Oracle® Advanced Collections

User Guide

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Oracle welcomes your comments and suggestions on the quality and usefulness of this publication. Your input is an important part of the information used for revision.

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Preface

Intended Audience

Welcome to Release 11*i* of the *Oracle Advanced Collections User Guide*.

This guide assumes you have a working knowledge of the following:

- The principles and customary practices of your business area.
- Oracle Advanced Collections

  If you have never used Oracle Advanced Collections, Oracle suggests you attend one or more of the Oracle Applications training classes available through Oracle University.
- The Oracle Applications graphical user interface.

  To learn more about the Oracle Applications graphical user interface, read the Oracle Applications User's Guide.

See Related Documents on page xiii for more Oracle Applications product information.

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Structure

1 Introduction to Oracle Collections

This chapter discusses the key features and process flows in Collections.

2 Overview of Using Oracle Collections

This chapter provides an overview of the graphical user interface (GUI) and the major tasks you can perform in Collections.

3 Searching

This chapter describes the methods you can use to search for information in the application.

4 Interacting with Customers

This chapter describes how to access information about customers, transactions, delinquencies, payments, aging, and balances.

5 Processing Transactions

This chapter describes how to enter payments, promises to pay, disputes, and adjustments.

6 Managing Later-stage Delinquencies

This chapter explains how to manage delinquencies including later-stage collections activities such as litigation, write-offs, repossessions, and bankruptcies.

7 Scoring

This chapter discusses how to set up, administer, and update scoring components, engines, and filters.

8 Using Dunning Plans

This chapter discusses how to set up and use dunning plans.

9 Using Strategies

This chapter explains how to create and use strategies to automate your collections process.

10 Reporting and Transferring Cases to External Parties

This chapter discusses how to report lease management cases to a credit bureau and how to transfer cases to an external agency.

11 Administering Oracle Collections

This chapter describes how to administer the ongoing functions in Collections such as running concurrent programs.

12 Running Reports

This chapter describes the reports available to collectors and their managers.

13 User Procedures

This chapter describes how to use Collections functionality, defines selected terminology you will encounter, and addresses frequently asked questions for each feature.

A Oracle Lease Management Open Interface Tables

This appendix describes the Oracle Lease Management open interface tables.

Glossary

Related Documents

You can choose from many sources of information, including documentation, training, and support services, to increase your knowledge and understanding of Oracle Advanced Collections.

If this guide refers you to other Oracle Applications documentation, use only the Release 11*i* versions of those guides.

Online Documentation

All Oracle Applications documentation is available online (HTML or PDF).

- **PDF Documentation -** See the Online Documentation CD for current PDF documentation for your product with each release. This Documentation CD is also available on Oracle*MetaLink* and is updated frequently.
- **Online Help -** You can refer to Oracle Applications Help for current HTML online help for your product. Oracle provides patchable online help, which you can apply to your system for updated implementation and end user documentation. No system downtime is required to apply online help.
- **Release Content Document -** See the Release Content Document for descriptions of new features available by release. The Release Content Document is available on Oracle*MetaLink*.
- **About document -** Refer to the About document for information about your release, including feature updates, installation information, and new documentation or documentation patches that you can download. The About document is available on Oracle*MetaLink*.

Guides Related to All Products

- **Oracle Applications User's Guide:** This guide explains how to enter data, query, run reports, and navigate using the graphical user interface (GUI). This guide also includes information on setting user profiles, as well as running and reviewing reports and concurrent processes.

  You can access this user's guide online by choosing "Getting Started with Oracle Applications" from any Oracle Applications help file.

Guides Related to This Product

- **Oracle Advanced Collections Implementation Guide:** Use this guide to install Oracle Advanced Collections. It contains the steps required to install and verify your implementation of Oracle Advanced Collections.
- **Oracle Receivables User Guide:** Oracle Advanced Collections uses many features of this application extensively to manage transaction data. This user guide explains how to set up your system, create transactions, and run reports in Oracle Receivables.
- **Oracle Universal Work Queue User Guide:** This document tells you how to use your work queue. Oracle Advanced Collections tasks appear in your work queue and are managed the same way as other work tasks.
- **Oracle Application Foundation User Guide:** Oracle Advanced Collections uses many features that are covered in this document such as notes, tasks, and fulfillment.

- **Oracle XML Publisher User's Guide:** Oracle Advanced Collections uses Oracle XML Publisher to senerate and send correspondence such as dunning notices, payment and promise confirmation letters, invoice copies as in e-mail, fax, or print format.
- **Oracle Customer Interaction History Implementation Guide:** Oracle Advanced Collections uses Oracle Customer Interaction History to track all customer interaction events.
- **Oracle Lease Management User Guide:** Oracle Advanced Collections is used with Oracle Lease Management to manage delinquent leasing contracts. Many aspects of leasing including cases, payments, and leasing transactions are covered in this document.
- **Oracle Scripting User Guide:** You can create scripts for your collections agents to follow when making calls. This document explains how to use Oracle Scripting.
- **Oracle Advanced Outbound User Guide:** Review this manual to understand more about outbound campaigns.
- **Oracle TeleSales User Guide:** Oracle Advanced Collections is available from the eBusiness Center described in this document.
- **Oracle Marketing Online User Guide:** This manual covers how to use Oracle Marketing Online. Oracle Advanced Collections uses the campaign feature of Oracle Marketing Online.

Installation and System Administration

- **Oracle Applications Concepts:** This guide provides an introduction to the concepts, features, technology stack, architecture, and terminology for Oracle Applications Release 11*i*. It provides a useful first book to read before installing Oracle Applications. This guide also introduces the concepts behind Applications–wide features such as Business Intelligence (BIS), languages and character sets, and Self–Service Web Applications.
- **Installing Oracle Applications:** This guide provides instructions for managing the installation of Oracle Applications products. In Release 11*i*, much of the installation process is handled using Oracle Rapid Install, which minimizes the time to install Oracle Applications and the technology stack by automating many of the required steps. This guide contains instructions for using Oracle Rapid Install and lists the tasks you need to perform to finish your installation. You should use this guide in conjunction with individual product user's guides and implementation guides.
- **Upgrading Oracle Applications:** Refer to this guide if you are upgrading your Oracle Applications Release 10.7 or Release 11.0 products to Release 11*i*. This guide describes the upgrade process and lists database and product–specific upgrade tasks. You must be either at Release 10.7 (NCA, SmartClient, or character mode) or Release 11.0, to upgrade to Release 11*i*. You cannot upgrade to Release 11*i* directly from releases prior to 10.7.
- **"About" Document:** For information about implementation and user documentation, instructions for applying patches, new and changed setup steps, and descriptions of software updates, refer to the "About" document for your product. "About" documents are available on Oracle*MetaLink* for most products starting with Release 11.5.8
- **Maintaining Oracle Applications:** Use this guide to help you run the various AD utilities, such as AutoUpgrade, AutoPatch, AD Administration, AD Controller, AD Relink, License Manager, and others. It contains how–to steps, screenshots, and

other information that you need to run the AD utilities. This guide also provides information on maintaining the Oracle Applications file system and database.

- **Oracle Applications System Administrator's Guide:** This guide provides planning and reference information for the Oracle Applications System Administrator. It contains information on how to define security, customize menus and online help, and manage concurrent processing.
- **Oracle Alert User's Guide:** This guide explains how to define periodic and event alerts to monitor the status of your Oracle Applications data.
- **Oracle Applications Developer's Guide:** This guide contains the coding standards followed by the Oracle Applications development staff. It describes the Oracle Application Object Library components needed to implement the Oracle Applications user interface described in the *Oracle Applications User Interface Standards for Forms–Based Products*. It also provides information to help you build your custom Oracle Forms Developer forms so that they integrate with Oracle Applications.
- **Oracle Applications User Interface Standards for Forms-Based Products:** This guide contains the user interface (UI) standards followed by the Oracle Applications development staff. It describes the UI for the Oracle Applications products and how to apply this UI to the design of an application built by using Oracle Forms.

Other Implementation Documentation

- **Oracle Applications Product Update Notes:** Use this guide as a reference for upgrading an installation of Oracle Applications. It provides a history of the changes to individual Oracle Applications products between Release 11.0 and Release 11*i*. It includes new features, enhancements, and changes made to database objects, profile options, and seed data for this interval
- **Oracle Workflow Administrator's Guide:** This guide explains how to complete the setup steps necessary for any Oracle Applications product that includes workflow-enabled processes, as well as how to monitor the progress of runtime workflow processes.
- **Oracle Workflow Developer's Guide:** This guide explains how to define new workflow business processes and customize existing Oracle Applications-embedded workflow processes. It also describes how to define and customize business events and event subscriptions.
- **Oracle Workflow User's Guide:** This guide describes how Oracle Applications users can view and respond to workflow notifications and monitor the progress of their workflow processes.
- **Oracle Workflow API Reference**: This guide describes the APIs provided for developers and administrators to access Oracle Workflow. This guide describes the APIs provided for developers and administrators to access Oracle Workflow.
- **Oracle Applications Flexfields Guide:** This guide provides flexfields planning, setup and reference information for the Oracle Advanced Collections implementation team, as well as for users responsible for the ongoing maintenance of Oracle Applications product data. This guide also provides information on creating custom reports on flexfields data.
- **Oracle eTechnical Reference Manuals**: Each eTechnical Reference Manual (eTRM) contains database diagrams and a detailed description of database tables, forms, reports, and programs for a specific Oracle Applications product. This

information helps you convert data from your existing applications, integrate Oracle Applications data with non-Oracle applications, and write custom reports for Oracle Applications products. Oracle eTRM is available on Oralce*MetaLink*.

