances Payments		No data to displa			company		10007	Lincore be	Tentan Ante Tent State	
Fees										
Interfaces										
AP Transactions		Insurance 1		Press.					🥒 Edit	🔄 Yjew 🛛 🔗 Aydit
GL Transactions		View - Form		Freeze Detach	신 Wrap 🚱	🗣 💁 🖓				
CASA Reconcilation		Sub-Paramet		Parameter				Value	1	
Conversion Accounts		No data to displa	w.							
Collections										
WFP										

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 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.

Transaction	Parameters
Insurance Cancellation	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Cancellation Reason
	Current Usage

Table A-17 To cancel a financed insurance

If you enter a value for INSURANCE REFUND AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Line of credit receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Line of credit based on remaining balances. After posting the transaction, Line of credit will be billed for newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub screen.

Also if you enter a value for **Current Usage**, system computes the rebate amount using the Pro Rata (Mileage) method. However system also calculates the rebate amount using **Refund Calculation Method** and considers the minimum value out of both.

A.1.7.3 Insurance Modification

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle Financial Services Lending and Leasing re-computes the repayment amount using new premium amount and adjusts advance/principal balance on Line of credit and Line of credit receivables.

Parameters					
Txn Date					
Insurance Type					
Policy Effective Date					
Premium Amount					
	Txn Date Insurance Type Policy Effective Date				

Table A-18 To modify financed insurance information

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 Line of credit up to the required basis points using the INDEX / MARGIN RATE CHANGE monetary transaction.



Transaction	Parameters
NDEX / 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.
	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 .

Table A-19 To change an index/margin rate

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 Line of credit. 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-10 Payoff Quotes

	Customer Service ×			
Origination	Search Customer Service: 20160200010881 Review Request (Pending: 0)			
vicing				
ervicing	Account(s): 20160200010881: SRIV SHANK	F.11		📃 View 🖌 Au
Customer Service Securitization	View v Format v Preeze Detach d Wrap a source Show All c Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt Amount Due Status	Oldest Due Dt
Transaction Authorizat	US01 USHQ UNDEFINED 20160200010881 LINE HE (VR)	0 USD	0.00 0.00 CHARGED OF	
Post Date Checks				
Escrow Transactions Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankrupt	cy Repo/Foreclosure Deficiency Colla	steral Bureau Cross/Up Sell Activities	
Collateral Management	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Corres	pondence Letters Document Tracking		
Reports Producers				
Vendors	Transaction Batch Information			🛉 Add 🥒 Edit 📄 View ✔ Audit
Batch Transactions	View 🕶 Format 🕶 📑 Freeze 🗃 Detach 📣 Wrap 🚷 🚳 Post 🗔 Vgid			
Advances Payments	Date Monetary Transaction			Status Batch
Fees	02/02/2016 Y CHARGED OFF			POSTED N
Interfaces				
AP Transactions GL Transactions	Parameters			
CASA Reconciliation	View 🕶 Format 🕶 🔛 Freeze 🔛 Detach 📣 Wrap 🚷			
Conversion Account	Parameter		Value	Required
	TXN DATE		02/02/2016	Y
	Result			
	View 🕶 Format 🕶 🔛 Freeze 🔛 Detach 🛛 🖓 Wrap 🚱			
	Transaction Processing Details			
	***** Transaction Posting Successful *****			
ollections				

Table A-20 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 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.

Figure A-11 Account Paidoff

> DashBoard	Customer Serv	ice ×												
> Origination	Accou	nt Detai	s						⊿ Other	Information				-
Servicing	Dues								Collator	al Information				
Customer Service Securitization	11/10/2 0.00	2012	10/10/20 0.00		0 9/10/201 2 0.00		08/10/2012 0.00	07/10/201 0.00	Descript		Identification # 2G4WS52J151110621	Year Asset Clas	s Asset Typ VEHICLE ▶	
Transaction Authorization Post Date Checks Escrow Transactions Account Documents		elq Due LC Due ISF Due	0.00	Todays Pa	Due 0.00 yoff 0.00 yoff 0.00		Future Pmt Dt Oldest Due Dt Amt Paid	12/10/2012		er Information	Relation	SSN	Birth	
Colateral Management Reports Producers	-	her Due	0.00 nformati	E	yoff 01/01 Date	1/2016	Excess		000000	FREDRICK A MOOF	RE SPOUSE	xx-xxx-39 xx-xxx-39		
Vendors Batch Transactions Advances Payments		30 0	60 0	90 0	120 0	150 0	180 0	Category Da 0	Ema	MARIEC@SSC.COM	Disability N Skip N	Privacy Y Opt	4	Е
Fees Interfaces AP Transactions GI Transactions	BP((Life) 0 Year) 0		NSF(L NSF(Ye			Collector	GIRI	Marita Statu:		Stop N Correspondence	Out Active N Miltary Duty Time AMERIC		
CASA Reconcilation	Activitie		1/01/2012	Ap	p# 00000	000490	Last Pmt An	nt 2,074.59				Zone	AVINE VV_TORK	
> WFP		ity Dt 1 e Day 1	2/22/2015		Dt 05/31		Charge Off I Military Du		Address	Information				
> Tools	Last P	mt Dt 0	5/18/2012	Current F	mt 359.9	6	Customer Sco	re 590	Туре		^{ic} Mailing Address		Phone	
Setup		tomer C Grade		Last Bill A	amt 3,383	.64	Behaviour Sco	re O	HOME	V V		WAY WINSTON-SALE	4 ((12) 2	

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-21 To pay off an account

Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

A.1.11 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Line of credit 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 Line of credit 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.

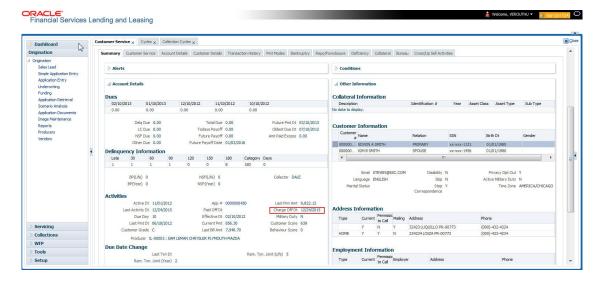


nmary	Account Details	Customer Details	Trans	action History	Pmt Modes	Bankrup	otcy Repo/Fored	losure	Deficiency	Bureau	Cross/Up Sell Act	ivities								
alances	Transactions	Sale Transfer Trans	actions	Payment Rating	Due Date	History	Repayment Sched	lule	Work Orders											
Balanc	e Group																			
				E	alance Grou	1p						Txn Period								
					Current B	alance	Deficiency Balance	Nor	-Performing B	alance 🔘 '	Terminate Balance	● ITD/CTD ● YT								
View	Format •	Freeze	Detach		65		benderie) balance (0 1101	i i citorining bi											
	te Type	Opening I		osted		Paid		Waived		harge Off	Adjusted (-)									
				00.00		0.00		0.00		5.000.00	0.00									
INTER			0.00		0.00		0.00		0.00		0.00		11.65		0.00		0.00		11.65	0.00
FEE L/	ATE CHARGE		0.00		0.00		0.00		0.00	0.00	0.00	0.00								
FEE N	SF		0.00		0.00		0.00		0.00		0.00	0.00								
FEE E	XTENSION		0.00		0.00		0.00		0.00		0.00	0.00								
FEE PI	REPAYMENT PE		0.00		0.00		0.00		0.00		0.00	0.00								
FEE PI	HONE PAY		0.00		0.00		0.00		0.00		0.00		0.00	0.00						
EXPEN	SE BANKRUPTC	(0.00		0.00		0.00		0.00		0.00		0.00	0.00						
EXPEN	ENSE REPOSESSI 0.00			0.00		0.00		0.00		0.00		0.00	0.00							
EXPEN	SE SERVICING		0.00		0.00		0.00		0.00		0.00	0.00								
•					III															
												Current Balance 0.0 Total								

Figure A-12 Account Charge Off

The date of the charge off appears on Account Details screen in Activity section's Chargeoff Dt field.

Figure A-13 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.

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

Table A-22 To charge off an account

While posting the transaction,

- If PROCESS MASTER ACCOUNT is selected as YES, then CHARGE OFF transaction is automatically posted to corresponding Master Account. If selected as No, then CHARGE OFF transaction is posted to current account and its Linked account.
- If Master Account has multiple Linked and Associated Accounts with status TRADED, VOID and Account Close Indicator =N, then system displays an error indicating Invalid status for Associated Accounts.
- If PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS is selected as Yes, then CHARGE OFF transaction is automatically posted to accounts belonging to same product type and selecting No posts the transaction to ALL accounts. However, this parameter has no relevance if the Process to Master Account is not set to Y.
- If PROCESS MASTER ASSOCIATED ACCOUNTS is selected as Yes, then CHARGE OFF transaction is automatically posted to all Associated Accounts under the Master Account and selecting No posts extension only to current account.
- If PROCESS SAME SALES ORDER NBR ACCOUNTS is selected as **YES**, then transaction is automatically posted to all corresponding account(s) which are having the same Sales Order number as that of current account where this transaction is being posted. However before posting, system considers the value defined for other parameters. See section, Processing with Combination of Transaction Parameters.

Note that during reversal of a CHARGED OFF transaction on hierarchy of Associated/Linked Accounts, ensure that Master Account is in ACTIVE status. Else, system restricts posting Reversal of a CHARGED OFF transaction for an Associated Account and displays an error indicating 'CHARGED OFF cannot be reversed - Master Account must be in ACTIVE status'.

A.1.12 Account Closure

The system automatically closes an account when its status changes from ACTIVE status to PAID or VOID. It is manually closed if it has status as CHARGE OFF. Accounts marked as CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.

Figure A-14 Account Closure

ACTIVITIES Maint	enance	Comments	Promises	Checklists	Tracking Attributes	References	Correspondence	Letters	Document Tracking	Scenario Analys	s			
ransaction Bat	ch Inf	ormation										👍 Add 🥖 Edit	View	🛷 Audit
View 👻 Format 👻	₽	T Freeze	Detach	Wrap لي) 🚯 🤅	Post 🔤 V	pid							
Date	Mone	tary	Transaction									Status	Batch	
02/16/2016	Y		ACCOUNT O	LOSE								POSTED	N	
01/19/2016	N		ADD CUSTO	MER ADDRES	SS PHONE							POSTED	N	
01/19/2016	N		ASSET MAIN	TENANCE								POSTED	N	
01/19/2016	Y		PAID OFF									POSTED	N	
01/19/2016	N		ASSET MAIN	TENANCE								POSTED	N	
View Format Parameter	5	Freeze	Detach	Wrap لي	62						Value		Required	
TXN DATE											01/22/2016		Required	
tesult											0 1 LU LU LU		,	
View • Format •	8	Ereeze	Detach	الم Wran	65									
Transaction Proces			Sault -	1 4 m m	NG.									

Table A-23 To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.13 Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on Funding screen. You are not allowed to post the advance with Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appears in the corresponding column of Customer Service screen's Account Balances sub tab for ADVANCE / PRINCIPAL Balance Type -- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

ances Transactions Alge Transfer Transactions Payment Rating D	ue Date History Re	payment Schedule	Work Orders					
alance Group								
				Balance Group				Txn Period
				O Current Bal	ance O Deficiency Bala	ance 🔘 Non-Performing B	alance 🔘 Terminate Balance	ITD/CTD O YTD
View 🔻 Format 👻 📑 Freeze 🚮 Detach 🛛 🖉 Wrap 🛛	2							
Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	100,000.00	0.00	0.00	0.00	0.00	0.00	100,000.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	40.00	0.00	0.00	0.00	0.00	0.00	40.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00					

Figure A-15 Advance (Principal) Balance



Table A-24 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-25 To charge off the advance/principal balance

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

Table A-26 To waive the advance/principal balance

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

A.1.14 Interest

The interest is accrued or posted automatically when you post the payment on Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

The adjustments will appears in the corresponding column of Customer Service form's Account Balances screen for INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

DashBoard	Customer Service ×									×
Origination	Search Customer Service: 20160100013993 Review Request (Pending: 0)									
Servicing										
Servicing	Account(s): 2016010001399	3: KVK KRISINA							📃 View 🛛 🖌 Audit	
Customer Service	View 🔻 Format 👻 📰 Freezo			Show All C Group Follow-up						
Securitization	Company Branch	Sub Unit Account #	Product	Day	s Past Due Currency	Pav	Off Amt Amount	Due Status	Oldest Due Dt	
Transaction Authorization	US01 USHO	UNDEFINED 201601000139			-11 USD			0.00 ACTIVE	02/01/2016	
Post Date Checks									1.11.1	
Escrow Transactions	Summary Customer Service Account	Details Customer Details Transact	tion History Pmt Mod	es Bankruptcy Repo/For	eclosure Deficiency	Collateral Bureau	Cross/Up Sell Activities			
Account Documents										
Collateral Management	Balances Transactions Payment	Rating Due Date History Repayment	t Schedule Work Order	8						
Reports										
Producers	Balance Group									
Vendors	STREET, STREET, STREET, STREET, ST				Balance Group				Txn Period	
Batch Transactions										
					0			0		
Advances					Ourrent Balance	Deficiency Balance	Non-Performing Balanc	e 🔘 Terminate Balance	ОТТО/СТО ОТТО	
Payments	View * Format *	reeze 🔛 Detadh 🚽 Wrap	61		Ourrent Balance (Non-Performing Balano		ОТТО/СТО ОТТО	
Payments Fees	Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance	
Payments Fees Interfaces	Balance Type ADVANCE / PRINCIPAL	Opening Balance 0.00	Posted 70,000.00	0.00	Walved 0.00	Charge Off 0.00	Adjusted (-) 0.00	Adjusted (+) 0.00	Balance 70,000.00	
Payments Fees	Balance Type ADVANCE / PRINCIPAL INTEREST	Opening Balance 0.00 0.00	Posted 70,000.00 0.00	0.00	Waived 0.00 0.00	Charge Off 0.00 0.00	Adjusted (-) 0.00 0.00	Adjusted (+) 0.00 0.00	Balance 70,000.00	
Payments Fees I Interfaces AP Transactions GL Transactions	Balance Type ADVANCE / PRINCIPAL INTEREST FEE LATE CHARGE	Opening Balance 0.00 0.00 0.00	Posted 70,000.00 0.00 0.00	0.00 0.00 0.00	Waived 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00	Balance 70,000.00 • 0.00 0.00	
Payments Fees I Interfaces AP Transactions GL Transactions CASA Reconciliation	Balance Type ADVANCE / PRINCIPAL INTEREST FRE LATE CHARGE FRE NSF	Opening Balance 0.00 0.00 0.00 0.00	Posted 70,000.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00	Balance 20,000.00 0.00 0.00 0.00	1
Payments Fees Interfaces AP Transactions GL Transactions	Balance Type ADVANCE / PRINCIPAL INTEREST FEE LATE CHARGE FEE NSF FEE ADVANCE	Opening Balance 0.00 0.00 0.00 0.00 0.00	Posted 70,000.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00 0.00	Balance 70,000.00 0.00 0.00 0.00 0.00	
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Balance Type ADVANCE (PRINCIPAL DITEREST FEE LATE CHARGE FEE NSF FEE ADVANCE FEE COVER CREDIT LIMIT	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (4) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 70,000.00 0.00 0.00 0.00 0.00	
Payments Fees I Interfaces AP Transactions GL Transactions CASA Reconciliation	Balance Type AUVANCE (PRINCIPAL INTEREST FEE LATE CHARGE FEE NSF FEE ADVANCE FEE OVER CREDIT LIMIT FEE MEMORENUP	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 20,000.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 20,000.00 0.00 0.00 0.00 0.00 0.00 0.00	
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	BARNET IPE ADVANCE (FRINCIPAL DITERSIT PEE LATE CHARGE PEE NOP PEE NOPACE PEE NOPACE PEE MOMERSHIP PEE MOMERSHIP	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balence 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00	
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Balance Type AdViance: PresnciPaL INTEREST PEE LATE CHARGE PEE NSF PEE ADVIANCE PEE CHARGESHIP PEE HYDRE PAY PEE PELAY	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 70,000:00 0.00 0.00 0.00 0.00 0.00 0.00 0	
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	BARNET IPE ADVANCE / FRINCIPAL DITERSIT PEE LATE CHARGE PEE NOP PEE ADVANCE PEE COMPCE PEE MOMERSHIP PEE MOMERSHIP	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance > 0,000.00 > 0.00 0.00 0.00 0.00 0.00 0	=
Payments Piess Interfaces AP Transactions C4, Transactions CASA Reconciliation Conversion Accounts	Balance Type AdViance: PresnciPaL INTEREST PEE LATE CHARGE PEE NSF PEE ADVIANCE PEE CHARGESHIP PEE PHOLE PAY PEE PELAY	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 70,000:00 0.00 0.00 0.00 0.00 0.00 0.00 0	=
Payments Parter faces AP Transactions C. Transactions CASA Reconciliation Conversion Accounts	Balance Tape Administer Tribulart HEE LATE CHARGE HEE NOW HEE ADMANDE HEE OWNER HEE OWNER ADMINIST HEE MANDE PAY HEE DOLLARY EXPRESS BANGUPTCY	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balence 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	=
Payments Frees # Interfores AP Transactions C. Transactions C. AR Recondition Conversion Accounts Collections WEP	Bakara Tape AnAver (1980) 1985/637 HEL DC ANAVE HEL ROW HEL RO	Opening Salvere 0,000	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance > 0,000.00 > 0.00 0.00 0.00 0.00 0.00 0	-
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Balance Tape Administer Tribulart HEE LATE CHARGE HEE NOW HEE ADMANDE HEE OWNER HEE OWNER ADMINIST HEE MANDE PAY HEE DOLLARY EXPRESS BANGUPTCY	Opening Salvere 0,000	Posted 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balence 70,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	

Figure A-16 Interest



Table A-27 To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Subtract	Txn Date Amount

Table A-28To waive the interest

Transaction	Parameters
Waive Interest	Txn Date Amount

A.1.15 Interest Accrual

You can start or stop interest accrual on a Line of credit.

On the Line of credit Details screens, Stop Accrual box is selected in Interest and Accruals section.

Figure A-17 Interest Accrual

nmary Customer	Service Ac	count Details	Customer Details	Transaction History	Pmt Modes	Bankruptcy Repo/F	oreclosure De	eficiency	Collateral	Bureau	Cross/Up Sell Activit	bes		
ccount Details	Statements	Rate Schedule	Insurances (Contract Information										
Account Info	rmation												View	Audit
View - Format		Freeze 🔐 🛙	Detach 🚽 W	rap 🚱										Agur
			Detach 🛛 剑 W Index Rate	rap 👸 Margin Rate	Ra	te Last Rate Change	Dt Accrual Start	Dt L	ast Accrual D	t	Rate Start of the Year	# of Rate changes (Year)	# of Rate changes (Life)	# of Ex
View 🔻 Format	- 🗣	ype			Ra 9.1		Dt Accrual Start 01/21/2016		ast Accrual D	t			# of Rate changes	

To remove Stop Accrual indicator, post the start ACCURAL transaction.

Table A-29 To start interest accrual for an account

Transaction	Parameters	
Start Accrual	Txn Date	

Table A-30 To stop interest accrual for an account

Transaction	Parameters	
Stop Accrual	Txn Date	

A.1.16 Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other



charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in the system for simple interest Line of credit.

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-31 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.

Figure A-18 Active Military Duty

Alerts							> Condition	IS											
	int Deta	ails								d Other Inf									
ues	5						C C	Description		ation		Identification #	Year	Asset Class	Asset Type	Sub Type			
0.00		0.0	00		0.00	0.0	.0	0.00		0 TOYOTA				Toch and a solution of the	0	NEW	VEHICLE	CAR	
		elq Due LC Due			T	Total Du Fodays Payo	e 0.00 ff 36.004.99	Future Pmt Dt 02/01 Oldest Due Dt 02/01	0	ustomer	Inform	ation							
	N	SF Due	0.00		F	Future Payo	ff 36,054.89	Amt Paid Excess 0.00		Customer #	Name			Relation	SSN	Bir	th Dt	Gender	
	Oth	ner Due	0.00		Future	e Payoff Dat	e 01/23/2016			000001	LI17 LI17			PRIMARY	xx-xxx-6	241 01,	/06/1950	UNDEFINED	
elinqu	ency I	nforn	natio	1						•					ш			4	
Late 0	30 0	6	50)	90 0	120 0	150 0	180 0	Category Days -19			Email			Disability	N	P	rivacy Opt Y		
	BP(Li BP(Ye	fe) 0 ar) 0				NSF(Life) 0 NSF(Year) 0		Collector DEMOCOL			nguage E Status	NGLISH		Skip Stop Correspondence	N		Out ve Military N Duty Time Zone AME	RICA/LOS_ANGELES	
tivitie	5																nine zone Ania	ACA/COS_ANGLES	
6	Ac Last Acti	tive Dt vity Dt				App Paid Off D	# 000000128	9 Last Pmt Amt 0.00 Charge Off Dt	A	ddress II									
		ue Day	1				ot 01/12/2016			Туре	Current	Permiss to Call	^c Mailing	Address		Phone	6		
C	Last Lustomer	Pmt Dt Grade	в			Current Pr	nt 3,078.22 nt 0.00	Customer Score 0 Behaviour Score 0		HOME	Y	Y	Y	2309 N BCH N # 23 CA-92398	09 2 3 YERMC	(000)-	-000-0000		
	Proc	lucer C	A-000:	0 : SMA	RT DEALER SI	ERVICES													
ue Dat	te Cha	nge							E	mployme	nt Info	rmatio	n						
			Last T					Rem. Txn. Limit (Life) 5		1		Permiss		ar Addres			Phone		
		Trees.	Limit C	(ear) 2	6					1.254	Guilen	to Call		Type Current Permissic Employer Address Phone					

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



Transaction	Parameters
Borrower On Military Duty, Parameter Name -	Txn Date
CUST_ON_MLTRY_DUTY	Borrowers Relation With Account
	Active Duty Order Reference
	Payment Calculation Method
	Rate
	Override Rate

Table A-32 Borrower on Military Duty

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.

Figure A-19 Active Military Duty

omer Service X								
Summary Custo	mer Service Acc	ount Details Customer D	etails Transaction Hist	ory Pmt Modes Bar	kruptcy Repo/Foreclosure	Deficiency Collateral	Bureau Cros	ss/Up Sell Activities 🔹 🔻
< Call Activities	Maintenance Co	mments Promises Che	ecklists Tracking Attribu	tes Field Investigatio	n References Correspon	dence Letters Docum	ent Tracking S	cenario Analysis 🔸 🔻
Transaction Ba	atch Informatio	on				der ⊡add	<pre></pre>	View 🔗 Audit
View 🔻 Format 🔻	- 🛃 🔲 Free	re 🚮 Detach 🛛 🖓 V	/rap 🔞 🔅	Post 📑 Void				
Date	Monetary	Transaction				St	atus	Batch
07/01/2016	Y							Y
	Date 07 Monetary 🗸	7/0 1/20 16		Transaction BORRON Batch	VER ON MILITARY DUTY	St	atus	Load Parameters
Parameters		Dotoch UN	/rap					
Parameters View - Format -	Freez							Required
	Free	e 🔟 Detaun 🦉 V			Value			
View 🔻 Format 🔻	Free:	e Minerani (an			Value		1) v
View Format Parameter TXN DATE	LATION WITH ACCO				Value	RY		v
View Format Parameter TXN DATE BORROWERS RE						IRY		Enter the value
Parameter TXN DATE BORROWERS RE	ELATION WITH ACCO				PRIM	IRY		v

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-33 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.
- 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 deselected. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.

Figure A-20 OFF Military Duty

DashBoard	Cust	omer Service ×											
Origination	Sear	customer Service	Review Request)	(Pending: 0)									
ervicing													
Servicing Customer Service		iew • Format • 🔯	T Freeze	Detach 🛛 🚽 Wrap	B	O Current O Sh	ow All 🔘 Group Folk	w-up					🔄 Yew 🖌 Audit
Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management	No Su	Company Bran data to display. Immary Customer Servic Customer Business				oduct tory Pmt Modes	Days Past Due Bankruptcy Rep			Amount Due Status			Oldest Due Dt
Reports Producers Vendors Batch Transactions Advances		Customer Inform	ation	Tetach 🞺 W	irap 🔂							↓ Edit (View 🗸 Audit
Payments Fees Interfaces AP Transactions GL Transactions CASA Recorditation		Customer # No data to display. Addresses Telecom	Ш		SSN	Name		Birth Dt	Marital Status	Enabled	Language	Education	Mother's Maiden Name
Conversion Accounts		Address Informat •		∰Detach 싆	Wrap 🚱						👍 Ad		Yjew 🖌 Audit
		Туре	Current	Permission to Call	Confirmed	Mailing	Country	Address #	City	State	Postal Address	Type Street Pre	Street Name
		No data to display.		111									
Collections													

A.1.17 Due Date Change

You can change the due date of an account. When it is changed, the system determines next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.

The new due day appears in Activities section Due Day field on the Account Details screen.

Alerte									> Condition	15							
Accou	int Details								✓ Other Inf								
Jucs									Description		don	Id	entification #	Year	Asset Class	Asset Type	Sub Type
0.00	0	0.00		0.00	0.	00	0.00		2015 TOYO					2015	NEW	VEHICLE	CAR
	Delq Du	e 0.00			Total Due	0.00		Future Pmt Dt 01/01/2016 Oldest Due Dt 01/01/2016	Customer	Informa	ation						
	NSF Due					50,000.00		Amt Paid Excess 0.00	Customer	Name			Relation	SSN		Birth Dt	Gender
	Other Due	0.00		Future P	ayoff Date	01/07/2016			000000		JESH		PRIMARY	XX-X	xx-9414	09/07/1981	
Delinqu	ency Info	matio	n						•								
Late	30	60	90	120	150	180	Category	Days									
0	0	0	0	0	0	0		-4		Email			Disability	N	F	Privacy Opt Out	0
	BP(Life) 0 BP(Year) 0				F(Life) 0 (Year) 0			Collector DEMOCOLL	Lar Marital	nguage EN Status	IGLISH		Skip Stop Correspondence		Activ	ve Military Duty N Time Zone	i.
Activitie																	
	Active Dt					0000001230		Last Pmt Amt 0.00	Address I								
L	ast Activity Dt		2015		Paid Off DI			Charge Off Dt	Туре	Current	Permissic to Call	aîing	Address		Ph	ione	
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Ci	ustomer Grade				ast Bill Am	0.00		Behaviour Score 0					F10000 PR-00771				
	Deaduran	CA-0000	2 · DAND	YS AUTO SAL	EC												

Figure A-21 Due Date Change

The system also notes change on Line of credit 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-34	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 leve 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.

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.

Table A-34 (Cont.) To change a due date

This section consists of the following topics:

- Override Due Date Change
- Reverse an Override Due Date Change

A.1.17.1 Override Due Date Change

You can override the contract 'Due Date' of an account to mark-up the due days limit to the required standard business rules by posting the following monetary transaction.

Table A-35	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 .



Transaction	Parameters
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting Yes posts the transaction on accounts belonging to same product type and selecting No posts the transaction to ALL accounts.
	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.

Table A-35 (Cont.) To override a due date change

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.



Summary Cust	omer Service A	Account Details Cust	omer Details Tra	insaction History	Pmt Modes	Bankruptc	y Repo/Foredosure	e Deficiency	Collateral	Bureau I	Cross/Up Sell Activi
lances Trans	actions Sale T	ransfer Transactions	Payment Rating	Due Date History	Repayment S	chedule \	Work Orders				
Transactions		Sort By © Post Dt Freeze Detach	● Txn Dt <u>View</u>	Options © Good I			🔊 Good Fees 🔘 All F	ees 🔘 Good Tx	ns 🖲 Al <mark>l</mark> Txn:		View 🛛 🖋 Audi
Post Dt	Txn Dt	Description		Currency	Amou	int Details		Bal	ance Amount	Payment Cu	rency Paym
07/26/2016	07/26/2016	DUE DATE CHANGE	OVERRIDE	INR	0.	00 FROM D	UE DAY = 29 TO DUE I	DAY	44,000.00	INR	
07/12/2016	07/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT	07/29/2016		44,000.00	INR	
07/12/2016	06/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT	06/29/2016		44,000.00	INR	
05/31/2016	05/09/2016	LATE CHARGE		INR	30.	00			44,000.00	INR	
05/31/2016	05/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT	05/29/2016		44,000.00	INR	
05/31/2016	04/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT	04/29/2016		44,000.00	INR	
05/31/2016	04/08/2016	LATE CHARGE		INR	30.	00			44,000.00	INR	
05/31/2016	03/10/2016	LATE CHARGE		INR	30.	00			44,000.00	INR	
05/31/2016	03/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT	03/29/2016		44,000.00	INR	
	02/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT	02/29/2016		44,000.00	INR	
05/31/2016	02/00/2010										

Figure A-22 Override Due Date Change

A.1.17.2 Reverse an Override Due Date Change

When a posted **Due Date Change Override** transaction contains error or non desired results, you can reverse the same in Customer Service > Transaction History > Transactions screen.