- **Oracle Applications Message Manual:** This manual describes all Oracle Applications messages. This manual is available in HTML format on the documentation CD-ROM for Release 11*i*.

Do Not Use Database Tools to Modify Oracle Applications Data

Oracle STRONGLY RECOMMENDS that you never use SQL*Plus, Oracle Data Browser, database triggers, or any other tool to modify Oracle Applications data unless otherwise instructed.

Oracle provides powerful tools you can use to create, store, change, retrieve, and maintain information in an Oracle database. But if you use Oracle tools such as SQL*Plus to modify Oracle Applications data, you risk destroying the integrity of your data and you lose the ability to audit changes to your data.

Because Oracle Applications tables are interrelated, any change you make using an Oracle Applications form can update many tables at once. But when you modify Oracle Applications data using anything other than Oracle Applications, you may change a row in one table without making corresponding changes in related tables. If your tables get out of synchronization with each other, you risk retrieving erroneous information and you risk unpredictable results throughout Oracle Applications.

When you use Oracle Applications to modify your data, Oracle Applications automatically checks that your changes are valid. Oracle Applications also keeps track of who changes information. If you enter information into database tables using database tools, you may store invalid information. You also lose the ability to track who has changed your information because SQL*Plus and other database tools do not keep a record of changes.

1

Introduction to Oracle Collections

This chapter discusses the key features and process flows in Collections.

This chapter covers the following topics:

- Overview
- Oracle Advanced Collections Key Features
- Oracle Advanced Collections Integrations
- Process Flow for Collections
- Process Flow for Collections Strategies
- Process Flow for Collections Dunning Plans
- Process Flow for Later-stage Delinquencies
- Process Flow for Collections Campaigns

Overview

Collections agents and their managers can use Oracle Collections to:

- Identify delinquent customers
- Obtain a snapshot of the customer's past payment history
- Review a customer's aging data
- View key customer collections metrics
- Track each delinquency as it moves through the collections lifecycle
- Support standard methods of payments that will quickly resolve the delinquent situation
- Calculate collections scores for customers
- Plan and execute collections strategies to automate as much of the collections management process as possible
- Plan and execute collections dunning plans to automatically send dunning notices and optionally, schedule dunning callbacks
- Attach notes to a customer's records
- Create tasks

Oracle Advanced Collections uses scoring to:

- Determine the status of each transaction
- Assign business value to customers
- Execute collections management methods based on scores

Oracle Collections uses three types of collections management strategies:

- Collections dunning plans defined in the Collections Dunning Plan module and executed through Oracle XML Publisher and Oracle Universal Work Queue
- Collections strategies driven through the Collections Strategies module and related collections work items that appear in the Collector's Work Queue (see: Process Flow for Collections Strategies, page 1-7)
- Collections campaigns driven through Oracle Marketing Online and optionally Advanced Inbound, and Advanced Outbound (see: Process Flow for Collections Campaigns, page 1-9)

Oracle Advanced Collections Key Features

Oracle Collections includes the following features.

Delinquency, Broken Promise, and Strategy Actions Nodes on the Collector's Work Queue

Oracle Collections is integrated with Oracle Universal Work Queue to provide agents with a list of all collections-related work items on the Collector's Work Queue. These items include work items associated to a particular collections strategy, delinquencies associated to customers, broken promises to pay, and collections tasks assigned to the agent such as a dunning callback. Collectors can add tasks related to collections business, such as following up on a dispute or confirming receipt of invoice copies. Most collections agents start their work day from their work queue and refer back to it frequently during the day.

Collections Header

As agents move from the Collector's Work Queue through the application, they select specific functional tabs to perform collections activities. However they always need to see certain information about the person with whom they are interacting. The Collections Header serves as the reference point on who the customer is, key contact and account information, and specific delinquency information.

Operational Data Views

Users can see information at four levels in the Collections header: customer, account, bill to location, or delinquency. Level changes are done by clicking the View field and selecting from the LOV.

Profile Tab with Metrics Tables

Along with the Collections header that is visible throughout a collections interaction, the agent needs to see additional information about the customer's delinquencies to manage the customer interaction appropriately. The Collections Profile tab provides the agent with a snapshot of the selected customer, account, bill to location, or delinquency including information on when payments were due and paid, summary information on total amount of money due, and information on the last contact with the customer.

The Profile tab also displays a number of key customer collections metrics that are configured during implementation.

Detailed Collections Histories

Collectors need the ability to find historical information about their delinquent customers to be prepared to respond to objections, disputes and refusals. Typical historical information needed involves payment history, dispute history, interaction history, correspondence history, adjustment history, promise to pay history, or a cumulative history of all information.

Automated Collections Scoring and Strategies Management

Oracle Advanced Collections includes strategy functionality to automate the collection process. The Strategy module allows for the creation of reusable strategy and work item templates. Work items are executed by the system to send a letter or by the collector to call the customer. Templates are created by managers and are usually based on proven collections activities. After templates are created and configured for certain collections situations, the system executes a strategy based on a collections score. Collections agents see their assigned strategy work items in the Collector's Work Queue and manage details about customer strategies on the Strategy tab. Collections scoring supports scoring at the customer, bill to location, and invoice (delinquency) level. Advanced Collections also scores Oracle Lease Management cases and invoices from Oracle Loans. Managers can create complex strategies based on sophisticated scoring rules and customer segments.

Dunning Plans

As an alternative to strategies, Oracle Advanced Collections includes the ability to create and run simple dunning plans to send customers dunning notices keyed to their collections score. The collections manager sets up dunning plans and designates the correspondence method (e-mail, fax, or print) and the letter to be sent. This allows differently worded letters to go to different types of customers. Oracle Advanced Collections uses Oracle XML Publisher to send dunning letters automatically to the customer; no agent or management action is required. A record of the dunning event is automatically added to the customer's correspondence history. An optional dunning call back can also be scheduled if the dunning notice doesn't result in payment. The dunning callback appears on the collector's task node in Collector's Work Queue.

Aging Information

Oracle Advanced Collections provides aging information instantly to collections agents on the Aging tab. You do not have to run aging reports. Aging information is displayed in a summary table and specific detailed fields to allow collectors to quickly understand the aging situation for the entire customer or a specific customer account.

Payment Processing

Possibly the most important feature of a collections process is the ability to process payments quickly and capture the funds immediately. Once a collector has the delinquent customer on the telephone, it is paramount to convince the customer that they owe money and, once convinced, to take payments before they change their mind.

Oracle Advanced Collections provides key functionality to process payments immediately. Payments can be processed with credit card or bank electronic funds transfer (EFT) through integration with Oracle Payments, which provides real-time authorization and validation. Oracle Advanced Collections supports the ability to take payments against one or more accounts as well as the ability to take payments against one or more invoices. Sometimes customers prefer to provide payment against their overall account (and later monies have to be applied to particular invoices) or they will make payments against particular delinquent invoices. With Oracle Lease Management, payments can be processed against leasing contracts or leasing invoices.

Promise to Pay

Oracle Advanced Collections provides promise to pay functionality for transactions to process a customer's acceptance of the debt and agreement to make a payment by a certain date. Promises to pay can also be used to track and reconcile a payment coming through the Oracle Receivables lockbox process. Collectors can take one or many promises to pay on the same invoice from a customer at the same time. If a customer fails to make a promised payment, then the Collections system automatically creates a broken promise item on the agent's Collector's Work Queue so that a follow up action can be taken.

Dispute Handling

Although the goal for collectors is to collect money, delinquent customers often refuse to pay invoices and bills because they do not believe they owe money for a variety of reasons.

The Transactions tab provides the ability for a collector to find open invoices, review the individual lines of the invoices and dispute all or part of the invoice. Information about these open invoices is accessible from the Accounts tab. Views to Open Line Listings are also accessible to users who have licensed Oracle Trade Management to view customer claims. Disputes have to be resolved, so workflows will support further investigation resulting in either a credit memo or additional collections activities. Note that dispute functionality is not available to Oracle Lease Management implementations

Adjustment Processing

While reviewing delinquencies with their customers, collectors can initiate adjustments at the installment or transaction level. This lets collectors resolve delinquency issues in the most expedient manner possible.

Oracle Advanced Collections leverages the authority and approval limits that are defined in Oracle Receivables. If an adjustment exceeds a collector's authority or approval limits, then the adjustment is created as a pending adjustment that a manager must first approve in Oracle Receivables. See: Approving Adjustments, *Oracle Receivables User Guide*, *Oracle Receivables User Guide*.

Payment Reversals

Occasionally a customer may make a payment by mistake or with the wrong credit card or bank information. When this occurs, the collector needs the ability to reverse the payment made and then take the payment in the appropriate manner. Payment Reversals are the process for this type of interaction.

Collections Correspondence

If desired, Collections can send automatic confirmation of payments, promises, disputes, adjustments and reversals to the customer. Records of these letters are automatically recorded to the customer correspondence history.

Shared Notes

Oracle Collections provides many places where a collector can enter and view notes about a customer or related transactions during the collections process. Notes can be reviewed prior to interacting with a customer or shared between users with the appropriate access rights. Notes can be entered or viewed on the Notes tab or anytime the Notes icon is available on the Oracle Collections toolbar.

Creating and Managing Tasks

Use the Task tab to view information about an existing task or create a new task. Collectors can create new task for themselves or other collectors. Tasks appear on a the Collector's Work Queue

Attachments

Collectors can attach related documents to a collections issue, such as customer correspondences, POs, contracts, and other documents. You can view these attachments at any time during the collections cycle by selecting the paperclip icon in the toolbar.

Customizable Tabs

Oracle Advanced Collections includes two hidden tabs that can be programmed by your implementation team or system administrator to meet any unique functionality requirements of your collections organization.

Collections Lifecycle Management

If a delinquency becomes problematic and further action must be initiated to obtain payment or resolve the issue, a collections agent can initiate a decision to escalate a payment problem. The Lifecycle tab tracks information about delinquencies, write-offs, repossessions, litigations, and bankruptcies. The collections manager or collections agents can further manage each situation using the Web interface pages.

Case Management for Delinquent Leasing Contracts

If you use Oracle Lease Management, the Case Management tab provides detailed information about the case and related lease contracts, assets, and other information. A collector can initiate payment processing from the Case Management tab for leasing-related invoices.

Manage Delinquent Loans

If you use Oracle Loans, the Loans tab provides detailed information about delinquent or default loans including loan status, loan details, last payment, and borrower information. A collector can initiate payment processing from Loans tab for loan-related invoices or initiate later stage delinquency actions.

Contracts Information

If you have installed Oracle Contracts, the Contracts tab provides summary and detailed information for lease contracts and other types of contracts. Licensed users can also access Oracle Contracts from the Contracts tab.

eBusiness Center to support Collections

The eBusiness Center is used by collections agents to manage address and phone information for the organizations and contacts they interact with. In addition, the eBusiness Center provides universal agent support for all Oracle call center applications and tabs relating to collections, telesales and teleservice agents.

Agents navigate to eBusiness Center from the Forms Navigator or from the Collector's Work Queue. From the Collections window, an agent can also navigate to eBusiness Center by clicking the Organization or Contact field on the Collections header.

Oracle Advanced Collections Integrations

Collections leverages functionality from a number of E-Business Suite products in order to provide a complete, end-to-end collections solution. These products include:

- Oracle Receivables to store transactional data, adjust transactions, support posting payments, and resolve disputes (required)
- Oracle Credit Management for managing customer credit risk (optional)
- Oracle HRMS for creating employees, locations, and organizations (required)
- Oracle Applications Foundation Modules (required):
  - Notes for creating, saving and viewing customer notes
  - Interaction History for tracking of all customer contacts
  - Tasks for to-do's, call backs, and other items
  - Universal Work Queue for managing collector work assignments
  - Territory Manager for work assignments based on territories
  - Resource Manager for defining resources and groups
- Oracle XML Publisher for sending collateral, copies of invoices, dunning notices, and other correspondence, via e-mail, fax or print (optional)
- Oracle TeleSales eBusiness Center for Customer Management (optional)
- Oracle Interaction Center Modules (optional):
  - Universal Work Queue (server component) for media-related work assignments
  - Advanced Inbound for automating inbound call handling
  - Advanced Outbound for automating outbound and preview predictive dialing call handling
  - Oracle Scripting for presenting collections call guides and scripts to support collections activities
- Oracle Marketing Online for campaigns, source codes, collateral, and scripting assignments (optional)

- Oracle *i*Payment for real-time credit card and bank EFT authorization and validation to take payments over the phone (optional) and for Oracle Lease Management real-time payment processing (required)
- Oracle Trade Management for access to invoices and payments relating to trade marketing promotions (optional)
- Oracle Lease Management for collecting from delinquent lease contracts (optional)
- Oracle Bill Presentment Architecture for viewing invoices as they were presented online to the customer (optional)
- Oracle Loans for collecting from delinquent loans (optional)

Process Flow for Collections

The following list describes the high level business flow for this application.

1. Concurrent program extracts raw data on transactions from Oracle Receivables; scores these objects; identifies the objects as delinquent, pre-delinquent or current; adds customer data; and stores the records in Oracle Collections tables.
2. User logs in and navigates to Collector's Work Queue see assigned work.
3. User views information on delinquent customers and collections work assignments displayed in Collector's Work Queue and selects a work item to launch Collections.
4. User reviews customer collections profile; delinquency information; histories; strategies and work assignments; aging; and notes. User processes work assignments and records information on payments, promises to pay, or disputes.
5. New payment information is sent via Oracle Receivables to Oracle *i*Payment for authorization.
6. Upon authorization, payment information is sent to Oracle Receivables for processing and updating of customer's receivables records.
7. Collections correspondence is sent using Oracle XML Publisher. Correspondence event is recorded in customer history.
8. Agents can view information about collections activities, customer payments, disputes, and promises on the History tab and by running reports.
9. Alternatively to step 3, user selects a customer record and launches eBusiness Center to review customer information.
10. Customer interactions, actions, action items, contact outcomes, results and reasons are tracked. These interactions can be tracked automatically or manually.
11. User selects the Collections tab in eBusiness Center to review information about the customer's delinquent accounts and invoices.
12. User launches Collections from the eBusiness Center Collections tab to view details of customer's delinquencies and payments.

Process Flow for Collections Strategies

Managers can define strategies to apply to different collections situations and categories of customers. Scoring engines contain criteria used to analyze customers and score them. Managers relate scoring engines to strategies. For example, a scoring engine can check for overdue invoices. Invoices 60 days overdue receive a score of 40. The strategy says any invoice scored 40 is assigned to a collections agent to contact the customer by phone.

Collections strategies use the following process:

1. Managers define collections strategy templates. Strategies can contain required and optional work items. Managers create scoring engines and relate the score ranges to strategies.
2. Concurrent programs are run according to an established schedule and scoring occurs.
3. Strategies are executed based on scores Work items are initiated. If the work item is automated (such as send a letter), the system performs the work and creates a history record. If the first work item is manual, it is posted in Collector's Work Queue to the collector who owns the customer. Note that cases and leasing contracts are scored if you are using Oracle Lease Management.
4. Strategy engine keeps track of when a work item is completed and initiates the next item.
5. Managers and agents can override the established collections work items by removing or adding work items to the strategy for the object.

Process Flow for Collections Dunning Plans

Dunning plans provide a simple method for managing collections issues that include automatically sending a dunning notice and tracking payments. Optional dunning callbacks can also be part of a dunning plan. Dunning plans are generally run to coincide with corporate billing cycles and can be run at the customer, account, bill to, or delinquency level.

Dunning Plans use the following process:

1. Managers determine dunning score ranges and associated dunning letters and send method (print, fax or e-mail) to send for each score range. Customer (or account, bill to, or delinquency) scores determine which dunning letter to send.
2. Optional dunning callbacks are defined.
3. The Dunning Plan concurrent program is run.
4. Dunning letters are automatically sent to customer via the Oracle XML Publisher. Dunning history is recorded.
5. The system tracks payments made by customers. If no payment is made, the Dunning Callback concurrent program can be run to create callbacks, which are automatically posted to an agent's Collector's Work Queue Task node.
6. If payment is still not made, the customer (account, bill to, or delinquency) can be rescored and, at the next bill cycle, a new and more aggressive dunning letter is sent.

Process Flow for Later-stage Delinquencies

In most cases, a delinquency can be quickly resolved. The customer's account or invoice status simply changes from Open to Delinquent and, when payment is made and applied, it changes back to Open. However, as it moves through the collections lifecycle it is possible that the status of the delinquency changes or escalates over time.

The following is a high level process flow for escalating delinquencies.

1. Delinquencies are created by the system and assigned to agents according to territory assignment rules. A collections strategy can also be associated to this delinquency.
2. Agent contacts the customer.
3. As the delinquency is managed, the agent records information in the Lifecycle tab and recommends one or more of the following:
   - Credit hold: Work Flow notification is sent to designated manager
   - Service hold: Work Flow notification is sent to designated manager
   - Change status to *Litigation*
   - Change status to *Repossess assets*
   - Change status to customer *Bankruptcy*
   - Change status to *Write-off* of the delinquency (for Oracle Lease Management only)
4. Delinquency goes to the manager, litigation specialist, or bankruptcy specialist for approval and further action.
5. Manager approves or disapproves status change, credit hold, and service hold. When a status changes one strategy may be replaced with another.
6. Manager uses the Collections HTML pages in the management Lifecycle tab to gather information and track the process for litigation, repossession, customer bankruptcy, or write-off.
7. As the delinquency progresses through a status, information is also displayed on the Agent screens so that the collectors can be kept up to date on their customers' situations.

Process Flow for Collections Campaigns

The collections campaign is created and executed primarily in interaction centers. It supports high volume inbound, outbound, and blended collections activities. By using Oracle Marketing Online, multi-channel collections strategies can also be used.

Oracle Scripting can be used with collections campaigns, in particular for junior collectors who might need additional coaching during a customer call.

Campaigns can be automated outbound or inbound. Alternatively, customer contact can be made via e-mails or other written correspondence. In that case, Oracle XML Publisher is used to execute sending of the correspondence and the system creates an interaction record.

A collection campaign uses the following process:

1. Discoverer workbooks analyze delinquent customers.
2. Delinquent customers are categorized into segments based upon such things as aging, dollars overdue, and delinquency type.
3. Workbooks are used to create lists for campaigns in Oracle Marketing Online.
4. Oracle Marketing Online creates collections campaigns and campaign schedules.
5. Collectors in interaction centers are assigned to campaigns.