Select the Due Date Change Override transaction and click **Reverse**.

lances Trans	and a second second	Transfer Transactions	Designed Destroy	ue Date History	Description and C	da a da da a da	lork Orders				
ances Trans	actions Sale 1	Transfer Transactions	Payment Rating D	ue Date History	Repayment S	nedule W	ork Orders				
ransactions		Sort By O Post Dt @			X	10 0) Good Fees 🔘 All Fee	es 🔘 Good Tx	ns 💿 All Txns	<u>V</u> ie	ew 🛛 🖋 Audit
View Tormat	▼ 😽 🔳	Freeze Detach	Wrap 🕻	Currency		nt Details		Bal	ance Amount	Payment Curren	icy Paymi
07/26/2016	07/26/2016	REVERSE DUE DATE O	HANGE OVERRIDE	INR	0.	00 FROM DL	E DAY= 29 TO DUE DA	AY	44,000.00	INR	
07/26/2016	07/26/2016	DUE DATE CHANGE O	VERRIDE	INR	0.	DO FROM DL	E DAY = 29 TO DUE DA	ΑY	44,000.00	INR	
07/12/2016	07/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT 0	7/29/2016		44,000.00	INR	
07/12/2016	06/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT 0	6/29/2016		44,000.00	INR	
05/31/2016	05/09/2016	LATE CHARGE		INR	30.	00			44,000.00	INR	
05/31/2016	05/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT C	5/29/2016		44,000.00	INR	
05/31/2016	04/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT 0	4/29/2016		44,000.00	INR	
05/31/2016	04/08/2016	LATE CHARGE		INR	30.	00			44,000.00	INR	
05/31/2016	03/10/2016	LATE CHARGE		INR	30.	00			44,000.00	INR	
05/31/2016	03/08/2016	BILL/DUE DATE		INR	3,767.	47 DUE DT C	3/29/2016		44,000.00	INR	
•											

Figure A-23 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.1.18 Payment Refund Transaction

Payment refund transactions allows you to refund excess payment received from the customer during life of the Line of credit. 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-24 Payment Refund Transaction

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View 👻 Format 👻		Freeze 🚮	Detach	🖉 Wrap	62	🕸 <u>P</u> ost	Void	Export to Excel									
Date	Monetary	Tra	ansaction										Sta	atus		Batch	
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View Format Parameter TXN DATE PAYMENT DATE PAYMENT AMOUNT REFUND AMOUNT	Mon T	etary 🗸		لي Wrap	ම				EFUND		11/09/2020 11/11/2020 200 200)	-	OPEN	ľ.	Required V V	

Table A-36 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.

On successfully posting the transaction, the payment refund details are recorded in Customer Service > Transaction History > Transactions tab.

A.1.19 Extensions

Extension transactions allow you to extend a Line of credit 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.

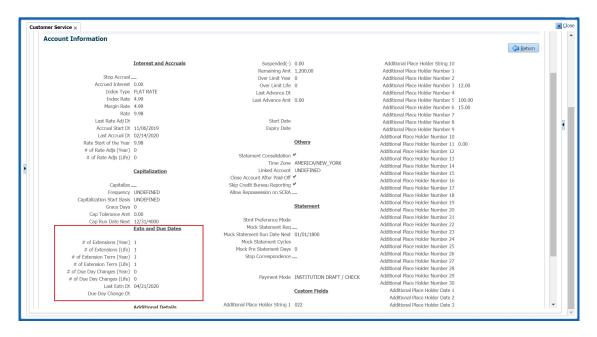
The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.

> Alert								Condition	5								_
Account De	etails							⊿ Other Inf									
01/01/2016		2/01/2015		1/01/2015	10/01/201	5 09/01	Date	Description		uon		dentification #	Year A	sset Class	Asset Type	Sub Type	
0.00	0.			0.00	0.00	0.00	/2015	0 TOYOTA				L23456783ASDEGRTY		EW		CAR	
0.00	0.	00	0.	.00	0.00	0.00		0 IOYOTA	CAMRY		1	123456783ASDFGR11	0 N	EW	VEHICLE	CAR	
	LC Due			Total I Todays Pay	Oue 0.00		Future Pmt Dt 02/01/2016 Oldest Due Dt 02/01/2016	Customer	Inform	ation							
	NSF Due	0.00		Future Pay	off 0.00		Amt Paid Excess 0.00	customer #	Name			Relation	SSN		Birth Dt	Gender	
0	ther Due	0.00		Future Payoff D	ate 02/01/	2016		000000	MADHU BA	BU		PRIMARY	xx-xxx-7	845	06/16/1991		
Delinquency	Infor	mation						4									
Late 3			90	120 150	180	Category	Days										
1 1		1	1	1 1	6		-10	1	Email			Disability N			Privacy Opt Out N	0	
								Lan		ICI TSH		Skip N			ve Military Duty N		
BP	(Life) 1			NSF(Life)	2		Collector DEMOCOLL		Language ENGLISH Marital Status			Stop N			Time Zone		
BP()	(ear) 1			NSF(Year)	2			Pior tor	MaritarStatus			Correspondence			Time zone		
Activities								N 27.27 1980									
4	Active Dt	12/07/201	i		p # 00000	01003	Last Pmt Amt 65,000.00	Address In									
		01/22/2016	5	Paid Of			Charge Off Dt	Type	Current	Permissi	^c Mailing	Address		P	hone		
	Due Day				Dt 01/01/		Military Duty N		v	to Call		1231 N ALY E GURAR	0.00.00779		000)-000-0000		
		01/12/2016	÷		Pmt 3,134.		Customer Score 700				1	ESGR N DGD BCH N #		HIAC			
Custom	er Grade	۵		Last Bill	Amt 37 793	20	Behaviour Score 0	HOME	V	Y	N	LOOK N DOD DUR N -	- 23 GJI JIF	ILAS 0	(004)-654-7617		

Figure A-25 Extensions

It also notes the change with an entry on the Line of credit 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.





Fransaction	Parameters
TENSION	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-dowr 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.

Table A-37To 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.

Table A-37 (Cont.) To apply an extension

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.

This section consists of the following topic:

A.1.20 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.

DashBoard	Customer Service	×										8
Origination												
ervicing	Account(s): 2	2015120001120									📃 View 🖌 Audit	
Servicing	Wew Format	💌 🔯 🔟 Freez	e 🚮 Detach	🕼 Wrap 🚷	🖳 🔘 Current 🔘 S	how All 🔘 Group Follow-up						
Customer Service	Company	Branch	Sub Unit	Account #	Product	Days Past Due Currency	Pay Off	FAmt Amount I	Due Status		Oldest Due Dt	
Securitization	US01	USHQ	UNDEFINED	20151200011200	LINE UNSECURE	-10 USD	36,01	17.83 0	0.00 ACTIVE		01/01/2016	
Transaction Authorization												
Post Date Checks	Summary Cust	tomer Service Accourt	nt Details Custome	Details Transaction	n History Pmt Modes	Bankruptcy Repo/Foredo	sure Deficiency B	ureau Cross/Up S	el Activities			
Escrow Transactions												
Account Documents	Balances	Fransactions Paymen	t Rating Due Date	History Repayment Se	chedule Work Orders							
						6	0	C. D. 6		Or in the		
Advances	View ¥ For	rmat 🕶 📑 🔟 🕅	reeze 🚮 Detach	😽 Wrap کې	1		Current Balance	Deficiency Balance	Non-Performing Balance	Terminate Balance	● ITD/CTD ○ YTD	
Advances Payments	View * For Balance Ty	GUAND LUTTE AND A		الي Wrap 🖓	Posted	Paid Balance	Current Balance C	Deficiency Balance () Charge Off	Non-Performing Balance Adjusted (-)	C Terminate Balance	Опо/сто Упо Balance	
Advances Payments Fees	Balance Ty ADVANCE	ype / PRINCIPAL		ning Balance 35,900.00	Posted 0.00	Paid Balance 0.00	Waived 0.00	Charge Off 0.00	Adjusted (-) 0.00	Adjusted (+) 0.00	Balance 35,900.00	
Advances Payments Fees Interfaces	Balance Tr ADVANCE INTEREST	ype / PRINCIPAL		ning Balance 35,900.00 0.00	Posted 0.00 0.00	Paid Balance 0.00 0.00	Waived 0.00 0.00	Charge Off 0.00 0.00	Adjusted (-) 0.00 0.00	Adjusted (+) 0.00 0.00	Balance 35,900.00 ▲ 0.00	
Advances Payments Fees Interfaces AP Transactions	Balance Tr ADVANCE INTEREST FEE LATE	ype / PRINCIPAL		ning Balance 35,900.00 0.00 0.00	Posted 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00	Waived 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00	Balance 35,900.00 ▲ 0.00 0.00	
Advances Payments Fees Interfaces AP Transactions GL Transactions	Balance Ty ADVANCE INTEREST FEE LATE FEE NSF	ype /PRINCIPAL CHARGE		ning Balance 35,900.00 0.00 0.00 0.00	Posted 0.00 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00	Balance 35,900.00 • 0.00 0.00 0.00	
Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Balance Ty ADVANCE INTEREST FEE LATE FEE NSF FEE ADVA	ype / PRINCIPAL CHARGE INCE		ning Balance 35,900.00 0.00 0.00 0.00 0.00	Posted 0.00 0.00 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00 0.00	Balance 35,900.00 0.00 0.00 0.00 0.00	
Advances Payments Fees Interfaces AP Transactions GL Transactions	Balance Ty ADVANCE INTEREST FEE LATE FEE NSF FEE ADVA FEE OVER	ype / PRINCIPAL CHARGE NCE CREDIT LIMIT		ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00	Posted 0.00 0.00 0.00 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00	Waived 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00	Balance 35,900.00 0.00 0.00 0.00 0.00 0.00	
Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Bolance Ty ADVANCE INTEREST FEE LATE FEE NSF FEE ADVA FEE OVER FEE DVA	ype / PRINCIPAL CHARGE NCE CREDIT LIMIT JERSHIP		ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 35,900.00 0.00 0.00 0.00 0.00 0.00	
Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Belance Ty ADVANCE INTEREST FREE NSF FREE ADVA FREE OVER FREE MOVE FREE MOVE	ype :/ PRINCIPAL CHARGE : CREDIT LIMIT SERSHIP EF PAY		ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 35,900.00 ▲ 0.00 0.00 0.00 0.00 0.00 0.00 0.00	
Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Bolance Ty ADWANCE INTEREST FEE LATE FEE NSF FEE ADWA FEE OVER FEE MEMO FEE HION FEE DELA	ype / PRINCIPAL CHARGE INCE C CREDIT LIMIT JERSHIP E PAY Y		ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 35,900.00 ▲ 0.00 0.00 0.00 0.00 0.00 0.00 0.	
Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Bolance Ty ADWANCE INTEREST FEE LATE FEE NSF FEE ADWA FEE OVER FEE MEMO FEE HION FEE DELA	ype :/ PRINCIPAL CHARGE : CREDIT LIMIT SERSHIP EF PAY		ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 35,900.00 ▲ 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	
Advances Payments Pees Interfaces AP Transactions Q. Transactions Q. Transactions CASA Recordiation Conversion Accounts	Bolance Ty ADWANCE INTEREST FEE LATE FEE NSF FEE ADWA FEE OVER FEE MEMO FEE HION FEE DELA	ype / PRINCIPAL CHARGE INCE C CREDIT LIMIT JERSHIP E PAY Y		ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 35,900.00 ▲ 0.00 0.00 0.00 0.00 0.00 0.00 0.	
Advances Perments Free Interfaces AFTransactions G. Transactions CASA Recordision Conversion Accounts	Balance Tr ADVANCE INTEREST FEE ADVA FEE OSF FEE ADVA FEE OSF FEE ADVA FEE DEAN FEE PENDE EXPENSES	ype / PRINCIPAL CHARGE INCE C CREDIT LIMIT JERSHIP E PAY Y	Ope	ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Balance 35,900.00 ▲ 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	
Advances Perments Free Interfaces AFTransactions G. Transactions CASA Recordision Conversion Accounts	Balance Tr ADVANCE DITEREST PEE LATE PEE ADVA PEE OVER PEE ADVA PEE OVER PEE PHON PEE DELAT EXPENSE E	ype //PRINCIPAL CHARGE ICREDIT LIMIT GREDIT LIMIT BERSHIP EPAY BANKRUPTCY	Ope	ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Balance 35,990.00 ▲ 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconditation	Balance Tr ADVANCE DITEREST PEE LATE PEE ADVA PEE OVER PEE ADVA PEE OVER PEE PHON PEE DELAT EXPENSE E	ype / frEINCEPAL CHARGE NCE cREDIT LIMIT RESISTP HE PAY Y BANKGUPTCY n and Insurance rmat ▼	Ope	ning Balance 35,900.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Posted 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Paid Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Balance 35,900.00 ▲ 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	

Figure A-27 Prepayment Penalty



Table A-38 To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount

Table A-39To waive a prepayment penalty

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

A.1.21 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-40	To adjust escrow advance
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Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount

Table A-41 To waive escrow advance

Transaction	Parameters	
Waive Escrow Advance	Txn Date Amount	

Table A-42 To reschedule an escrow payment

Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

A.1.22 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.1.23 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.

ary Customer Service	Account Details	Customer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency	Collateral Bureau	Cross/Up Sell Activities		
ances Binsactions	Payment Rating	Due Date History	Repayment Schedule	Work Orders							
alance Group						Balance	e Group				Txn Period
						O Cu	rrent Balance 🔘	Deficiency Balance	Non-Performing Balance	Terminate Balance	ITD/CTD VTD
THE CONTRACTOR CONTRACTOR	Freeze	Detach 🚽	the second second								
Balance Type		Opening Bala		sted	Paid Balance		aived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL			0.00 30,00	100000000000000000000000000000000000000	0.00	2,52	0.00	0.00	0.00	0.00	30,000.00
INTEREST				0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE				0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE NSF				0.00	0.00		0.00	0.00	0.00	0.00	0.00 =
FEE ADVANCE				0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE OVER CREDIT LIMI	т	C	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE MEMBERSHIP		C	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY		(0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE DELAY		0	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY		0	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00 🔻
										Current B	alance Total 30,000.00
romotion and Ins	urance Details										🗐 Vjew 🛛 🖋 Audit
/iew 👻 Format 👻 🔣	Freeze	Detach 🚽	Wrap 🚱								
Promotion			Type		Rate	Term Start Dt	End Dt	Insurance	Status	Sub Ty	pe
NONE			NONE		0.00	0.00 12/24/2015	12/31/4000				19 A A A A A A A A A A A A A A A A A A A

Figure A-28 Pay Off Quote Fee

Table A-43 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-44 To waive a pay off quote fee

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

A.1.24 Nonperforming Accounts

Line of credit 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.

Table A-45 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-46 To reverse a nonperforming condition

Transaction	Parameters
Resume Account Performing	Txn Date

A.1.25 Convert a Precomputed (PC) Line of credit into a Simple Interest (SI) Line of credit

When converting a precomputed Line of credit into a simple interest Line of credit, 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 Line of credit.

The resulting **new** simple interest Line of credit will have the same account number with details entered/computed above.

CAUTION: The converting a precomputed Line of credit into a simple interest Line of credit transaction can be performed only by closing the nonperforming condition.

Table A-47 To reschedule precomputed Line of credit to interest bearing Line of credit

Transaction	Parameters		
Reschedule Pre-Compute Line of credit to Interest Bearing Line of credit	Txn Date		
	Reschedule Payment Start Date		
	Amount		



Table A-47	(Cont.) To reschedule precomputed Line of credit to interest bearing Line of
credit	

Transaction	Parameters
	Rate
	Term

A.1.26 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.

Figure A-29	Trade Transactions
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	🔲 Freeze 🛃 Detach 🛛 🖨 Wrap	62											
	%TRADE%				Ves No								
Txn Code E	Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL	Even
TRADE_ENQUIRY 1	TRADE ENQUIRY	TRA	POST	Y	🔍 Yes 💿 No	Y	NONE	NONE	N	Y	N	Ν	Υ
TRADE 1	TRADE	TRA	POST	Y	🔵 Yes 🖲 No	Y	NONE	NONE	N	Y	N	Ν	Υ
TRADE_FIX 1	TRADE FIX	TRA	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	Y	N	Ν	Υ
TRADE_FIX_REV	REVERSE TRADE FIX	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	Ν	Ν
TRADE_MISMATCH	TRADE MISMATCH	TRA	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	N	N	Ν
TRADE_REV F	REVERSE TRADE	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν
TRADE_MISMATCH_REV	REVERSE TRADE MISMATCH	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν
EQUITY_IN E	EQUITY IN TRANSFER	EQU	POST	Y	🔵 Yes 🖲 No	Y	NONE	NONE	N	N	N	Ν	Ν
EQUITY_IN_MAINT E	EQUITY IN MAINTENANCE	EQU	POST	Y	🔵 Yes 🖲 No	Y	NONE	NONE	N	Y	N	Ν	Ν
EQUITY_OUT E	EQUITY OUT TRANSFER	EQU	POST	Y	🔵 Yes 🖲 No	Y	NONE	NONE	N	N	N	Ν	Ν
EQUITY_IN_MAINT_REV F	REVERSE EQUITY IN MAINTENANCE	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	Ν	Ν
EQUITY_IN_REV F	REVERSE EQUITY IN TRANSFER	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	Ν	Ν
EQUITY_OUT_REV F	REVERSE EQUITY OUT TRANSFER	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν

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.1.26.1 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.



Transaction	Parameters
RADE ENQUIRY	TXN DATE
	TRADE ENQUIRY VALID UPTO DATE
	TRADE ENQUIRY LTR PRINT
	COMMENT

Table A-48 To post Trade Enquiry transaction

While posting the transaction,

- If TRADE ENQUIRY VALID UPTO DATE is specified, then system calculates Accrued Interest on account till the date specified.
- If TRADE ENQUIRY LTR PRINT is selected as 'YES', then a Trade Enquiry Letter with specific format is generated. The value of parameters in the letter are fetched from variables defined in the configuration.

On posting this transaction, system displays the response based on configurable calculation parameter definition defined for Trade Equity (ACC EQUITY AMT) in User Defined Parameters screen. Only those definitions with valid selection criteria are consider for processing.

On processing the transaction, the Result section displays the following information:

- A set of pre-defined details such as:
 - ACCOUNT NUMBER
 - MASTER ACCOUNT NUMBER (if associated)
 - ACCOUNT CURRENCY
- System derived values from User Defined Parameters configuration > Formula Variables.
- System derived interest value if the definition contains Accrued Interest as Formula Variable which is calculated based on TRADE ENQUIRY VALID UPTO DATE as similar to payoff quote.
- System derived final composite Trade Equity value and displays based on the description provided for Target Parameter.

On successful posting the transaction, a comment is posted on the Account indicating ACCOUNT TRADE EOUITY PROVIDED TO FOR AMOUNT USD <AMOUNT> VALID UPTO <DATE>.

A.1.26.2 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-49	Trade Transactions	

Туре	Description					
Upgrade	In this case, one existing (old) Account is upgraded to new Account.					



Table A-49	(Cont.)	Trade	Transactions
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Туре	Description
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.

Figure A-30 Trade Transactions

			ACC1						
			SNO	From Account	To Account	Equity Transfer	1		
			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				ACC4 - Split					
SNO	From Account	To Account	Equity Transfer			SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC3	13000			1	ACC2	ACC4	17000
2	ACC3	ACC5	13000			2	ACC4	ACC5	17000
				ACC5 - Co	mbine				
			SNO	From Account	To Account	Equity Transfer			
			1	ACC3	ACC5	13000			
			2	ACC4	ACC5	17000			

Table A-50 To post Trade transaction

Transaction	Parameters
TRADE	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS LINKED ACCOUNT
	VALIDATE COMMON CUSTOMER
	COMMENT

While posting the transaction,

- If PROCESS MASTER ACCOUNT is selected as YES, then Trade transaction is automatically posted to corresponding Master Account.
- If PROCESS LINKED ACCOUNT is selected as YES, then Trade transaction is automatically posted to corresponding Linked Accounts.
- If VALIDATE COMMON CUSTOMER is selected as **YES** then system validates for a common customer between existing (old) and new account. If not, displays an error.

Note the following:

 Before processing actual trade transaction, Trade Equity is computed and updated in ACC_EQUITY_AMT.



- If Trade transaction is posted on Accounts where Trade Equity is zero, then system considers those as Non-Equity Based accounts.
- As part of Trade process if Trade Eligible flag is set to **N** for an Asset, then that particular Asset Status is marked as **ACTIVE**. Else, asset status is updated to INACTIVE.

Trade transaction will be posted **Only if** the resultant value of following 3 are similar:

- Sum of Equity in itemization of new Accounts
- Sum of Trade Equity of existing (old) Accounts
- Sum of Equity Transfer Amount in Trade Details

In case of mismatch in any one of above, Trade transaction is not posted and instead TRADE MISMATCH transaction is automatically posted by the system with same transaction parameters on the existing (old) account along with a condition - EQUITY MISMATCH DURING TRADE.

In addition,

- During the Trade transaction, a linked Equity Out Transfer Transaction is posted on existing (old) Account to transfer Equity to new account.
- Adjustment minus transaction is posted for all open balances on traded (old) Account to mark the outstanding amount as zero.

On successfully posting of Trade transaction,

- A Comment is posted on existing (old) account in the format ACCOUNT TRADED ON <DATE> WITH TOTAL TRADE EQUITY <VALUE> WITH <TRADE FIX REASON> AND <COMMENT>
- Account status is updated as TRADED.

A.1.26.3 Equity Out Transfer Transaction

Equity Out Transfer monetary transaction is automatically posted by the system to transfer Equity from existing (old) account to new account created as part of trade.

Transaction	Parameters
EQUITY OUT TRANSFER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

 Table A-51
 Equity Out transaction parameters

On successfully posting the transaction, the **Equity Out** field is updated in Account Details >Trade Details screen and a comment is posted on the existing (old) account in the format ACCOUNT EQUITY OUT TRANSFERRED ON <DATE> TO ACCOUNT NUMBER<ACCOUNT NUMBER> WITH VALUE <VALUE>, < TRADE TYPE > AND <COMMENT>.

A.1.26.4 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.

Transaction	Parameters
EQUITY IN TRANSFER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

Table A-52 Equity In transaction parameters

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.1.26.5 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-53	To post Trade Fix transaction	
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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.1.26.6 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.

Parameters
TXN DATE
AMOUNT
COMMENT

Table A-54 To post Equity in Maintenance transaction

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.1.27 Billing Cycle Change

You can change the billing cycle/statement of a Line of credit at any point of time during servicing by posting RESCHEDULE BILL CYCLE monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Note the following before posting the transaction:

- The **Billing Cycle Change** transaction creates significant impact in the system since it impacts the schedule, dues and sensitive account data on account. Hence it is recommended to be posted with careful consideration and OFSLL is not responsible for any impact/mismatch resulting out of this change.
- The **Billing Cycle Change** transaction can be posted for both Open-Ended and Close-Ended Loans (Vehicle, Home Loan, and Unsecured), Lease and Line of Credit.
- The **Billing Cycle Change** transaction is applicable for all methods like IBL (Interest Bearing Loans) and Amortized Loans.
- The **Billing Cycle Change** transaction is **not** applicable for Pre-compute Loans and for **Rent Factor Method** of lease accounts.
- In case of any error while posting the transaction, system rolls-back all the changes on the account. Refer to OFSLL Release notes available in OTN library for additional information on **Billing Cycle Change** transaction validations.

Transaction	Parameters
RESCHEDULE BILL CYCLE	TXN DATE
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting Yes posts the transaction to Master Account and 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).

Table A-55 To post Billing Cycle Change transaction

Transaction	Parameters
	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 ${\bf 0}$ (default value).
	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 th adjoining calendar. Ensure the date selected is no 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 a 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.

Table A-55 (Cont.) To post Billing Cycle Change transaction

Transaction	Parameters
	LEASE EARLY TEMINATION
	Specify the amount to be paid for early termination. Retaining as 0 (default) does not make any changes on account.
	COMMENTS

Table A-55 (Cont.) To post Billing Cycle Change transaction

For detailed information on above fields validation, computation of other transactions, **Billing Cycle Change** transaction validations, refer to OFSLL Release notes available in OTN library.

While posting the transaction:

- System allows **Next Due date** after Current Due Date.
- The Next Billing Date is computed after Current Due Date i.e. Next Due Date Pre Bill Days.
- System allow backdating of this transaction till last due date.
- The Paid Term is auto-computed considering the back dated payments (if any).

On successfully posting the transaction, system updates the billing changes to current/master account as defined and internally posts Due Date Change, Change Payment Amount, and Change Term transactions for new billing cycle to be established.

Billing Cycle Change Reversal

Reversal of **Reschedule Bill Cycle** is allowed with following restrictions:

- System changes **Account back dated date** as date of posting of transaction and hence no monetary transaction is allowed to post on or before that date. This implies, system does not allow to reverse the **Reschedule billing transaction** on same date.
- System does not allow to reverse the transaction, if any monetary transaction is posted (except payoff quote), after posting reschedule billing transaction. User is expected to reverse the monetary transaction manually, to reverse the reschedule billing transaction.

A.1.28 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-56 To post Capitalization Maintenance transaction

Transaction	Parameters
CAPITALIZATION MAINTENANCE	TXN DATE



Transaction	Parameters
	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.
	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 capitalizatior 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.

Table A-56 (Cont.) To post Capitalization Maintenance transaction



Transaction	Parameters
	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.

Table A-56 (Cont.) To post Capitalization Maintenance transaction

On successfully posting the transaction, system deducts the corresponding balance amount and adds to Advance / Principal or Lease receivable balance based on the defined frequency.

Accordingly, as part of capitalization process two transactions are posted on the account and the same can be viewed in Customer Service > Transaction History > Transactions tab. Also, two entries are posted in Customer Service > Balances tab indicating the balance deduction in Capitalized (-) column and principal addition in Capitalized (+) column respectively.

A.1.29 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-31 Cycle Based Fee

all Activities Mainte	nance Comme	ents Promises	Checklists	Tracking Attri	butes Field	l Investigation	References	Correspondence	Letters D	ocument Tracking	Scenario Ar	alysis Ao	cess History	
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AMOUNT									0				Y	
Result														
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Transaction Process		and a second sec												

Table A-57 To post Adjustment / Waive Maintenance transaction

Transaction	Parameters
ADJUSTMENT TO CYCLE BASED COLLECTION	TXN DATE
LATE FEE- ADD	Select the transaction date from adjoining calendar.
ADJUSTMENT TO CYCLE BASED COLLECTION LATE FEE - SUBTRACT	AMOUNT
WAIVE CYCLE BASED COLLECTION LATE FEE	Specify the amount to be adjusted / waived on the
ADJUSTMENT TO CYCLE BASED LATE FEE - ADD	account.
ADJUSTMENT TO CYCLE BASED LATE FEE - SUBTRACT	
WAIVE CYCLE BASED LATE FEE	

A.1.30 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.

Figure A-32 Fee Consolidation Maintenance

ransaction Bat	ch Information								🕂 Add	🖉 Edit 📃 View	🖋 Audit
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Date	Monetary	Transaction							Status	Batch	
11/25/2020	Y	FEE CONSO	LIDATION MA	INTENANCE					HOLD	N	
11/25/2020	Y	WAIVE CYCI	E BASED LAT	TE FEE					VOID	N	
11/25/2020	Y	WAIVE CYCI	E BASED CO	LLECTION LATE F	EE				VOID	N	
11/25/2020	Y	ADJUSTMEN	IT TO CYCLE	BASED LATE FEE-	SUBTRACT				VOID	N	
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Before posting the transaction, note that:

- The fields are updated only if the value of parameters is greater than zero.
- Transaction is allowed to be posted only those accounts which are linked to Master Account (Including Master Account).
- When Fee Consolidation at Master Account flags are checked, system validates if
 respective fee balance(s) are available at Master and Associated account or not. Balance
 validations is enforced only when both Master and Associated accounts have Fee at
 Master Account flag = Y.
- If the Account's billing Cycle is Monthly, Weekly, Bi-Weekly, Semi-Monthly, system validates if Late fee Grace Days > 28. Else displays an error.
- If late fee consolidation at Master is Y on Master account, then system validates if Associated Account has same respective fee grace days and fee cycle. Else displays an error.

While posting the fee consolidation on executing the scheduled batch jobs, the processing is done based on following matrix:

Flag	Master Account (M1)	Associated Account (A1)	Action
Late Charge at 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.

Table A-58 Fee Consolidation Maintenance



=lag	Master Account (M1)	Associated Account (A1)	Action
	Υ	Ν	Loop through Master and Associated Accounts to find out tha 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.
	Ν	Ν	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-58 (Cont.) Fee Consolidation Maintenance

Table A-59 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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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 leve
	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 th 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.

Table A-59 (Cont.) To post Fee Consolidation Maintenance transaction

On posting the transaction, system updates the respective indicators under **Fee Consolidation** header in Customer Service > Contract screen.

A.2 Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for Line of credit:

- Update a customer's/Business name
- Maintain customer details
- Mark a customer/business as a skipped debtor



- Mark a customer as deceased
- Change a customer's Privacy Opt-Out indicator
- Stop Customer/Business correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance
- Adjust Dealer Compensation
- Add / Modify Account Contact References
- Account Statement Preference Mode
- Cure Letter Date Maintenance
- 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)
- 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
- 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
- Stop Correspondence at Account Level
- Consolidated Payoff Quote
- Add New Customer
- Add/Update customer Address
- Agreement Number Maintenance
- Sales Order Number Maintenance

A.2.1 Customer/Business Name Maintenance

You can update and change a customer's or Business 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-60 To update a customer's name

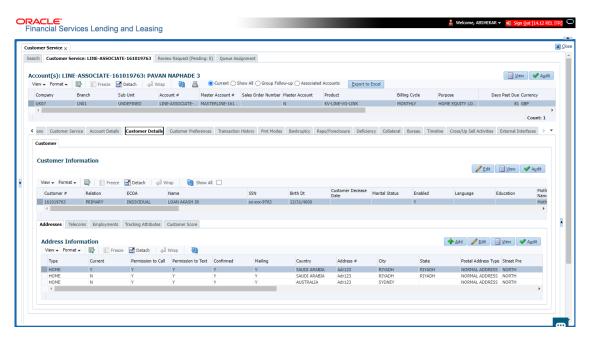
Table A-61 To update business name

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.

Figure A-33 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.

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

Table A-62 To change other details about a customer

Note:

The payment hierarchy is auto-populated by the system based on new/existing customer details and the same can be modified. For more information, refer to Payment Hierarchy field details in Customer sub tab section.

The new details appear throughout the system.

A.2.3 Skipped Customers/Business

When a customer/business cannot be located, the system enables you to mark that customer/ business as **skipped** (as in, "the customer/business is a skipped debtor") Marking a customer/ Business as skipped indicates that the customer's/business whereabouts are unknown.