6. Oracle Marketing executes the campaigns using Oracle Advanced Outbound if predictive dialing is required. Oracle Advanced Outbound supports preview or progressive dialing as well.
7. Collector records the results of a call and the information is kept in interaction history.

2

Overview of Using Oracle Collections

This chapter provides an overview of the graphical user interface (GUI) and the major tasks you can perform in Collections.

This chapter covers the following topics:

- Oracle Collections User Interface
- Accessing Oracle Advanced Collections
- Using the Collections Window
- Using the Collections Navigator
- Using Collector's Work Queue
- Changing Work Item Status
- About Dynamic Tables
- Accessing Delinquency Management
- Accessing Oracle Advanced Collections Administration
- Accessing Forms Administration

Oracle Collections User Interface

Oracle Collections provides forms-based windows for tasks performed by collections agents and managers; and web pages for setup, advanced delinquency management, and administration of Oracle Collections. The following responsibilities control access to functionality based on the role a user has in your company's collections process.

- **Collections Agent:** Allows collectors access the Collections application to perform tasks related to managing delinquencies and interacting with customers.
- **Collections Forms Administrator:** Allows managers to run concurrent programs, set profile options, and set up Oracle Foundation and Oracle Sales functionality.
- **Collections HTML Manager:** Allows managers access to strategies and dunning, plus later stage collections activities such as write-offs and bankruptcies. Managers also create dunning plans, scoring engines, and strategy and work item templates.
- **Collections HTML Administrator:** Sets up Web Assistance and uses SQL queries to create new scoring components, fulfillment queries, and scoring or strategy filters.

Accessing Oracle Advanced Collections

Use the Collections Agent responsibility to access the Collections window.

The Collections Agent can perform the following functions:

- Use eBusiness Center
- Perform searches
- Review aging
- Review history
- Process payments
- Process promises to pay
- Dispute invoices
- Manage leasing cases and process payments for Lease Management
- Manage delinquent loans and process payments for Oracle Loans
- Manage strategies and assigned work items
- Escalate delinquencies in late stage collections
- Run collections reports
- Send statements to customers
- Use Directory assistance

Using the Collections Window

The Collections window is your central work area for activities relating to collecting debt from a customer. You can reach it from the Navigator, through the Collector's Work Queue, or by clicking the Details button on the eBusiness Center Collections tab. You can use Quick Find to search for a customer.

The header portion of the window displays summary information about the customer's delinquency and payment history. The fields on the left side of the header shows the contact for a customer. It displays one telephone number for a customer based contact type, purpose, and whether it is primary or preferred number. A phone number with a purpose of Collections will take precedence over a primary number. A purpose of Collections takes precedence over whether a number is a primary number.

For example, if two numbers exist for a customer and both have a purpose of Collections, the one marked Primary will be displayed. If two numbers exist and only one has a purpose of Collections, the one with a purpose of Collections will display even if the other is marked Primary. If two numbers exist and neither has a purpose of Collections, the one marked Primary will be displayed.

The fields displayed in the middle of the header provide high-level statistics on the customer including the customer status, customer-level collections score, the year the customer relationship began, and data points based on a rolling twelve-month period. The fields on the right side of the header present information driven by the operational data view selected, including amount overdue, net balance, DSO, and last payment amount.

Detail information needed by Collections personnel is located in the following tabs, in the approximate order needed. You can hide tabs not used by your organization.

- Profile: See: Using the Profile Tab, page 4-4
- History: See: Viewing History, page 4-4
- Accounts: See: Viewing Account Information, page 13-15
- Transactions: See: Viewing Transaction Data, page 13-20
- Lifecycle: See: Viewing Collection Lifecycle Data, page 6-1
- Strategy: See: Overview of Using Strategies, page 9-1
- Case Management (used with Oracle Lease Management): See: Overview of Reporting to a Credit Bureau, page 10-1
- Aging: See: Viewing Aging, page 4-6
- Contract (used with Oracle Lease Management): See: Viewing Contracts a Customer Has with Your Organization, page 13-16
- Note: See: Notes Tab, page 13-17
- Task: See: Tasks Tab, page 13-17
- Custom: See: Using Custom Tabs, page 13-18
- Loans: See: Viewing Loan Information, page 13-17

In addition, you can access online directory assistance from the toolbar. See: Using Directory Assistance, page 13-19

Using the Collections Navigator

From the Navigator, you have several choices for using the application while performing your collections activities when logged in using the Collections Agent responsibility:

- **Collector's Work Queue:** Use this link to access your work tasks in the Collector's Work Queue. When you select a customer, transaction, or other collections-related object in your work queue, you go directly to Collections. See: Using Collector's Work Queue, page 2-4 for more information. When you select a task, the task is opened in the related application.
- **Collections:** The Collections window opens with no customer data. You can search to find a customer.
- **Search:** You can search for customers using the following three methods. Select the desired customer from the search results to open the Collections window. (See: Overview of Searching, page 3-1 for more information.)
    - Quick Search: A set of queries set up in the application such as payment, promise to pay, and dispute. Choose one.

        Note: The Last Name and First Name parameters for payment, dispute, or promise to pay are not the organization contact. Use these parameters to search for a person who is a customer as an individual, not as an organization contact.

    - Expanded Search: You can create your own search.
    - Saved Results: You can activate previous searches that were saved.

- **Reports:** Opens the Collections Reports page in Self Service Administration where you can run Collections reports. See: Running Oracle Collections Reports, page 12-1.
- **Statements:** Opens the Statement window in Oracle Receivables where you can view or print a customer statement.

Guidelines

Collections is multi-org enabled. If you have implemented multi-organization functionality, then your data is separated by organization ID. A user associated with one organization ID cannot see information for another organization ID. See the *Oracle Applications Concepts Guide* for more information.

Using Collector's Work Queue

The Collector's Work Queue (UWQ) displays actionable work items for a collector based on the display nodes selected when you set up UWQ. You can organize the information presented to match the operational data level your collectors work with customers. Work nodes can be consolidated and displayed at the customer level, account level, bill to level, or by individual delinquencies.

You can display the following nodes for a data level:

- **Delinquent Node:** Displays active, pending, and complete delinquent customers, accounts, bill to locations, or transactions assigned to the collector. When you double-click a line item, you go directly to the Transactions tab in Collections with the appropriate delinquency highlighted.
- **Broken Promises Node:** Displays active, pending, and complete broken promises. Promises are taken at the transaction level, but can be displayed grouped by customer, bill to location, account, or delinquency. When you double-click a line item you go directly to the History tab in Collections with the Promise History view selected.
- **Strategy Work Item Node:** Displays all the strategy work items assigned to the collector. When you double-click a line item you go directly to the Strategy tab in Collections with the appropriate strategy and work item highlighted. Strategy work items can be at the customer, account, bill to, or delinquency level.

You can also display a **Task Node** with dunning callbacks, broken promise calls, approvals, meetings, problem resolutions, and other work items.

> **Note:** The Collector's Work Queue provides the total number of actionable items for each node. However, the number of active, complete and pending items for a node may not add up to the total count if the status has been changed manually in Collections.

The IEU: Desktop: Work Selector profile option determines the layout of work items in UWQ. You can select either a two frame format that displays nodes and their work items (Hgrid) or a single frame with a drop down list of options (Cascade). See: Set Up Oracle Collections Profile Options, *Oracle Advanced Collections Implementation Guide*.

To change the order of work items displayed or to search for a particular item, select a column heading to sort the information by that column.

Related Topics

Set Up Oracle Universal Work Queue, *Oracle Advanced Collections Implementation Guide*

Set Up Oracle Collections Profile Options, *Oracle Advanced Collections Implementation Guide*

Changing Work Item Status

You can designate an assigned strategy work item as active, pending, or complete. In the Collections window, select Actions from the toolbar and then select one of the options:

- Show in UWQ as Active: moves the items to the Active Strategy Work Items node
- Show in UWQ as Complete: moves the items to the Complete Strategy Items Work node
- Show in UWQ as Pending: moves the items to the Pending Strategy Work Items node
- Show in UWQ Advanced: allows the user to move the items to the Pending node for a user-entered amount of days before it is returned to the Active node

The Actions menu is available from the Menu toolbar for the following:

- Delinquencies on the Lifecycle tab
- Broken promises in the Promise History table on the History tab

Alternatively, to complete a strategy work item, click the Complete Work button available on Strategies tab. This initiates a workflow notification process and updates the item's status in UWQ to Complete.

About Dynamic Tables

Oracle Collections includes dynamic tables to provide additional functionality customer and delinquency information. You can identify a dynamic table by its alternating color striped rows.

In a dynamic table, you can:

- Arrange table layout by hiding, reordering, or moving columns, and changing column width
- Select up to three columns and sort in ascending or descending order
- Customize and save table layout and sorting settings
- Copy cells or rows to a spreadsheet

Accessing Delinquency Management

A manager working on complicated or later-stage delinquencies requires access to information about bankruptcies, repossessions, litigation, and write-offs.

The Collections HTML Manager can perform the following functions during implementation or as needed during the collections process:

- Manage scoring components (used in scoring engines)
- Create work items (used in strategies)
- Create collections strategy templates

- Create dunning plans
- Convert references from Fulfillment templates to XML templates
- Create metrics
- Run Collections reports

The Collections HTML Manager can perform the following business functions routinely:

- View and update delinquency information
- View and update litigation information
- View and update repossession information
- View and update bankruptcy information
- View and update write-off information
- View and update case information for Lease Management

Accessing Oracle Advanced Collections Administration

The manager, administrator, or other technically trained personnel, can create and manage the system components used by collections agents using the Collections HTML Administrator responsibility.

From the Administration tab you can perform the following functions:

- Create new scoring components
- Create new filters for strategies, scoring engines, and dunning plans
- Enable web directory assistance
- Run reports

Accessing Forms Administration

The Collections Forms Administrator has the technical skills and knowledge to manage system profiles and run concurrent programs and can perform the following functions:

- System profiles
- Concurrent requests
- Setting up directory assistance
- *i*Payment administration
- Workflow
- Advanced Outbound
- Tasks
- Territories
- Resources

3

Searching

This chapter describes the methods you can use to search for information in the application.

This chapter covers the following topics:

- Overview of Searching

Overview of Searching

The fastest way to search the Oracle Collections database is to use the Lists of Values (LOVs) provided with many fields.

Use the Universal Search window to search for information using multiple search criteria. You can use the universal search window to give you one-click access to information. Select one of the predefined quick searches and enter your criteria. The expanded searches provide a wide range of parameters you can use for your search. You can save the results of your search as a list or you can save your query for reuse. You can set the user profile option OTS: Default Universal Search Tab to set which tab appears when you open Universal Search.

You can search information displayed in dynamic tables by right clicking in the table and making a selection from a pop-up menu.

> **Note:** Oracle Collections does not support the Query Enter / Query Run method of searching common to many Oracle applications.

Using Partial Search Terms

Many Lists of Values fields let you search for partial words and numbers by using the % sign to indicate missing or unknown characters.

For example, a search for `j%n` in the First name field retrieves all first names starting with the letter j and ending with the letter n, including John, Jon, and Johann. A search for `jo%` retrieves all names starting with the letters "Jo". A search for `%jo%` retrieves all names with the letters "jo" in the middle. To ensure quick performance, it is best not to use this last form of search.

Optimizing Your Searches

For the fastest performance, you must narrow down the range of information you are searching as much as possible.

For example, if you receive a call from John Smith at ABC Corp., you should first use the Organization List of Values (LOV) to search for ABC Corp. and then use the First Name or Last Name LOVs to search for the name. Searching for the organization first narrows the range of individuals your application must search to just those who work for ABC Corp.

If you are not sure about the best way to search, then use the Universal Search window for the greatest flexibility.

Related Topics

Performing Quick Searches, page 13-3

Performing Expanded Searches, page 13-4

4

Interacting with Customers

This chapter describes how to access information about customers, transactions, delinquencies, payments, aging, and balances.

This chapter covers the following topics:

- Overview of Interacting with Customers
- Viewing Customer Information in Collections
- Using the Profile Tab
- Viewing History
- Viewing Aging

Overview of Interacting with Customers

Collectors need the ability to find historical information about their delinquent customers in order to be prepared to interact with their customers. Once prepared, collectors can more efficiently manage each customer.

Viewing Customer Information in Collections

When you talk to a customer you can quickly review information about the customer including transactions, previous call, recent payments, and current balances.

If you want to view customer information:

Select a record from Collector's Work Queue or search for a customer from the Collections window using the following steps:

- Using the list of values (LOV), search for the organization name or the person's last or first name.
- Optionally, use the LOV to search for the contact name.

You can change the operational data level for customer information in the View field.

- **Customer:** Displays all information for the customer
  - **Account:** Displays information on a selected account. Select a specific account to display.
  - **Bill To:** Displays information on a selected bill-to site location. Select a specific bill to location to display from the list of values.

- **Delinquency:** Displays information on a selected delinquency. Select a specific delinquency to display

The Collections header recaps key customer information about delinquencies, including:

- Collectible transactions - the number of current and delinquent transactions
- Delinquent invoices - the number of transactions that are past due
- Amount overdue - the total amount of all past due transactions

> **Note:** Transactions include invoices, credit memos, debit memos, chargebacks, and other receivables instruments.

You can view customer information in the following ways:

- Select the **Profile** tab to view a summary of customer information including, installments and promises made in the past twelve months, date of last payment, last interaction, and metrics.
- Use the **History** tab to view historic information based on the selected history type, such as All, Payment, or Dispute. Information about lease payments and promises to pay on leasing contracts is available if you use Oracle Lease Management.
- You can see account details and all open (unpaid) transactions for each account from the **Account** tab
- You can view summary and detail information and process payments on the **Transactions** tab.
- To see a list of all delinquent transactions and information about later stage events that happen during the collections life cycle, choose **Lifecyle** tab. A table lists the delinquent invoices and data fields displays details on each lifecycle status. See: Viewing Collection Lifecycle Data, page 6-1.
- To view strategies and related work items for a customer, select the **Strategies** tab.
- Select the **Aging** tab to view aging for transactions by aging buckets at the customer, account, or bill to level. See: Viewing Aging, page 4-6.
- You can view or add notes regarding the customer on the **Note** tab. See: Notes Tab, page 13-17.
- To view all tasks for a customer, select **Task** tab. See: Tasks Tab, page 13-17.

To update and add organization and contact information, navigate to the eBusiness Center by double-clicking the Organization or Contact name in the Collections header. The Collections tab in the eBusiness Center displays information about delinquencies and payments for the selected customer, along with metrics.

- If you view an organization, or a contact at an organization, then the delinquency information displayed is for the organization account. In order to see delinquency information for a person, you need to view that person as a consumer, not as a contact.
- Click the Details button to open the Collections application for the displayed customer. The eBusiness Center remains open. You can also go to eBusiness Center from Collections by double clicking the selected Organization or Consumer

If you use Oracle Lease Management:

Oracle Advanced Collections supports collections activities for invoices coming from Oracle Lease Management and Oracle Receivables on the same screens. For Leasing invoices, Collections uses the concept of a case, which is defined as one or more lease contracts for a customer sharing the same parameters, such as the same bill-to address or private label) determined by Oracle Lease Management. Collections uses those parameters to create cases or to add a contract to an existing case.

- To review case information for the customer, select the **Case Management** tab.
- Select the **Contract** tab to view leasing contracts associated with your lease management customer.

If you use Oracle Loans:

Oracle Advanced Collections supports collections activities for invoices originating from Oracle Loans and Oracle Receivables on the same screens. You can view loan information, loan details, and process payments for delinquent or defaulted loans from Oracle Collections.

- To review loan information for a customer, select the **Loans** tab.
- Click the Loan Number hypertext link for additional loan summary information.

Changing the Operational Data Level View

When you go to Collections from Collector's Work Queue, the information displayed is at the same data level as the node selected in the wok queue.

To see a more or less granular view of your customer, you can change the data level by selecting a different view from the drop down list in the View field on the Collections header.

Designating Customer Contacts

For the customer displayed in the Collections header, you can designate two types of contact information.

- **Collections Contact:** Used for collections calls.
- **Dunning Contact:** Used for dunning and other collections correspondence.

> **Note:** Both strategies and dunning plans send dunning correspondence, which can be letters, faxes, and e-mails.

To designate a contact type, highlight the contact in the Collections header. Then from the Actions menu, select Collections Contact or Dunning Contact. Whenever that customer appears in the Collections header, the Collections Contact is also automatically displayed.

Related Topics

Customer Contact Information, page 13-10

Using the Profile Tab

The Profile tab provides a snapshot of information about the organization displayed in the Collections header. It displays credit, collector, payment, and promise to pay information; the last customer interaction; and customer metrics, such as weighted average days paid and average days late. Metrics displayed in the Profile tab are configured by managers in the Collections HTML screens Metrics can be calculated periodically or in real-time mode. Metrics can be calculated to three data levels: customer, account, and bill-to.

Related Topics

Set Up Metrics, *Oracle Advanced Collections Implementation Guide*

Profile Tab, page 13-8

Preconfigured Metrics, *Oracle Advanced Collections Implementation Guide*

Viewing History

Use the **History** tab to view events related to collections activities that have occurred for a customer. You can view All History or filter by history type, such as correspondence or adjustments. Information about payments and promises to pay on leasing contracts is available if you use Oracle Lease Management.

History types available include:

- All, page 4-4
- Adjustments, page 4-5
- Correspondence, page 4-5
- Disputes, page 4-5
- Interaction, page 4-5
- Leasing Payment, page 4-5
- Leasing Promise, page 4-5
- Payment, page 4-6
- Promise, page 4-6

If you change the data view, Collections filters the items displayed for a history type accordingly. If you change the date range on the History tab, you can see more or fewer records for each history type.

Viewing All History

All History is the default history type and provides a high-level, cumulative view of a customer's history. It lists all collections events in chronological order that have occurred for the date range specified. Click on a column heading to sort the information by other criteria, such as transaction or status. The Notes column displays the last note written for the selected record. To view more details for a record, select another history type from the Type list of values.

See also: History Tab, page 13-10

Viewing Adjustment History

Adjustment history provides details about adjustments in progress or already approved.

Collectors can create adjustments against delinquent transactions without approval in Oracle Receivables. Before creating an adjustment, the collector can access a customer's adjustment history. A collector might manage a customer differently, for example, if a customer has a history of frequent adjustment requests. Adjustment history details include amounts, dates, status, reason, adjustment activity name, and activity type.