Table A-63	To mark a customer as "skipped"
------------	---------------------------------

Transaction	Parameters	
Customer Skip	Txn Date	
	Relation Type Code	
	Customer Skip Indicator	



Table A-64 TO mark a business as "skipped"	Table A-64	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-34 Skipped Customers/Business

DashBoard	0	ustomer Service \times										8
> Origination		Summary Customer Se	ervice Account Deta	ls Customer De	tails Transaction His	tory Pmt Modes Bankruptcy Repo	/Foredosure Def	idency Bureau C	ross/Up Sell Activitie	5		
Servicing 🖓		Customer Business										
Servicing Customer Service Securitization		Customer Infor										
Transaction Authorization Post Date Checks											/Edit 📃	View 🔗 Audit
Post Date Checks Escrow Transactions		View + Format +	Freeze	Detach 🛛	🚽 Wrap 🚱							
Account Documents		Customer #	Relation	ECOA	SSN	Name	Birth Dt	Marital Status	Enabled	Language	Education	Mother's Maide Name
Collateral Management		No data to display.										
Reports Producers		•	III									F.
Vendors												
4 Batch Transactions		Customer Infor	rmation									
Advances												Ca Return
Payments Fees				Customer								
4 Interfaces							Identification De	tails			KYC	
AP Transactions			Customer - Relatio			Passport #				Reference #		
GL Transactions			ECO			Issue Dt				Status		
CASA Reconcilation			Nam	2		Expiry Dt						
Conversion Accounts			Birth D	t		Visa #					FATCA	
			Marital Statu	s		Nationality				Birth Place		
			Enable	±		National ID				Birth Place Birth Country		
			Languag			SSN			0	nt US Resident Status		
			Educatio			License #			Permane	nt us Resident Status	-	
			Mother's Maiden Nam			License State					Power of Attorney	i
Collections			Class Typ									
WFP			Ema				Military Service			Power of Attorney		
Tools			Stop Correspondence			Active Military Duty				Holder Name		
			Disabilit									

To remove the Skip indicator, follow the above procedure and update the CUSTOMER/ BUSINESS SKIP INDICATOR as **NO**.

A.2.4 Mark Customer as Deceased

You can mark a particular customer as deceased by posting a non-monetary transaction. Marking a customer as deceased indicates that the **Account holder is deceased** and this condition is posted on the account and an Alert is populated in Comments tab and Summary tab. Also when a particular customer is marked as deceased, you can change the permission to call the customer as **No** on all accounts and contacts where the customer is attached.

Table A-65 To mark a customer as "deceased"	Table A-65	To mark a customer as "deceased"
---	------------	----------------------------------

Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL



Ongination Account(5): 20150500010045: CHECK COMMENT DELINQUENCY Services Oragination Image: Compary Brand Service Image: Compary Berad Service I	lateral Bureau Document Tracking Id / Edit E Tus B Tus B TED N STED N STED N	0.00 0.00 AC Cross/Up Sel Activi > * Scenario Analy > * Yew & Audit Batch N N
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Serviting US01 US4Q UNDEFINED 2015950010045 LOAN VEHICLE (FR) -51 US0 Customer Service Securitization Transaction Authorization Petit Date Checks Escront Transactions Account Documents Collecter Management Reports Producers Vendors Wein v Format V Press Producers Vendors Payments	0.0	0.00 0.00 AC Cross/Up Sel Activi > * Scenario Analy > * Yew & Audit Batch N N
Customer Service Searitization Post Date Checks Escrow Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendos Bath Transactions Advances Payments Payments Press Interfaces AP Transactions G. Transactions G. Transactions Conversion Accounts Date: 07/22/2015 Date: 07/22/201	Document Tracking tus B T T T T T T T T T T T T T	3 Scenario Analy > yew @ Audit Batch r N N N
Transaction Autorization Autor	Document Tracking tus B T T T T T T T T T T T T T	3 Scenario Analy > yew @ Audit Batch r N N N
Earow Transactions Account Documents Conterel Management Reports Producers Verdos Batch Transaction Batch Information Parments	tus B TT EN N STED N STED N STED N	yew ⊗Audit Batch r ^ N N
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Wear Source Wear Cornet Image: Conversion Accounts Image: Conversion A	tus B T EN N STED N STED N EN N	Batch r A
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G. Transactions Conversion Accounts Date 07/22/2016 Transaction MARK-CUSTOMER AS DECEMBED		
G. Transactions Conversion Accounts Date 07/22/2016 Transaction MARK-CUSTOMER AS DECEMBED		
Conversion Accounts Date 07/22/2016 Transaction MARK-CUSTOMER AS DECEASED 3	Save and D	Return Ca Return
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		Load Parameters
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battin		
Downstream 1		
Parameters		
View - Format - 🔛 🎹 Freeze 🚮 Detach 🐢 Wrap		
Collections Parameter Value	(Th	Required
WFP DECEASED DATE		5 -
TRANSACTION DATE	陸	5 ~
P Tools RELATION TYPE CODE PRIMARY		~

Figure A-35 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.

> DashBoard	Customer Service \times												
Origination				etails Transaction History									
Servicing	Summary Customer	Service Account D	etails Customer D	etails Transaction History F	mt Modes Bankruptcy Re	po/Foreclosure De	eficiency Collateral	Bureau Cross/	Up Sell Activities				
Servicing Customer Service	Customer Busine	ess											
Securitization Transaction Authorizat	Customer Info	ormation									/ Edit	<u>⊎</u> iew •	audit 🖉
Post Date Checks Escrow Transactions	View + Format	• 📴 🗊 Free	ze 🚮 Detach	y Wrap 🚷							P. Test	a tree	. Mane
Account Documents	Customer #	Relation	ECOA	Name	SSN	Birth Dt	Marital Status	Enabled	Language	Education		Iother's Maiden Iame	Class 1
Collateral Management Reports	0000005005	PRIMARY	INDIVIDUAL	SHANK LINE SRIV	xx-xxx-\$412	01/10/1985	SINGLE	Y	ENGLISH				NORM
Producers	4												÷
Batch Transactions Advances	Customer Info	ormation										_	
Payments												<	Return
4 Interfaces			Customer			Identificat	ion Details			KYC			
AP Transactions GL Transactions			mer # 0000005005										
CASA Reconciliation			lation PRIMARY			sport # sue Dt			R	eference # Status			
Conversion Account			ECOA INDIVIDUAL Name SHANKLINE SF			piry Dt				Status			
			rth Dt 01/10/1985	10		Visa #				FAT	CA		
			Status SINGLE			onality							
			abled Y		Nati	onal ID NAT-098-NO	87			Birth Place			
		Lang	guage ENGLISH			SSN XX-X0X-541	2		Bin Permanent US Resid	th Country			
		Educ	cation			ense #			Permanent US Resid	sent Status			
		Mother's Maiden			Licens	e State				Pow	er of Attor	nev	
			Type NORMAL			Military Se	nice						
		Stop Correspon	Email			Thinkury Se	THEC			of Attorney			
Collections			ability		Active Milita	ry Duty			H	older Name			
WEP		Dise	Skip			tive Dt				Address			
		Bank	uptcy			Ref #				Country			
> Tools		Privacy Op				ase Dt				nationality ne Number			
> Setup		Existin			Customer Decease	e Date			rerepho	ne nomber			

Figure A-36 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-66	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-67 To change the business privacy opt-out indicators

Transaction	Parameters
BUSINESS OPT-OUT PREFERENCES (PRI-VACY	Transaction Date
OPT-OUT)	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

The customer's Privacy information sharing preferences are updated on the Customer Service screen's Customer/Business Details tab.

DashBoard	Customer Service ×											20
• Origination		Customer			* Share Credit Opt Out			Customer Decease Date	05/03/2016	120		
ervicing	Customer #	0000001004			Existing CIF							
Servicing		PRIMARY							KYC			
Customer Service	ECOA	CONSUMER D	ECEASED	0		Identification Deta	alls	Reference #				
Securitization	Name	DELINQUENC	Y CHECK		Passport #						-	
Transaction Authorization		COMMENT				B		Status		1	•	
Post Date Checks	Birth Dt	09/09/1990	100		Issue Dt				FATCA			
Escrow Transactions	Marital Status	UNDEFINED		-	Expiry Dt	100			TAICA			
Account Documents Collateral Management	Enabled	4			Visa #			Birth Place				
Collateral Management Reports	Language	ENGLISH		-	Nationality	USA		Birth Country				
Producers	4 Education	UNDEFINED		-	National ID	0		Permanent US Resident				
Vendors	Mother's Maiden Name	or to branche				XX-XXX-2321		Status				
4 Batch Transactions	27. 14			_		AA-AAA-2321						
Advances	* Class Type	NORMAL		-	License #				Power of Att	orney		
Payments	Email				License State		-		-			
Fees	* Stop Correspondence	80						Power of Attorney				
4 Interfaces	* Disability					Military Service		Holder Name				
Collections	* Skip				Active Military Duty			Address				
WFP	Bankruptcy				Effective Dt			Country				
Tools	* Privacy Opt Out	1			Order Ref #			Nationality			•	

Figure A-37 Privacy Opt-Out Indicator

To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type \mathbf{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-68	To stop correspondence with a customer
------------	--

Txn Data
Relation Type Code
Customer Stop Corr Indicator

Table A-69 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.



13	ending and Leasing							
DashBoard	Customer Service ×							
> Origination	Summary Customer Service Account Details Customer Deta	ite Transaction Madam	Realmantes Dans Kanadan an	Antoine Dianes O	and in Call Astroitie			
Servicina		in inclusion and a methodes		bureau o	cas/op our Acorrise	*		
Servicing	Customer Business							
Customer Service								
Securitization	Customer Information							
Transaction Authorization							🥒 Edit 📃 Vie	w 🖌 Audit
Post Date Checks Escrow Transactions	View 🔻 Format 👻 🔛 Freeze 🚮 Detach 🗍	Wrap 🚱						
Account Documents	Customer # Relation ECOA	SSN Name	Birth Dt	Marital Status	Enabled	Language	Education	Mother's Maide Name
Collateral Management	No data to display.							riame
Reports	< III							F.
Producers								
Vendors	Customer Information							
 Batch Transactions Advances 								Ca Return
Payments								Constanting of the local distance of the loc
Fees	Customer							
◢ Interfaces	Customer #		Identification	Details			CYC.	
AP Transactions	Relation		Passport #			Reference #		
GL Transactions	ECOA		Issue Dt			Status		
CASA Reconditation	Name		Expiry Dt					
Conversion Accounts	Birth Dt		Visa #			1	FATCA	
	Marital Status		Nationality			Birth Place		
	Enabled		National ID			Birth Country		
	Language		SSN		Permaner	nt US Resident Status		
	Education		License # License State					
> Collections	Mother's Maiden Name Class Type		LILEIDE STATE			1	Power of Attorney	
> WFP	Email		Military Servic	æ				
	Stop Correspondence					Power of Attorney _ Holder Name	-	
> Tools	Disability		Active Military Duty			Holder Name Address		
Setup			Effective Dt			Address		

To remove the Stop Correspondence indicator, follow the above procedure and update the CUSTOMER/BUSINESS STOP CORR INDICATOR as NO.

A.2.7 Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances screen.

Note:

In case any issues on existing Line of credit accounts, you can back port this functionality. Contact your account manager.

Table A-70 Insurance Modification

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Company Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received

Table A-70	(Cont.)	Insurance Modification
------------	---------	-------------------------------

Transaction	Parameters
	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.

Transaction	Parameters
ACH Maintenance and NEW ACH	ACH Account Number
MAINTENANCE and ACH ONE TIME PHONE PAY	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
	Txn Date

Table A-71 To update the existing ACH bank details

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-39 ACH Maintenance

stomer Service :	×										
arch Custome	r Service: LINE-AS	SOCIATE-16101976	3 Review Request (P	ending: 0) Queue As	signment						
		FE-161019763: eze T Detach	PAVAN NAPHADE		Show All 🔾 Group Fol	low-up 🔿 Associate	d Accounts Export to Exce				yiew 🗸 Audit
Company	Branch	Sub Unit	Account #	Master Account #	Sales Order Number	Master Account	Product	Billing Cycle	Purpose	D	ays Past Due Currency
UK07	LN01	UNDEFINED	LINE-ASSOCIATE-	MASTERLINE-161		N	KV-LINE-VO-LINK	MONTHLY	HOME EQUITY LO	D	81 GBP
4											Count: 1
ions Custom	er Service Accourt	nt Details Customer	r Details Customer Pro	eferences Transactio	n History Pmt Mode	s Bankruptcy P	epo/Foreclosure Deficiency	Collateral Bureau	J Timeline Cross/Up S	ell Activities	External Interfaces > •
Account Details	Balances State	ments Rate Schedul	e Insurances Cond	ition Details Contra	ct Information Tr	ade Details					
Contract I View - For Contract D		Freeze 🚮 Detach Credit Limit D			Term Maturity Dt	Index	Index Rate	Margin Rate (+)	Interest Rate (=) 1st Pmt	t Dt	Due Day Con
01/01/202	2	250,000.00	12.00	12.00	12.00 01/01/2023	PRIME RATE	4.50	4.99	9.49 02/01/2	2022	1 01/0
ACH Info	ormation	In Insurances Pro	ceeds Disbursements	Fees ACH PD	C References						<u>View</u>
Bank Na No data to d	me	In neze	Routing #		BIC	IBAN	Status	Start Dt	End Dt	Default	Payment Mode

A.2.9 Stop an ACH

Table A-72 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.

Table A-73 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-40 Add ACH Bank

					[]				5 C-						
all Activities Mai	ntenance	Comments	Promises	Checklists	Tracking Attributes	References	Correspond	ence Letter	s Document Tra	cking Scer	nario Analysis				
Transaction B	atch Inf	ormation											🕂 Add 🥖 🖡	dit 🗍 Vjew	Audit
View View Format			Detach	Wrap ال	(d)	Post 🛃 Vg	<u>p</u> id								-
Date	Monet	ary	Transaction	1									Status	Batch	
02/05/2016	Y		ADJUSTMEN	NT TO ACH FE	ee - add								OPEN	N	
12/19/2015	N		ADD CUSTO	OMER ADDRES	SS PHONE								POSTED	N	
12/19/2015	N		CUSTOMER	MAINTENAN	CE								POSTED	N	L
12/19/2015	Y		ADJUSTMEN	NT TO ADVAN	ICE / PRINCIPAL - ADE								POSTED	N	
12/19/2015	Y		ADJUSTMEN	NT TO ACH FE	EE - ADD								VOID	N	
Parameters View • Format •		Freeze	Detach	Wrap لي	62										
Parameter												Value		Required	d
lo data to display.															
Result															
View * Format *	- 📑	Freeze	Detach	لي Wrap	ଜିନ୍ତ										
		ils													

Table A-74 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.

Table A-75	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	



Transaction	Parameters	
	pdc Bank Branch Name	
	pdc Docket Code	
	pdc Comments	
	pdc Frequency	

Table A-75 (Cont.) To add post dated checks as a method of repayment

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Line of credit account changes to VOID, indicating that the PDCs are of no use.

Table A-76	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-77	To re-order coupor	n 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.

Table A-78 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



Table A-78 (Cont.) To cancel or adjust an ESC

Transaction	Parameters
	Insurance/Warranty Itemization Code

Table A-79 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

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**.

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.



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-81 To add new escrow insurance details

Table A-82To 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.

Table A-83	To change insurance annual disbursement
------------	---

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #



Transaction	Parameters	
	Transaction Date	
	Annual Disbursement	
	Amount	
	Reason	
	Reference	

Table A-83 (Cont.) To change insurance annual disbursement

Table A-84 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-85 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-86 To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference



Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

Table A-87 To change insurance maturity date

Table A-88 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-89 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-90To 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	



A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

Table A-91 To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

Table A-92 To resume escrow disbursements

Parameters
Transaction Date
Reason
Reference

Table A-93 To stop escrow analysis

Transaction	Parameters	
Stop Escrow Analysis	Transaction Date	
	Reason	
	Reference	

Table A-94 To stop escrow disbursements

Parameters
Transaction Date
Reason
Reference
-

A.2.18 Insurance Payment Maintenance

Table A-95To 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



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-96 Adjust Dealer Compensation

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT -	COMPENSATION ADJUSTMENT AMOUNT
ADD	COMMENTS

Table A-97 Adjust Dealer Compensation

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT -	COMPENSATION ADJUSTMENT AMOUNT
SUBTRACT	COMMENTS

A.2.20 Add / Modify Account Contact References

The following two nonmonetary transactions allows you to either add or update contact references associated with an account.

- REF_STATUS_NEW To add contact reference to an account
- REF_STATUS_MAINT To modify contact reference attached to the account

Table A-98 Parameters to Add contract references:

Transaction	Parameters
Add contract references	TRANSACTION DATE
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1



Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Table A-98 (Cont.) Parameters to Add contract references:

Table A-99 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-100 Account Statement Preference Mode

Parameters
TRANSACTION DATE
STATEMENT PREFERENCE MODE

A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update **Cure Letter** details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

- Transaction Code: CURE_LETTER_MAINT
- Description: CURE LETTER DATE MODIFY

Table A-101 Cure Letter Date Maintenance	Table A-101	Cure Letter Date Maintenance
--	-------------	------------------------------

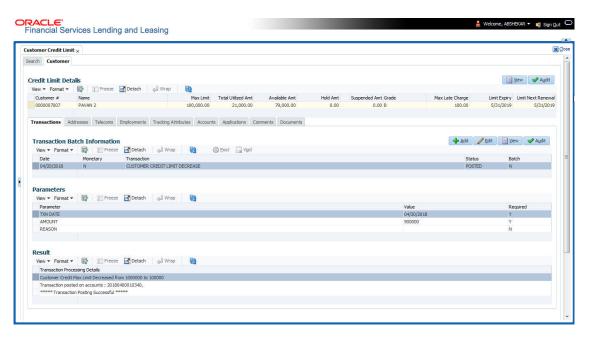
Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

A.2.23 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-41 Customer Credit Limit Transactions



This section consists of the following topics:



- 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.2.23.1 Customer Credit Limit Transactions

To update the customer credit limit details, post the following transactions:

Table A-102 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
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_DECREAS E	DECREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from customer Max limit to HOLD amount field.	CUS_CRLMT_HOLD_INCREAS E	INCREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	CUS_CRLMT_SUSPEND_INCR EASE	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.2.23.2 Business Credit Limit Transactions

To update the business credit limit details, post the following transactions:

Table A-103 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



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_DECREAS E	DECREASE BUSINESS CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from business Max limit to HOLD amount field.	BUS_CRLMT_HOLD_INCREAS E	INCREASE BUSINESS CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	BUS_CRLMT_SUSPEND_INCR EASE	INCREASE BUSINESS CREDIT LIMIT SUSPEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	BUS_CRLMT_SUSPEND_DECR EASE	DECREASE BUSINESS CREDIT LIMIT SUSPEND AMOUNT

Table A-103 (Cont.) Business Credit Limit Transactions

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.2.23.3 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-104 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.2.23.4 Customer/Business Address Maintenance

To add/update Customer/Business address details into the following tabs, you can post 'ADD CUSTOMER/BUSINESS ADDRESS PHONE' transaction.

- Servicing > Customer Service > Customer details tab > Customer/Business >Addresses sub tab
- Servicing > Customer Credit Limit > Customer/Business > Addresses sub tab

Also, note that if the address details are added or updated directly from the above tabs, system automatically posts the below transaction.

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

Table A-105 Customer/Business Address Maintenance

A.2.23.5 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-106 Customer/Business Telecon	n Maintenance
---------------------------------------	---------------

Transaction	Parameters	
ADD CUSTOMER TELECOM CUS_NEW_TEL	TXN DATE	
or		
ADD BUSINESS TELECOM BUS_NEW_TEL		



Transaction	Parameters			
CUSTOMER TELECOM MAINTENANCE CUS_TEL_MAINT	RELATION TYPE CODE (Applicable for Customer Telecom)			
or	TELECOM TYPE TELECOM PHONE			
BUSINESS TELECOM MAINTENANCE				
BUS_TEL_MAINT	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			

Table A-106 (Cont.) Customer/Business Telecom Maintenance

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Customer/Business Details screen. This also serves as primary communication for business if the **Permission to Call Indicator** is **Yes**.

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iew 🔻 Format 🔻	Freeze	🖬 Detach 🛛 🚽	Wrap 🚯 Show All 🗐							
Customer #	Relation	ECOA	Name	SSN	Birth Dt	Customer Decease Date	Marital Status	Enabled	Language	Educati
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Figure A-42 Customer/Business Telecom Maintenance

A.2.23.6 Business Partners Maintenance

To add/maintain business partner details into the following tabs, you can post 'ADD BUSINESS PARTNERS' or 'BUSINESS PARTNERS MAINTENANCE' transactions.

 Servicing > Customer Service > Customer details tab > Customer/Business > Partners sub tab



• Servicing > Customer Credit Limit > Customer/Business > Partners sub tab

Also, note that if the business partner details are added or updated directly from the above tabs, system automatically posts the below transaction.

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

Table A-107 Business Partners Maintenance

A.2.23.7 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-108 Business Affiliates Maintenance

Transaction	Parameters
BUS_AFF_ADD or BUS_AFF_MAINT	Organization Type
	Legal Name
	Name of the Business
	Tax ID #
	Ownership (%)

A.2.24 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**.



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.2.25 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.

Transaction	Parameters
NEW BUSINESS MAINTENANCE	TXN DATE
	ORGANIZATION TYPE
	BUSINESS TYPE
	BUSINESS CATEGORY
	BUSINESS NAME
	LEGAL NAME
	TAX ID#

Table A-110 To add new business details



Fransaction	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

Table A-110 (Cont.) To add new business details

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-111	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

ORACLE

Transaction	Parameters
	PAYMENT HIERARCHY
	BUSINESS TIME ZONE
	REASON CODE

Table A-111 (Cont.) To update existing business details

On successfully posting the transaction, a confirmation message is displayed in Result section and the details are populated in Customer Details > Business tab.

A.2.26 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.

Transaction	Parameters
ACC_RESCISSION	TXN DATE
(RESCISSION ACCOUNT)	Select the transaction date as the current system date from the adjoining calendar.
	PROCESS MASTER ACCOUNT
	If selected as YES , then rescission transaction is automatically posted to corresponding Master account. If selected as No , then rescission 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).

Table A-112 To rescission a customer linked account

ransaction	Parameters
	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.

Table A-112 (Cont.) To rescission a customer linked account

This section consists of the following topic:

Processing with Combination of Transaction Parameters

A.2.26.1 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.



PROCESS MASTER ASSOCIATED ACCOUNTS	PROCESS SAME SALES ORDER ACCOUNTS	PROCESS SAME AGREEMENT NUMBER ACCOUNTS	PRIORITY
N	Ν	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	Ν	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	Ν	Ν	Transaction is posted to accounts based on Process Master Associated Accounts parameter.
Y	Y	Ν	Transaction is posted to accounts based on Process Master Associated Accounts parameter ignoring the Process Same Sales Order Accounts parameter.
Y	Ν	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.

Table A-113 Rescission Transaction to Void Account

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.2.27 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-114 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.2.28 Customer / Business Credit Score Update

You can regularly update and store the credit score of a Customer and Business accounts maintained in the system by posting CUSTOMER CREDIT SCORE UPDATE and BUSINESS CREDIT SCORE UPDATE non-monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

Customer/Business Credit Score is a numeric summary of credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a Customer/Business account in the entire credit report.



Note:

On posting **CUSTOMER CREDIT SCORE UPDATE** transaction on any customer account, system automatically posts the transaction to all the linked accounts of that customer.

Transaction	Parameters
CUSTOMER CREDIT SCORE UPDATE	TXN DATE
CUS_CREDIT_SCORE_MAINT	Select the transaction date from adjoining calendar.
or	SCORE RECIEVED DATE
BUSINESS CREDIT SCORE UPDATE BUS_CREDIT_SCORE_MAINT	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.

Table A-115	To update of	customer/business s	score
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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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ustomer Infor	nation					🖉 <u>E</u> dit	View 🔗 Audit
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Customer #	Relation	ECOA	Name		SSN	Birth Dt	Date
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ddresses Telecom	Employments Tr	acking Attributes	Customer Score			V	iew 🗸 Audit
Customer Scor	re Information						
Customer Scor View Format		d Detach	🖓 Wrap				
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View ▼ Format ▼ Txn Dt 04/29/2019	Score Received Dt 12/18/2020	Source EFX	Score 19	Reference Number	r Reason Code		
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View Format Txn Dt 04/29/2019 05/05/2019	Score Received Dt 12/18/2020 05/05/2019	EFX EXP	Score 19 890	1		Comments 1	

Figure A-43 Customer / Business Credit Score Update

A.2.29 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-116 To post Master Account Maintenance transaction

Transaction	Parameters
MASTER ACCOUNT MAINTENANCE	TXN DATE
ACC_MASTER_ACCOUNT_MAINT	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.

ansaction	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.

Table A-116 (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 Actio 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 als 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 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).

Table A-116 (Cont.) To post Master Account Maintenance transaction

On successfully posting the transaction, a comment is posted on all involved accounts i.e. Master Account and Associated Account. For **Add** transaction new Master Account # is updated and for **Update** transaction, the existing Master Account # is replaced with Account# provided in Transaction Parameters.

In case of an error, the transaction is rolled-back from all the accounts.

Note:

If the primary customer of Master Account or linked account is deceased, on replacing the next primary account-relation, the accounts under decease customer have to be updated to new customer Master Accounts manually.

A.2.30 Master Account - Statement Consolidation Indicator Maintenance

While funding an application in Origination, there is a **Statement Consolidation** option to indicate if the system needs to generate consolidated billing statement at Master Account level along with details of all the associated accounts with same billing cycle and due day. If selected in Origination > Funding screen, the same option is propagated to Servicing.

The Statement Consolidation indicator can also be changed in Servicing to either **Yes** or **No** by posting 'STATEMENT CONSOLIDATION INDICATOR MAINTENANCE' (ACC_STMT_CONSOLIDATE_MAINT) non-monetary transaction in Customer Service >Maintenance > Transaction Batch Information section to facilitate consolidated statement generation at Master Account level.

Transaction	Parameters
STATEMENT CONSOLIDATION INDICATOR	TXN DATE
MAINTENANCE ACC_STMT_CONSOLIDATE_MAINT	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 al 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).

Table A-117 To update Statement Consolidation indicator

On successfully posting the transaction, the Statement Consolidation indicator is updated in Customer Service > Account Details, **Others** section.

A.2.31 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-118 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.2.32 Add Business Phone Details

You can update phone details an existing business account maintained in the system to an account by posting **BUSINESS PHONE MAINTENANCE** non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
BUSINESS PHONE MAINTENANCE	TXN DATE
	ADDRESS PHONE
	ADDRESS TYPE
	PERMISSION TO CALL IND

Table A-119To add business phone details

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Business Details screen. This also serves as primary communication for business if the **Permission to Call Indicator** is **Yes**.

A.2.33 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-120	To confirm customer	/ business address
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Transaction	Parameters
CUSTOMER ADDRESS CONFIRMATION	TXN DATE
(CUS_CON_ADR_MAINT) or	RELATION TYPE CODE (Applicable for Customer address)



Transaction	Parameters
BUSINESS ADDRESS CONFIRMATION (BUS_CON_ADR_MAINT)	ADR ADDRESS TYPE CODE or ADDRESS TYPE
	CONFIRMED ADDRESS INDICATOR

Table A-120 (Cont.) To confirm customer / business address

On successfully posting the transaction, a confirmation message is displayed in Result section and the **Confirmed** field is checked in Customer Service > Customer/Business Details > Address Information section.

A.2.34 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.2.34.1 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.

Transaction	Parameters
ADD TRADE TRANSACTION DETAILS or	TXN DATE
UPDATE TRADE DETAILS	AMOUNT
	ACCOUNT NUMBER
	TRADE TYPE
	COMMENTS

Table A-121To add entries to Trade Details Table

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.2.34.2 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.



Transaction	Parameters
TRADE REVERSAL	TXN DATE
	REASON CODE
	COMMENTS

Table A-122 To reverse a Trade

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.2.34.3 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.

Table A-123	To rescission a customer linked account	

Transaction	Parameters					
ACC_RESCISSION (RESCISSION ACCOUNT)	TXN DATE					
(RESCISSION ACCOUNT)	Select the transaction date as the current system date from the adjoining calendar.					
	PROCESS MASTER ACCOUNT					
	If selected as YES , then rescission transaction is automatically posted to corresponding Master account. If selected as No , then rescission 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					



Transaction	Parameters
	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 Orden 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 define for other parameters. See section, Processing wit Combination of Transaction Parameters.

Table A-123 (Cont.) To rescission a customer linked account

This section consists of the following topic:

Processing with Combination of Transaction Parameters

A.2.35 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.

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	De alla a Corre	cessful ****	k										

Figure A-44 Bankruptcy Reporting Indicator

Table A-124 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-125 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.2.36 Collateral Maintenance

You can update and maintain asset/collateral details associated to an Account during Servicing and Collection stage by posting **ASSET MAINTENANCE** non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

On posting the transaction, the asset details are updated in Customer Service > Collateral > Home/Vehicle/Others tab and Servicing > Collateral Management > Collateral Details screen.

Transaction	Parameters
ASSET MAINTENANCE	TXN DATE
	ASSET NUMBER
	ASSET CLASS
	ASSET TYPE
	ASSET SUB TYPE
	REGISTRATION NUMBER
	МАКЕ
	MODEL
	ESTIMATED LIFE
	COUNTRY CODE
	ZIP
	STATE CODE
	ADDRESS NUMBER
	ADDRESS1
	ADDRESS2
	REASON CODE
	COMMENTS
	ASSET EXCHANGE INDICATOR
	ASSET SHIPMENT DATE
	ASSET BLOCK INDICATOR
	ASSET IDENTIFICATION NUMBER

Table A-126 To post Asset Maintenance to an account

While posting the transaction, ensure the following:

- The Txn Date and Asset Number are mandatory and need to be specified.
- The transaction date should be current system date by default since system does not allow to post back dated or future dated transaction.
- Specify the registered Asset number. Else, system displays an error indicating Asset #:<Asset nbr> does not exist for this account.
- Specify the Asset Class as per HOME/VEHICLE/OTHER_ASSET_CLASS_CD 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.2.37 Account Contract Maintenance

You can update and maintain Contract Information at Account level during Servicing and Collection stage by posting **ACCOUNT CONTRACT MAINTENANCE** non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

By default, the contract information in Customer Service screen's Contract sub tab is populated from Origination screen on funding the application and is a display only version of the same information found on the Funding screen's Contract screen.

This transaction can be posted on all Product Type, Status and Conditions. On posting, the same does not restructure the account based on the account fields update. Also, no calculations are performed as a result of posting of this transaction.

Transaction	Parameters
ACCOUNT CONTRACT 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

 Table A-127
 To post Contract updates to an account

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.2.38 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-128 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.