See also: Adjustment History, page 13-11

Viewing Correspondence History

Correspondence history, previously called Dunning history, provides a view of all dunning notices and other related collections letters sent to a customer. Dunning notices can be sent as part of dunning plan or collections strategies. It also shows history of letters confirming payments, disputes, adjustments, reversals, and promises.

To re-send a dunning notice to a customer reflecting current transaction information, select a dunning record and click Resend.

See also: Correspondence History, page 13-11

Viewing Dispute History

Dispute history provides a list of all disputes, or credit memo requests, made against a customer's transactions. It includes the status of disputes still under review in Receivables and notes created by a collector for the dispute.

See also: Dispute History, page 13-12

Viewing Interaction History

Interaction history provides insight into all customer contacts, listing dates and times, the employee resource, the reason for contact, and any outcomes. It also provides, if available, non-contact attempt information such as Ring, No Answers, and Busies and interactions from other business applications such as Oracle TeleSales.

See also: Interaction History, page 13-13

Viewing Leasing Payment History

If you use Oracle Lease Management, you can view payments on leasing invoices and lease contracts in Leasing Payment history.

The Payment on Leasing Invoices and Payment on Leasing Contracts options are only available if you use Oracle Lease Management.

Viewing Leasing Promise History

If you use Oracle Lease Management with Oracle Collections, you can view promises to pay on leasing invoices and lease contracts in Leasing Promise history.

Viewing Payment History

Payment history pulls information from Oracle Receivables for up-to-date receipts information. It displays all payments received from customers and any notes entered by the collector with a payment.

If you want to see details of a payment, then select a line in the payment history and click Details. The Payment History Details window displays details including information from Oracle *i*Payment.

If you want to reverse a payment, then select Reverse button on the Details window.

See also: Payment History, page 13-13

Viewing Promise History

Promise history provides a review of all promises to pay that a customer makes and indicates if payment was received and posted to the account or if the promise was broken or cancelled.

See also: Promise History, page 13-14

Viewing Aging

You can view your customer's outstanding account balances on the Aging tab in Collections. The Aging tab opens using the default aging bucket defined when you set up Collections, but you can view account balances using any aging bucket defined in Oracle Receivables. You can modify your display by specifying an aging bucket or by choosing to summarize open credits.

Collections calculates and displays the total outstanding amounts for the current data level view, which can be by customer, bill to, or account. Aging per individual delinquency is not available.

- You can view finance charges, approved and pending adjustments, and amounts in dispute.
- You can view the amount of receipts at risk.
- If you select to summarize open credits, you can view credits not aged for unapplied cash, on account cash, on account credits, cash claims, and prepayments.

Select the Transaction button to view all transactions for an aging bucket line. From there you can select a transaction and view transaction details, process payments, or enter a dispute. See: Processing Payments, page 5-2 and Disputing Invoices, page 13-24 for more information.

For a detail description of how transactions are aged based on the GL date, see Viewing Account Balances by Aging Bucket, *Oracle Receivables User Guide*.

Related Topics

Viewing Open Credits, page 13-15

Viewing Account Balances by Aging Bucket, page 13-14

Viewing Account Information, page 13-15

5

Processing Transactions

This chapter describes how to enter payments, promises to pay, disputes, and adjustments.

This chapter covers the following topics:

- Overview of Processing Transactions
- Viewing Invoices Using Bill Presentment Architecture
- Processing Payments
- Accepting Promises to Pay
- Viewing Claims in Oracle Trade Management

Overview of Processing Transactions

A collections agent can perform the following activities related to transactions and payment:

- View transaction data for delinquencies. See: Viewing Transaction Data, page 13-20
- View invoices using Bill Presentment Architecture. See: Viewing Invoices Using Bill Presentment Architecture, page 5-1.
- Process payments. See: Processing Payments, page 5-2.
- Accept promises to pay. See: Accepting Promises to Pay, page 5-3.
- Reverse payments. See: Reversing Payments, page 13-23.
- Adjust invoices. See: Adjusting Invoices, page 13-23.
- Place an invoice in dispute. See: Disputing Invoices, page 13-24.

Viewing Invoices Using Bill Presentment Architecture

If you have installed Oracle Bill Presentment Architecture (BPA), your collectors can view customer invoices online in a browser window. Since BPA retrieves billing data from multiple sources, including the transactional accounting data from Oracle Receivables, your collectors have access to more comprehensive billing information to answer questions and resolve non-payment issues. Your collector can view the invoice in the same format the bill presented to your customers.

You can view an invoice using BPA from the following tabs in Oracle Collections:

- Profile tab

- Dispute History
- Promise History
- Transactions tab

To view and invoice, highlight an invoice. Right click and select View Invoice from the pop-up menu.

A browser window opens to display the invoice formatted by a template in Bill Presentment Architecture. You can drill down to view more detailed billing information, if available for the invoice.

> **Note:** You must log in using a self-service application to be able to view invoices using BPA.

For more information, see Bill Presentment Architecture, *Oracle Receivables User Guide*.

Processing Payments

Use the Processing Payment window to take payments or promises to pay for invoices, accounts, or contracts.

You can process the following types of payments:

- Accept a credit card or purchase card payment.
- Accept payment in the form of a bank transfer.
- Record a promise to pay one or more transactions.

> **Note:** If you use other payment methods, your system administrator can add additional types in the IEX_PAYMENT_TYPES lookup.

You can access the Processing Payment window by selecting the Payment Processing button available on the following tabs:

- **Accounts:** Select an account. Account information from the previous window appears in the Processing Payment window. You can enter bank transfer and credit card payments only for accounts. You cannot enter promises.
- **Transactions:** Select an invoice. Invoice information from the previous window appears in the Processing Payment window. If you select a Leasing Invoice, leasing invoice information from the previous window appears in the Processing Payment window
- **Lifecycle:** Select a delinquency. With a standard Oracle Collections implementation, invoice information from the previous window appears in the Processing Payment window. With an Oracle Lease Management implementation, leasing contract information related to the selected delinquency (case) appears in the Processing Payment window.
- **Aging:** Select an aging bucket line and then the Transactions button.

If you use Oracle Lease Management:

You can also access the Processing Payment window from the following tabs:

- **Contract:** Select a contract and click the Payment Processing button. Information from the previous window appears in the Processing Payment window.
- **Case Management:** Select a case and click the Payment Processing button. Information from the previous window appears in the Processing Payment window.

Related Topics

Processing Credit Card Payments, page 13-20

Processing Bank Check EFT Payments, page 13-21

Accepting Promises to Pay

When a delinquent customer is not ready to make a payment or is processing a payment, you can enter a promise to pay to help resolve the delinquent account. You record the customer's promise to pay specific amounts at specific times. You can enter a promise to pay for a single transaction or for a group of transactions.

Oracle Advanced Collections tracks the expected payment. If payment is made, then the promise status shown on the Promise tab changes from Collectible to Closed. This information is also viewable on the History tab. Collections displays **Yes** in the Paid column for the transaction. If the promise to pay is not fulfilled and no payment is made, then the status changes to Broken and Collections automatically creates a Broken Promise work item on the Collector's Work Queue. The collector can follow up with the customer and **No** remains in the Paid column.

Related Topics

Entering a Promise to Pay, page 13-21

Viewing Claims in Oracle Trade Management

You can leverage the detailed information stored in Oracle Trade Management to resolve disputes quickly and more efficiently. You can view trade claims, deductions, and overpayments for a customer from Oracle Collections, if you have installed Oracle Trade Management.

To view claims:

1. In the Accounts tab, select a customer account and then select the View Open Lines Listing button.

   The Account Details window displays all open transactions for your customer, including trade claims and deductions. Select a transaction type and enter a date range to search for a specific transaction. Transaction types include Bills Receivable, Chargeback, Claim Investigation, Credit Memos, Debit Memos, Guarantee, Invoice, On Account, or Unapplied.
2. To view detailed information about a claim, click on a transaction. A browser window opens to display the transaction in Trade Management.
3. You can enter a note for a transaction from the Account Details page and view it anytime on the Notes tab or by clicking the Notes icon.

For more information on trade management functionality, see *Oracle Trade Management User Guide.*

6

Managing Later-stage Delinquencies

This chapter explains how to manage delinquencies including later-stage collections activities such as litigation, write-offs, repossessions, and bankruptcies.

This chapter covers the following topics:

- Overview of Later-stage Delinquencies
- Viewing Collection Lifecycle Data
- Collections Lifecycle
- Managing Later-stage Delinquencies
- Bankruptcy
- Write-Offs
- Litigation
- Repossession
- Tracking Costs for Collecting a Case

Overview of Later-stage Delinquencies

As a delinquency moves through the collections life cycle, its status may change or escalate over time. In the later stages of the collections life cycle, you may need to initiate other actions. Complicated delinquencies can involve changing credit or payment terms, bringing suit to get payment, repossessing and reselling assets to cure delinquencies, or customer bankruptcy.

Although Oracle Collections does not support all of the complex logistical, legal, or financial details of these situations, collectors can use the Lifecycle tab to manage key, high level dates and actions that help a collections organization delinquencies throughout the collections life cycle. Managers and collections specialists can use the Lifecycle tab to manage later-stage delinquency events.

Viewing Collection Lifecycle Data

The Lifecycle tab provides a view of all of a customer’s delinquencies. Complicated delinquencies can involve placing customers on credit or service hold (used only with Lease Management), bringing suit to get payment, repossessing and reselling assets to cure delinquencies, write off of assets, or customer bankruptcy. The Lifecycle Tab, in conjunction with various HTML interfaces used by collections specialists and managers, supports these later-stage delinquency processes.

Related Topics

Collections Lifecycle, page 6-2

Collections Lifecycle

As the customer status changes it is critical for the collections team (manager, agent, and specialists) to be able to capture, view and update information about each status in order to track the delinquency and collect monies owed. It is also important for the user to be able to see summary and detailed information on past statuses for the selected delinquency or account in order to effectively manage the customer's current delinquency.

Viewing Delinquencies

Use this procedure to view and update delinquency information.

1. Using the Collections Agent responsibility, In the Collections window, select the Lifecycle tab.

   Open delinquencies for the selected view appear.

2. If you want closed delinquencies as well as open delinquencies, then select Display All

   The table lists open and closed delinquencies.

3. Select a delinquency from the table to view details about the delinquency.

   The details change depending upon the status of the delinquency.

For information on updating delinquency information and escalating a delinquency, see: Updating a Delinquency, page 13-26.

Related Topics

Reviewing Delinquencies, page 13-25

Viewing Collections Lifecycle Data, page 6-1

Managing Later-stage Delinquencies

As the customer status changes, it is critical for the collections team (manager, agent, and collections specialists) to be able to capture, view and update information about each status in order to track the delinquency and collect monies owed. Collections agents can enter a change in status on the Lifecycle tab for managers and collections specialist to manage.

Related Topics

Reviewing Delinquencies, page 13-25

Updating a Delinquency, page 13-26

Bankruptcy

Companies must respond expediently to a delinquent customer's claim that they are planning or actually in bankruptcy. Companies must quickly execute strategies to get money from debtors, establish themselves as valid creditors with bankrupt debtors, or attempt to repossess and re-market assets to reduce their own financial exposure and bad debt.

A collector may be told by a debtor that they cannot pay because they are out of money and planning to declare bankruptcy. The collector should then gather initial information about the debtor's claim, attorneys involved, filings made and other legal information for a legal specialist.

- When a customer files for bankruptcy, manual or automated processes are also set in motion to prevent any more collections calls to customer, turn off invoicing, and overall place the customer and all related accounts into the bankruptcy status.
- After the bankruptcy process is complete, you can begin additional actions including subsequent collections, write-off, and payment terms.

Related Topics

Recording a Bankruptcy, page 13-27

Write-Offs

If you use Oracle Lease Management, you can write off individual contracts in a case. Write-offs occur at the contract, account, or delinquency level. For non-leasing customers, use adjustments to write off individual delinquencies or individual items on a Receivables invoice. See: Adjusting Invoices, page 13-23.

You can view the details of the write-off process on the Write-off status section of the Lifecycle tab.

If you use Oracle Lease Management:

To use Service Hold Request, set the profile option IEX: Service Hold of Delinquencies to *Yes*.

Litigation

When a delinquent customer refuses to, or is markedly slow to resolve a delinquency, some collections organizations consider bringing suit to obtain payment on some or all of the debt.

The litigation process involves legal processes to obtain a judgment against a customer. This is done usually through a corporate lawyer or legal representative working for the collections organization. However, the collector is often the person who determines that further collections efforts for a specific delinquency will be fruitless and escalates the delinquency to litigation status.

If you use Oracle Lease Management:

Credit Hold Request and Service Hold Request are only available if you are using Oracle Lease Management and the profile options IEX: Credit Hold of Delinquencies and IEX: Service Hold of Delinquencies are set to Yes.

Repossession

Equipment or other assets owned or leased by a customer can be repossessed as part of the effort to collect on debt. This status may exist toward the end of a collections cycle if the customer is unable or unwilling to pay and all other options have been explored. Rather than lose the entire value of the asset, the collections organization repossesses the asset. Asset remarketing may then take place.

Tracking Costs for Collecting a Case

If you use Oracle Lease Management, you can review cases and track actual or budgeted costs for collecting on a case in Oracle Collections.

A case is defined as a group of contracts for a customer sharing the same bill-to address, private label, and other Leasing Contract parameters.

7

Scoring

This chapter discusses how to set up, administer, and update scoring components, engines, and filters.

This chapter covers the following topics:

- Overview of Scoring
- Score Objects
- Concurrent Programs
- Scoring Components
- Weight
- Filtering and Views
- Preconfigured Scoring Engines

Overview of Scoring

Scoring forms the foundation of your collections activities. Oracle Advanced Collections uses scoring in two ways:

- To determine transaction status: current, delinquent, and pre-delinquent.

  When scoring transactions, Collections looks at transactions from Oracle Receivables, including invoices, debit memos, and chargebacks; lease invoices originating in Oracle Lease Management; or loans invoices originating in Oracle Loans. In general, if a customer has delinquent transactions, the customer is considered to be delinquent.

- To determine the value of each customer.

  When scoring to assign customer value, you can use any data point about the customer. Typically you run customer value scoring at an operational data level (customer, account, bill to, or delinquency).

Once you know which transactions are delinquent and you know the relative value of a customer, you can manage delinquencies more effectively with either dunning plans or collections strategies.

> **Note:** The score displayed in the Collections Score field in the Collections header is always the customer-level score.

How Customer Value Scoring Works

Let's say you want to evaluate your customers and select the appropriate collections management method for each. In this example, you want to use three factors to select the collections plan for a customer: how much they owe, how many transaction are overdue, and how long they have been a customer. To find out this information, you create a scoring engine with three scoring components to calculate the following information for each customer:

- The total overdue amount
- The number of delinquencies
- The number of years you have had a relationship with this customer

But how do you use the results of these scoring components to rank your customers? For some components, a high number means you are dealing with a good customer, but in other instances, a low number is better.

- The total overdue amount - low number is better
- The number of delinquencies - low number is better
- How long you have been doing business - high number is better.

To qualify the numbers returned by the scoring components, break down the possible numerical results into ranges and assign a value, or score, to each range.

The following tables show the ranges and scores for each scoring component.

Amount Overdue Scoring Component

Amount Overdue	Score
$0 - $999	100
$100 - $4999	50
$5000 - $9999	25
Over $10,000	10

Number of Delinquencies Scoring Component

Number of Delinquencies	Score
0 - 9	100
10 - 19	50
20 - 39	25
over 40	10

Customer Since Scoring Component

Customer Since	Score
Less than 1 year	10
1 - 2 years	50
3 - 5 years	75
over 5 years	100

However, one type of information about a customer may be more important than another when evaluating which collections activities to use. Let's say that the amount a customer owes is a more important factor than how long they have been your customer or the number of delinquencies they have. You need a way to compare the disparate numbers derived by the scoring components. To do this, assign a weight to each component to indicate its relative importance to the total score. The total weight of all components must add up to 1.0.

The following table shows the weights for the scoring components.

Scoring Component	Weight
Amount overdue	.5
Number of delinquencies	.3
Customer since	.2

Based on this setup, Collections calculates the score for a customer who has 9 delinquencies totaling $18,425 and has been a customer for 2 years as follows:

(100 x .3) + (10 x .5) + (50 x .2) = 30 + 5 + 25 = 60

You can create new scoring engines or use the preconfigured scoring engines provided by Collections. In either case, you must test your assumptions by running scoring in a test environment with a small segment of your actual data.

How Transaction Scoring Works

Scoring transactions to determine whether they're current, delinquent or pre-delinquent works is the same as scoring for customer value, but with one additional step. A transaction scoring engine with one or more scoring components obtains scores for all transactions. Once the transactions have been scored, you need to set score ranges for the status of either current, delinquent or (if your business rules require) pre-delinquent.

For example, your Transaction scoring engine uses a component that looks at the due date of a transaction and then assigns a status based on the score and the defined score ranges. If the due date for a transaction is greater than today's date, it assigns a score of 1 and the transaction is current. If the due date is less than today's date, score is 100 and the transaction is delinquent. Using the preconfigured Delinquency Status Determination scoring engine, the score ranges are shown in the following table:

Score Range Low	Score Range High	Status
1.00	10.99	Current
11.00	100.00	Delinquent

Related Topics

Set Up Scoring, *Oracle Advanced Collections Implementation Guide*

Score Objects

Scoring calculates a score value for an object in the database. You can score following types of objects seeded in Collections, or you can create new scoring objects.

- **Party, Account, or Bill To:** The operational data level at which you do business with your customers
- **Transaction:** A transaction created in Oracle Receivables, or originating in Oracle Loans, or Oracle Lease Management. When determining delinquency status of transactions, Oracle Collections creates a delinquency in a Collections table. When a transaction is no longer delinquent, the status becomes *current.*
- **Case:** A group of leasing contracts for a customer sharing the same bill-to address, private label, and other contract parameters. Case only applies if you use Oracle Lease Management.

Related Topics

Set Up Scoring, *Oracle Advanced Collections Implemantation Guide*

Concurrent Programs

The Score Engine Harness concurrent program runs from one to five scoring engines. In addition, you can add a concurrent program to a scoring engine during setup. After the Scoring Engine Harness concurrent program runs the scoring engine, it runs the related concurrent program immediately after it scores the invoices or cases. This streamlines the scoring process and eliminates the need to run related concurrent programs separately from the Request window.

For example, you can add the Strategy Management concurrent program to a scoring engine to assign collections strategies based on the score results.

Related Topics

Set Up Scoring, *Oracle Advanced Collections Implementation Guide*

Scoring Components

The scoring component uses a select statement or a function to return a score value. For example, you can ask for the total number of delinquencies for a customer or how long a customer has been doing business with your company. Every scoring engine must have at least one scoring component.

The values calculated by a scoring component are then assigned scores. Score range numbers can be positive or negative numbers to two decimal places, and must account for numbers from -999,999,999 to 999,999,999. In Oracle Collections a higher score is generally considered good and a lower score is considered bad.

Related Topics

Create Scoring Components, *Oracle Advanced Collections Implementation Guide*

Weight

Optionally, each score component is assigned a weight. All active score components for a scoring engine must add up to 1.0. Weight is used to deal with relative importance of each scoring component. For instance, a score may be based on both "what year did customer relationship start?" and "how many overdue payments does this customer have?" Since it's more important to consider the number of delinquencies over the years that someone has been your customer, the overdue payments component has more weight. The score component is multiplied by the assigned weight.

If weighting is not used, the raw score is used.

Related Topics

Add Scoring Components, *Oracle Advanced Collections Implemantation Guide*

Set Score Ranges, *Oracle Advanced Collections Implementation Guide*

Filtering and Views

Collections uses filters to limit the scope of a scoring engine and improve system performance. Filters create a subset of records, or segment, in the database to score against. For example, a collections organization could run scoring using a filter to segment all customers, or it could create a filter to segment customers by variables, such as country, annual revenue, or disputed transactions.

Scoring engines use the different filters, or segments, to optimize performance, score groups of customers differently, and support operations in different regions around the world. For example, you can process Australian invoices when it is nighttime in Australia and United States invoices when it is nighttime in the US.

Every scoring engine must have a filter. Your database administrator creates the subset of the database call a view. Then your Collections HTML Administrator creates a filter, associates it with a database view, and then adds the filter to a scoring engine.

Your database administrator creates the subset filter as a data view based on a SQL query. Then your Collections HTML Administrator associates the filter with a scoring engine.

Related Topics

Create or Update a Scoring Filter, *Oracle Advanced Collections Implementation Guide*

Preconfigured Scoring Engines

Collections provides several scoring engines that can run at every operation data level.

You can use the preconfigured scoring engines to test Collections in a preproduction environment. You can also use these scoring engines in your production environment if they meet your business requirements.

For a list of available scoring engines, see: Preconfigured Scoring Engines, *Oracle Advanced Collections Implementation Guide*.

8

Using Dunning Plans

This chapter discusses how to set up and use dunning plans.

This chapter covers the following topics:

- Overview of Using Dunning Plans
- Dunning Process
- Dunning Requirements
- Creating Templates
- Selecting an Aging Bucket for Dunning
- Setting Dunning Level
- Creating a Dunning Plan
- Running Concurrent Programs for Dunning
- Dunning in Correspondence History

Overview of Using Dunning Plans

Use dunning plans to manage your delinquencies if you utilize a simple collections process as part of your business practices. For example, if you send a letter to a customer regarding a delinquency and then follow up with a call if payment has not been received, you can use dunning plans. For complex collections processes or if you use multiple collections processes, you can use collections strategies. See: Overview of Using Strategies, page 9-1.

When you use dunning plans, Collections selects delinquent customers and then, based on the oldest aging and the customer, account, bill to, or delinquency score, automatically sends out the appropriate dunning correspondence. For each aging bucket line, the system can send different dunning notices to different customers based on their scores.

Collections uses concurrent programs to execute the dunning process. Once you set up your dunning plans, you can schedule these programs to run automatically. It is recommended that you run dunning with the same frequency as your billing cycle. You must decide the data level for your dunning plan (customer, account, bill to, or delinquency) and create a dunning plan before you can execute the concurrent programs for the dunning process.

> **Note:** Use either dunning plans or strategies to manage your delinquencies, but not both methods.

Related Topics

Dunning Plans, *Oracle Advanced Collections Implementation Guide*

Dunning Process, page 8-2

Creating Templates, page 8-3

Dunning Process

The dunning process automates collections activities with the following:

- The Delinquent Status Determination concurrent program identifies delinquent transactions and assigns a status of delinquent, pre-delinquent (optional) or current.
- Then a Collections scoring engine scores each customer at the selected dunning level: customer, account, bill to, or delinquency.
- The Send Dunning concurrent program uses the score and aging to determine which dunning to send. Oracle XML Publisher (or Oracle One-to-One Fulfillment) automatically creates and sends out dunning correspondence according to the score and dunning plan. Correspondence can be a letter, e-mail, or fax. The correspondence event is recorded in the customer's correspondence history.
- The Create Callbacks for Dunning concurrent program creates call backs tasks for the collectors to follow up if payment is not received. Dunning callbacks appear as callback tasks in the collector's Task node in Collector's Work Queue.

Collections manager create dunning plans in Oracle Collections HTML Administration. You can create one dunning plan for each aging bucket, with different delivery methods and correspondence templates for each score range, and multiple score ranges for each aging bucket line, as needed.

Dunning plans can be set at any data level.

Related Topics

Overview of Using Dunning Plans, page 8-1

Dunning Plans, *Oracle Advanced Collections Implementation Guide*

Dunning Requirements

Before you can run dunning, you must set up the following:

- Templates for dunning correspondence, as needed. See: Creating Templates, page 8-3.
- Dunning level: customer, account, bill to, or delinquency. See: Setting the Dunning Level, page 8-3.
- Default aging bucket, page 8-3.
- Dunning plan for each aging bucket to be used. See: Creating a Dunning Plan, page 8-4.
- Work Queue task node to display callback tasks. See: Set Up Universal Work Queue for Dunning Plans, *Oracle Advanced Collections Implementation Guide*.
- Scoring engines to create delinquencies and score the appropriate level. See: Set Up Scoring, *Oracle Advanced Collections Implementation Guide*.

Related Topics

Overview of Using Dunning Plans, page 8-1

Creating Templates

Oracle XML Publisher generates the dunning correspondence that you send to your delinquent customers. Collections provides seeded templates for the correspondence or you can create new templates to meet your needs.

You can send dunning correspondence as a letter, e-mail, or fax.

Determine how many templates you need for your dunning plans. For example, a dunning plan could consist of the following:

- A polite reminder letter for a customer who usually pays promptly.
- An e-mail asking for payment for all past due items.
- A firmly worded letter demanding payment before legal action is taken.

> **Note:** If you currently use Oracle One-to-One Fulfillment for correspondence, you can either migrate to Oracle XML Publisher or continue to use Oracle One-to-One Fulfillment.

Related Topics

Overview of Using Dunning Plans, page 8-1

Preconfigured Correspondence Templates, *Oracle Advanced Collections Implementation Guide*

Selecting an Aging Bucket for Dunning

You can create dunning plans for each aging bucket that has been created in Oracle Receivables. Each dunning plan is composed of one or more score ranges and the associated correspondence templates per aging bucket line. For each aging bucket line, you can send different dunning notices to customers with different scores. In Administration, the Dunning Plan page opens showing the default aging bucket that you set up during implementation, but you can select any aging bucket available from the drop down list.

> **Note:** You set the default aging bucket in the Collections Administration Setup page during implementation.

Related Topics

Overview of Using Dunning Plans, page 8-1

Set Dunning Plan Aging Bucket, *Oracle Advanced Collections Implementation Guide*

Setting Dunning Level

You specify the data level at which to run dunning plans on the Collections Administration Setup page when you implement Oracle Collections. The data level determines whether dunning notices are sent based on customers, accounts, bill to locations, or delinquencies. .

- **Customer level:** Sends a single dunning notice detailing all delinquencies for a customer and optionally schedules a callback based on the party score and the range specified in the dunning plan.
- **Account level:** Sends one notice for every delinquent account and optionally schedules a callback based on the account score and range.
- **Bill To level:** Sends one notice for every delinquent bill to location and optionally schedules a callback based on the bill to score and range.
- **Delinquency level:** Sends one notice for each delinquency that a customer has and optionally, schedules a callback. Collections uses the transaction score to select the most appropriate dunning notice/callback configuration.

See: Set Collections Dunning Level, *Oracle Advanced Collections Implementation Guide*

Creating a Dunning Plan

You can create dunning plans for each aging bucket you use. In a dunning plan, you specify which correspondence template to use based on a score range for each aging bucket line. You can have multiple score ranges for each aging bucket line. Specify a correspondence template, delivery method, and optional callback for each range of scores.

See: Create Dunning Plans, *Oracle Advanced Collections Implementation Guide*.

Related Topics

Overview of Using Dunning Plans, page 8-1

Running Concurrent Programs for Dunning

You must run the following concurrent programs in Oracle Collections to execute dunning:

- **Promise Reconciliation:** This program updates the open promise information in Collections with payments received in Oracle Receivables to determine outstanding items.
- **Scoring Engine Harness:** You can select up to five scoring engines to run at the same time. The scoring harness assigns a value to an object such as a customer, account, or bill to location. Another score determines whether transactions are delinquent, pre-delinquent, or current.

  At a minimum, you must run a scoring engine that scores transactions to create delinquencies; and then run a scoring engine to score the level of your dunning plan (customer, account, or bill to location). For more details on concurrent programs, see: Running Concurrent Programs, page 11-1.
- **