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.2.39 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-45 Add Balance to Account

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Date Monetary	Transaction		Status	Batch
11/26/2019 N	ADD BALANCE TO AN ACCOUNT		POSTE	D N
arameters				
View 🔻 Format 👻 🔛 Fre	eze 🚮 Detach 🖉 Wrap 🚷			
Parameter			Value	Required
TXN DATE			11/26/2019	Y
BALANCE TYPE			ESCROW	Y
CHARGE OFF METHOD			WAIVE BALANCE	Y
WRITE OFF METHOD			PAYMENT	Y
RESCHEDULE METHOD			CHARGEOFF BALANCE	Y
BILLED			YES	Y
ACCRUED			YES	Y
NON PERFORMING ROLLOVER			YES	Y
NON PERFORMING BALANCE TYPE			NONE	Y
SORT			3	Y
esult				
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Transaction Processing Details				
***** Transaction Posting Success	1 *****			

Table A-129To 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.
- If the Balance Type does not match with the defined list of codes in TXN_TYPE_CD lookup, system displays an error indicating Balance Type Doesn't Exist.
- If the Balance Type matches with 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.2.40 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.

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 th option is selected as Yes and there are no commo 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 th option is selected as Yes and the Billing Cycle and Due Day is found to be different during validation.
	VALIDATE PORTFOLIO COMPANY
	Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Linked Account belongs to the same portfolio company.
	System does not allow to post the transaction if th option is selected as Yes and the portfolio company is found to be different for both accounts during validation.

 Table A-130
 To post linked account maintenance



Transaction	Parameters
	REASON CODE
	Selected the appropriate reason code for posting this transaction from the drop-down list.
	COMMENTS
	Additional information (if any).

Table A-130 (Cont.) To post linked account maintenance

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.2.41 Mock Statement Maintenance

Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In **Vacation Ownership** industry, such statements are required to forecast future dues based on current **Timeshare** holdings.

In Servicing, the Mock Statement preferences displayed in Customer Service > Account Details tab and Contract Information tab are propagated from Origination > Contract screen and are displayed in **View** mode.

You can update the Mock Statement generation preferences at Master Account level by posting **MOCK STATEMENT MAINTENANCE TRANSACTION FOR MASTER ACCOUNT**non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

This transaction can be posted only from Master Account. In case this transaction is used to deselect the option **Mock Statement Req** to **No**, system refreshes the other fields making them **Null** and **Read-Only**.

Transaction	Parameters
MOCK STATEMENT MAINTENANCE TRANSACTION FOR MASTER ACCOUNT	TXN DATE
	Select the transaction posting date from adjoining calendar.
	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.

Table A-131 To Post Mock Statement Maintenance to Master Account

Transaction	Parameters
	MOCK PRE BILL DAYS
	Specify the number of Pre bill days for Mock Statements generation.

Table A-131 (Cont.) To Post Mock Statement Maintenance to Master Account

While generating Mock Statement, system considers the **Mock Statement Date** and **Pre Bill Days** to generate the next Mock Statement Run Date. In case the Mock Statement Next Run Date is less than Contract Date or GL Date which does not match the criteria, system moves the Mock Start Date to same month of next year.

For example,

If Contract date = 6/1/2018

First Payment Date = 7/1/2018

Mock Start Month = July

Mock Start Date = 7/1/2018 (Derived based on Start Month)

Mock Pre Statement days = 60

Mock Statement Run Date Next = 7/1/2018 - 60 days = 5/2/2018 which is Less than Contract Date.

Here the **Mock Statement Start Date** is moved to 7/1/2019 so that Mock Statement Run Date Next = 7/1/2019 - 60 days = 5/2/2019

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the **Transaction Processing Details** and when the transaction Posting occurs.

The batch job TXNMDT_BJ_100_01 (MOCK BILLING/DUE DATES PROCESSING) available in SET-TPE batch job set generates the future dues/balances based on the parameters defined in the criteria. This batch job is a prerequisite run for the mock statements to get generated.

The batch job OMSPRC_BJ_100_01 (MASTER ACCOUNT CUSTOMER MOCK STATEMENT GENERATION) available in SET-ODD2 batch job set generates Mock Statements based on Mock Statement Details.

While processing, the batch job picks only those accounts with **Mock Statement Req = Y** and **Master Account Flag = Y**. This batch job is run on **Mock Statement Run Date Next** and generates the number of dues based on **Mock Statement Cycles**.

The structure of the Mock Statement generated is controlled based on Record and Column definitions maintained in the data file MASTER_ACCOUNT_MOCK_STATEMENT (MASTER ACCOUNT CUSTOMER MOCK STATEMENT) defined in Setup > Administration > System> Data Files screen's Output tab.

A.2.42 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-132	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.2.43 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-133 To post voluntary repossession maintenance

Transaction	Parameters
REPOSSESSION MAINTENANCE	TXN DATE

Select the transaction posting date from adjoining calendar.

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted. Also the **Allow Repossession on SCRA** check box is updated in Customer Service > Account Details tab > Others section.



A.2.44 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.

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.

Table A-134To 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).

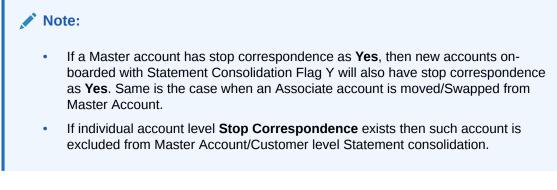
Table A-134 (Cont.) To stop account correspondence

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-46 Stop Correspondence at Account Level

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ſ	Customer Service ×						Close
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	Imputed Rate	Imputed Interest	Extra Principal Paid	Amortized Loans	Number 12 Additional Place Holder Number 13 Additional Place Holder Number 14		Ţ





To remove the Stop Correspondence indicator, follow the above procedure and update the **ACCOUNT STOP CORR INDICATOR** as **NO**.

A.2.45 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.

Transaction	Parameters
CONSOLIDATED PAYOFF QUOTE	TXN DATE
	Select the transaction date from adjoining calenda
	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.

Table A-135 To generate Consolidated Payoff Quote



Transaction	Parameters
	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.

Table A-135 (Cont.) To generate Consolidated Payoff Quote

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.2.46 Add New Customer

During the servicing stage of an account, you can add customer details into the system by posting ADD NEW CUSTOMER transaction in Customer Service > Maintenance > Transaction Batch Information section.

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Figure A-47 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.

Transaction	Parameters
ADD NEW CUSTOMER (CUS_ADD_MAINT)	CUSTOMER NUMBER
	Specify the new customer number.
	TXN DATE
	Select the transaction posting date from the adjoining calendar.
	RELATION TYPE CODE
	Select the account relation type (Primary, Spouse, and so on) from the drop-down list which are attached to account.
	CUSTOMER FIRST NAME
	Specify the first name of the customer.
	CUSTOMER MIDDLE NAME
	Specify the middle name of the customer.
	CUSTOMER LAST NAME
	Specify the last name of the customer.
	CUSTOMER SSN
	Specify customer's social security number.
	CUSTOMER BIRTH DATE
	Specify customer's birth date from adjoining calendar.
	CUSTOMER NUMBER OF DEPENDENTS
	Specify the number of 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-dowr list.
	CUSTOMER DRIVING LICENSE NUMBER
	Specify the customer driving license number.
	CRB ECOA CODE
	Select the credit bureau's Equal Credit Opportunit 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.

Table A-136 To add customer details

Transaction	Parameters
	CUSTOMER SKIP INDICATOR
	Select the customer skip indicator as either Yes or No from the drop-down list.
	CUSTOMER STOP CORR INDICATOR
	Select the customer stop correspondence indicato 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 Ye 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.

Table A-136 (Cont.) To add customer details

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.2.47 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.

Figure A-48	Add/Update	customer	Address
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tivities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence	Letters Document Tracking Scenario Analysis Access History	
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Before creating the transaction, ensure that ADD CUSTOMER ADDRESS PHONE transaction is enabled in Transaction Codes setup screen and is allowed to post based on your user privileges.

Table A-137	To add/update customer details
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Transaction	Parameters					
ADD CUSTOMER ADDRESS PHONE	TXN DATE					
(CUS_ADR_PH_MAINT)	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.					

Fransaction	Parameters
	ADR POSTAL ADDRESS TYPE CODE
	Select the postal address type from the drop-dow list.
	ADR ADDRESS NUMBER
	Specify the address number.
	ADR STREET PRE TYPE CODE
	Select the street name prefix type from drop-dow list.
	ADR STREET NAME
	Specify the street name.
	ADR STREET TYPE CODE
	Select the street type from the drop-down list.
	ADR STREET POST TYPE CODE
	Select the street post type from the drop-down list
	ADR APARTMENT NUMBER
	Specify the apartment number.
	ADR ADDRESS2
	Specify the additional address details.
	ADR CITY
	Specify the city.
	ADR STATE CODE
	Select the state from the drop-down list.
	ADR ZIP
	Select the zip code from the drop-down list.
	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 Ar code.
	ADR MSA CODE
	Specify the metropolitan statistical area (MSA) code.
	PERMISSION TO CALL IND
	Select the permission to call indicator as either Y or No from the drop-down list.

Table A-137 (Cont.) To add/update customer details



sub tab.

A.2.48 Agreement Number Maintenance

During the serving stage of an account, you can move the agreement number from one account to another and/or perform other maintenance activities such as add/update or remove the agreement number. This agreement number helps to group all those accounts with a particular agreement number.

You can add/update or remove the agreement number associated to an account by posting AGREEMENT_NUMBER_MAINT (AGREEMENT NUMBER MAINTENANCE) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Table A-138	To add/update/remove agreement number
-------------	---------------------------------------

Transaction	Parameters
AGREEMENT_NUMBER_MAINT	AGREEMENT #
(AGREEMENT NUMBER MAINTENANCE)	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.2.49 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-139	To add/update/remove Sales Order Number
-------------	---

Transaction	Parameters
SALES_ORDER_MAINT	TXN DATE
(SALES ORDER NUMBER MAINTENANCE)	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.3 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/ Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- · Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.
- Post the **OFF MILITARY DURY** date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

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 Line of credit.
- 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.

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.



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.

Payment Frequency	Scheduled Monthly Income Amount
D = Deferred	Zero fill
P = Single payment Line of Credit	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

Table B-1 Term Payments

С

Appendix :Generic Recovery Interface (GRI)

This section consists of the following topics:

- Introduction
- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Also the system parameter GRI_WEBSERVICE_LOG_IND when enabled, logs all the GRI related web service communications between OFSLL and external interfaced system. The same can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting Interfaces view option.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case



- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice
- Pre-requisites

C.1.1 Pre-requisites

Following are the pre-requisites while working with third party integrated system:

- Ensure that Cycle setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as Generic Recovery Interface. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the Estimated Amount.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)
IRP	INVOLUNTARY REPOSSESSION (GRI)

Table C-1 Work Order Types

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the **Collectible** flag is set to **Y** for selected invoice during processing.

C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

If there is already a case created with the same work order type which is active on the account. On updating the details and clicking Save, system displays an error message as 'Active Work Order with same Order Type already exists on account'.



 If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as 'Cure Letter Issued and Active. Cannot create work order'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the **Channel** is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables **Vendor Messages** section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to Case Comments section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as **SEND TO GRI**, the **add Case()** web service is initiated to create a case in third party system.

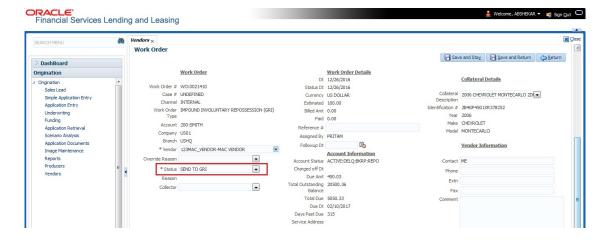


Figure C-1 Vendors - Work Order

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 > 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



Figure C-2 Create Case

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In case of an error in the web service response received from third party system, the status of work order is changed from **SEND TO GRI** to **GRI FAILED** and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Note:

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

C.3 Update Case

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.

Table C-2 Update Case



Web Service	Type of change in mapped account
updateCaseCosigner()	When Secondary Customer details are updated.
	Secondary Customer can also be the next customer type defined in the sequence.

Table C-2 (Cont.) Update Case

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

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If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.



C.4 Case Comments

Case comments refers to additional details provided in the **Vendor Messages** section of Work Orders tab that are required by the third party vendors to act upon the case.

The **Vendor Messages** section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

Vendor Messages section is available in the Work Orders tab only when the **Channel** is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as **CLIENT UPDATE**.

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Application Documents		* Status	NEW			Charged off Dt		Phone		
Image Maintenance		Reason		Ţ		Due Amt		Extn		
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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 > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = "[Case No]: <<Vendor Msg Text >>"
- Comment By = "USER"
- Comment Dt = Comment Posted date



Figure C-5 Case Comments

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C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the 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 > Work Orders tab.



Figure C-6 Work Orders

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WO:0021117	2044299035	GENERIC RECOVERY I	INTERFACE 201	51 2006 CHEVROLET N	10NT 90DEMO		US01	USHQ	ON HOLD	CUSTOMER	IMPOUND	INVOLU	VENKAT		
WO:0021122	2044299038	GENERIC RECOVERY I	INTERFACE 2016	50 2006 CHEVROLET M	10NT 90DEMO		US01	USHQ	ON HOLD	CUSTOMER	IMPOUNE	INVOLU	VENKAT		
WO:0021106	2044299029	GENERIC RECOVERY I	INTERFACE 2000	0 2006 CHEVROLET N	10NT 90DEMO		US01	USHQ	ON HOLD	CUSTOMER	IMPOUND	INVOLU	HMACHA		
WO:0021067	2044297345	GENERIC RECOVERY I	INTERFACE 2000	0 2006 CHEVROLET M	10NT 90DEMO		US01	USHQ	ON HOLD	CUSTOMER	DOOR KIN	IOCK (GRI)	HMACHA		
WO:0021070	2044297557	GENERIC RECOVERY I	INTERFACE 2000	0 2006 CHEVROLET N	10NT 90DEMO		US01	USHQ	ON HOLD	CUSTOMER	DOOR KN	IOCK (GRI)	HMACHA		
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If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

Figure C-7 Hold Case

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

Alert = Y



- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

C.6 Reopen Case

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.

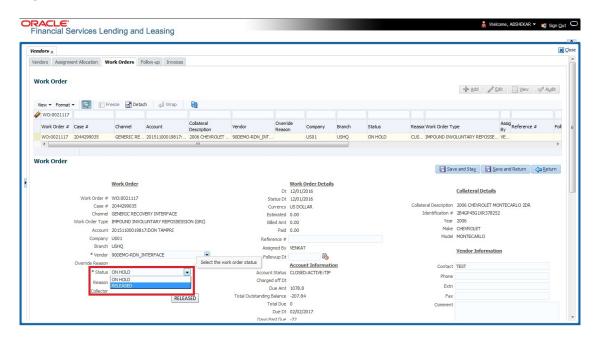


Figure C-8 Work Orders

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 > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"



Comment Dt = Comment Posted date

Figure C-9 Reopen Case

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.7 Reassign Case

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.

Table C-3	Reassign	Case
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Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
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.

Table C-3 (Cont.) Reassign Case

Also, system automatically updates the work order status to **PENDING REASSIGN/CLOSE** based on the days defined in the lookup code VEN_REASSIGN_DAYS_CD (VENDOR REASSIGNMENT DAYS CODES). If the case status is OPEN for specific number of days as maintained in the sub code of the above lookup code, system auto updates the case status as **PENDING REASSIGN/CLOSE** on running the batch job SET-GRI (RDNVNA_BJ_100_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers **reassignCase()** web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

- If Case status is NEW FROM CLIENT in GRI, the case is reassigned to new vendor in GRI and no New CASE is created in OFSLL.
- If Case status is **OPEN** in GRI, the case is updated to **Pending on Close** status in GRI, new case is created in OFSLL with New Case # and assigned to new Vendor.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSLL is closed (status = **CLOSE**) and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

- New work order is created in OFSLL only if the reassignCase() web service response consists of new case number created in third party system.
- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: "<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"



Figure C-10 Reassign Case

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to **PENDING CLOSE** in Work Orders screen, system triggers **closeCase()** web service request to update the status of corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

Figure C-11 Work Order

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iew 🔻 Format 👻	Freez	e 🛃 Detad	n 🖉 Wrap	62									
Work Order # Cas	se# 0	Channel		Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reasor Work On	der Type Assig	ed By F	Reference #
WO:0021175 204	44302017	SENERIC RE	20160300021051: III	2006 CHEVROLET	90DEMO-RDN_INT		US01	USHQ	CLOSE	CUS IMPOUN	D INVOLU HMAG	HA	•
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If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Figure C-12 Close Case

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liew ▼ Format				Product	Davs Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.



- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.9 Case Updates Received via FireHose WebService

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service **getGriFireHose** - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to OPEN
601	DECLINED CASE	Change Work order status to DECLINED
602	ACKNOWLEDGED CLOSE	Change Work order status to CLOSE
603	ACKNOWLEDGED HOLD	Change Work order status to ON HOLD
300	CASE WAS REPOED	Change Work order status to REPOSSESSED And
		Trigger getRepossessionDetails() web service to get repossession details and update in Servicing > Repo/Foreclosure tab.
302	CASE COMPLETED	Change Work order status to COMPLETED
200	FIRST UPDATE ADDED CUSTOM	Post the received update as Inbound Comment from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as Inbound Comment from Interface in Servicing >Customer Service >Comments tab.

Table C-4 Event Type and Description



Event Type	Event Description	Action
203	UPDATE UNHIDDEN	Post the received update as Inbound Comment from Interface in Servicing >Customer Service >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

Table C-4	(Cont.) Event	Type and Description	
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Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type **600**, it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to **OPEN** in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Note:

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message **Work Order Status Update failed due to mismatch of previous status**.

C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

On receiving the case status update as **REPOSSESSED** (i.e. Event Type 300) from FIREHOSE web service response, system triggers **getRepossessionDetails()** web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Figure C-13 Case Repossession

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ccount(s):	2016060001: COSI	CNER					📄 Vjew 🖌 🖌 Audit
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Company	Branch	Sub Unit Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
US01	USHQ	SUB UNIT1 201606000189	06 LOAN VEHICLE (FR)	170 USD	102,758.36	51,382.92 ACTIVE:D	ELQ 07/27/2016
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The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

Figure C-14 Repossession details

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-4	tituti essent 4	Account # Product	Davs Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
		20160600018906 LOAN VEHICLE (FR)	170 USD	102,758,36	51,382.92 ACTIVE:DELO	07/27/2016
		ils Transaction History Pmt Modes Bankruptcy	Repo/Foreclosure Deficiency Colla	teral Bureau Cross/Up Se	Activities External Interfaces	^
Repossession Anal	lysis					
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View 🔻 Format 🔻	🖙 🔲 Freeze 🚮 Detach 🛛	🚽 Wrap 🚱				
Current Followup E	Dt Work Order Type Collateral		Disposition	File Received Dt Repo Dt	Repo End Dt Comment	
Y 12/31/400	00 INVOLUNTARY 2010 VOLVO	D AMD007	NEWLY RECEIVED			
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Case Repo De Case # 24 Vendor Work IN Order Type Identification 23	Curren Fellowa D Work Order Typ Colleter Dispositor etails 044275584		Storage Location Space 121 Storage Location Space 121	Repo Dt Repo End Dt Comment 23123 rage Location	Phone (123)-333	-4444
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C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as **REPOSSESSED** (i.e. Event Type 300) from FIREHOSE web service response, system triggers **getCaseInvoiceData()** web service request to retrieve the invoice and asset details from the third party system.

endors ×						×
Work Order						
				Save and Stay	Save and Return	um
	Work Order		Work Order Details			
Work Order #	WO:0021380		12/22/2016 12/22/2016		Collateral Details	
Case #	2044312777		US DOLLAR	Collateral Description	2006 CHEVROLET MONTECARLO	2DR
Channel	GENERIC RECOVERY INTERFACE	Estimated	0.00	Identification #	2B4GP45G1XR378252	
Work Order Type	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	Billed Amt	0.00	Year	2006	
Account	20160100011187:	Paid	0.00	Make	CHEVROLET	
Company	US01	Reference #		Model	MONTECARLO	
Branch	USHQ	Assigned By	VENKAT			
Vendor	90DEMO_INTERFACE	Followup Dt			Vendor Information	
Override Reason		Account Status	Account Information ACTIVE:DELQ:BKRP:REPO	Contact	90DEMO_INTERFACE	
	REPOSSESSED	Charged off Dt		Phone		
Reason		Due Amt		Extn		
Collector		Total Outstanding Balance		Fax		
		Total Due		Comment		
			03/10/2017			

Figure C-15 Work Order

If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time



Figure C-16 Case Invoice

ndors × Custom	er Service ×										
arch Customer	Service: 2016010001	187 Review Re	equest (Pending: 0)	Queue Assignm	ent						
ccount(s): 20	160100011187:									📃 Yiew 🖌 🖋	Audit
View - Format -	Freeze	🚮 Detach 🛛 ຝ	Wrap 🚱	O Curre	nt 🔘 Show All 🔘 G	roup Follow-up					
Company	Branch	Sub Unit	Account #	Product		Day	s Past Due Current	у	Pay Off Amt	Amount Due Sta	atus
US01	USHQ	SUB UNIT1	2016010001118	7 LOAN VEHIC	LE (FR)		349 USD		15,809.54	5,400.36 AC	TIVE:DE
Summary Cu	stomer Service Acco	ount Details Cus	tomer Details Tra	nsaction History	Pmt Modes Ban	kruptcy Repo	Foredosure Def	ciency Collateral	Bureau Cross	s/Up Sell Activities E	> -
< Call Activities	Maintenance Com	ments Promises	Checklists Tra	cking Attributes	Field Investigation	References	Correspondence	Letters Docume	ent Tracking Sce	enario Analysis A	-
Comments								Ad	d 🖉 Edit	View 🖌 Audi	t
	t 🕶 🛃 🗍 Freez	e 🏾 Petach	ط Wrap 🔞	Delete						-	
View - Forma		Sub Type		Comment				Comment 8	By Comme	ent Dt	
View - Forma	Type						ECETVED EDOM TH	RD PA INTERNAL	12/22/	/2016 03:37:12 AM	
	Type SYSTEM GENERATED		FROM INTERFACE	2044312777:9	DEMO-GRI_INTER	FACE:INVOICE R					
Alert		INBOUND	FROM INTERFACE		_			THE IN INTERNAL	12/22/	/2016 03:37:10 AM	
Alert N	SYSTEM GENERATED	INBOUND	FROM INTERFACE	2044312777:9	DDEMO-GRI_INTER	FACE-ORACLE O	NE HAS APPROVED	THE IN INTERNAL			
Alert N N	SYSTEM GENERATED SYSTEM GENERATED	INBOUND INBOUND		2044312777:9 2044312777:9	DDEMO-GRI_INTER	FACE-ORACLE C FACE-INVOICE C	NE HAS APPROVED REATED IN THIRD		12/22/	/2016 03:37:10 AM /2016 03:37:10 AM /2016 03:30:53 AM	

The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is **OPEN** to update the payment details.

Figure C-17 Invoice Information

ndors ×											2
ndors Assignment Allocation Work On	ders Follow-up Invoices										
ew Options ALL	Tetach & Wrap	ଜ୍ଞା	Validate Invoice					E	👍 Add 🥒 Edi	it Jiew	🖋 Audit
>								20	20		
Vendor			Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channe	1
90DEMO-RDN_INTERFACE			U501	USHQ	3651	23066216	12/22/2016	12/22/2016	CLOSE	GENERI	IC RECOVE
90DEMO-RDN_INTERFACE			US01	USHQ	3649	23066207	12/21/2016	12/21/2016	OPEN	GENERI	IC RECOVE
nvoice Information										(C Return
				Invoice Di	12/22/2016			Curre	ency US DOLLAR		
	Invoice			Due Di	12/22/2016			Estima	ated 122.00		
				Status	CLOSE			Invoice	Amt 122.00		
	or 90DEMO-RDN_INTERFACE							Agreed	Amt 122.00		
	uy US01				Details			Paid	Amt 122.00		
	th USHQ				12/22/2016			Char	nnel GENERIC REC	COVERY INTERFA	ACE
	# 3651					EDDING, CA 96001					
External Ref	# 23066216			Address	ADD 12 ADD 13 H	EDDING, CA 90001					
Details Tracking Attributes											
Invoice Details										View	🖋 Audit
View - Format - Freez	e 🔐 Detach 🔬 Wrap	62									
Work Order #	Estimated	Invoice Amt	Agreed Amt	Paid Am	t Txn Post Dt	Status	Status Dt	Authorized By	Authorized Dt	Collectible	
WO:0021380 20160100011187 2798.	. 10.00	10.00	10.00	10.00	12/22/2016	CLOSE	12/22/2016			N	
WO:0021380 20160100011187 2798		100.00	100.00		12/22/2016	CLOSE	12/22/2016			Y	
WO:0021380 20160100011187 2798.	12.00	12.00	12.00	12.00	12/22/2016	CLOSE	12/22/2016			N	

System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the **Validate Invoice** button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to Vendors chapter.



Appendix : Trading of Accounts

This section consists of the following topics:

- Introduction
- Prerequisites
- Trading of Accounts Workflow
- Trade Details Report
- Assumptions

D.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.

D.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.

D.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.



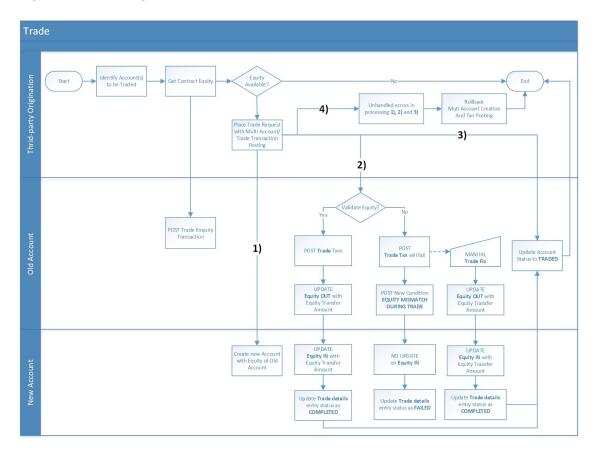


Figure D-1 Trading of Accounts Workflow

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

D.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.

D.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. 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

D.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 D-1	Equity	Validation
-----------	--------	------------

Ch	anges to Existing (old) Account	Ch	anges to New Account
-	Trade Details is populated with Equity Transfer details.	-	Trade Details is populated with Equity Transfer details.
-	TRADE EQUTY is recalculated and updated based on Transaction Date.	-	EQUITY IN TRANSFER transaction is posted with traded transaction amount. For
-	TRADE Transaction is posted and Equity Transfer details status is updated to		more information, refer to Equity In Transfer Transaction section.
	COMPLETED.	—	Status of Trade Details is updated to
-	Trade related EQUITY OUT TRANSFER transaction is posted with Equity Transfer		COMPLETED.
	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.		

 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.



Ch	anges to Existing (old) Account	Changes to New Account			
-	Status of Trade Details is updated to FAILED.	Status of Trade Details is updated to FAILED			
-	TRADE MISMATCH transaction is posted along with a condition - EQUITY MISMATCH DURING TRADE.				

Table D-2 Equity Validation

D.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

D.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.

	ĸ									(
arch Customer	r Service: ASSO_RA	H_AFTR_INT_0002	Review Request (Pending: 0) Queue	Assignment					
. ,	SSO_RAH_AFT									📃 View 🛛 🖋 Audit
View 🔻 Format •	🔹 📑 🔝 Freed	ze 🚮 Detach 👘	🖓 Wrap	Ourrent	Show All Gro	oup Follow-up 🔘 Associat	ted Accounts			
Company	Branch	Sub Unit	Account #	Master Account	# Master Accourt	nt Product	E	illing Cycle	Purpose	Days Past Due Currency
NL02	NB01	UNDEFINED	ASSO_RAH_AF	TR MASTER_RAH_	AF N	LOAN INTEREST /	ACCRUED N	IONTHLY		16 NZD
4										•
	mat 🕶 📑 🔟	and the second sec		62			Current Qualificatio	n Month End		View Audit
View - Form Trade Equity	mat 🕶 📑 🔟		Equity Out		RevRec Equity	Target RevRec Equity	Current Qualificatio	n Month End Qualification Ind	Date of Qualification	Data of Daulaus
View - Form	mat 🕶 📑 🔟				RevRec Equity	Target: RevRec Equity 0.00				Date of Previous
View - Form Trade Equity 0.00	mat - Equity In 8,705.00		Equity Out 0.00						Date of Qualification	n Date of Previous Qualification
View + Forn Trade Equity 0.00 4 Equity Tran View + Forn From Accou	mat + Equity In 8,705.00 sfer Details mat + Mat #	Freeze Detach To Account #	Equity Out 0.00			0.00 Equity Transferred	Ind		Date of Qualificatio	Date of Previous Qualification
View + Forn Trade Equity 0.00 4 Equity Tran View + Forn From Accou	mat + Equity In 8,705.00 sfer Details mat + Mat #	Freeze Detach To Account #	Equity Out 0.00			0.00	Ind		Date of Qualification	Date of Previous Qualification
View + Forn Trade Equity 0.00 4 Equity Tran View + Forn From Accou	mat + Equity In 8,705.00 sfer Details mat + Mat #	Freeze Detach To Account #	Equity Out 0.00			0.00 Equity Transferred	Ind		Date of Qualificatio	Date of Previous Qualification

Figure D-2 Trade Details



D.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.

D.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 Upgrade (one-to-one) or Combine (many-to-one). For more information, refer to Rescission Transaction to Void Account section.
 On processing Trade Reversal/Rescission transaction, the following changes are posted

On processing Trade Reversal/Rescission transaction, the following changes are posted on respective accounts:

Ex	isting (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>.</comment></reason></date>	 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>.</comment></reason></date>

Table D-3 Trade Reversal/Rescission transaction

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.

D.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.

Report : Trade Date: 11/14/2019							ACLE nancial Servi	ices Lending a	and Leasing)	
Company: ARG01 Branch : AR01 ALL AM From Account #	DUNT ARE IN A	ARS Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ANU_BTIAP_A009	JOHN	Н	DOE	1000	ANU_TXN_009	JOHN		DOBE	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	Н	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 AM	OUNT ARE IN 1										
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

Figure D-3	Trade Details Report
------------	----------------------



D.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.

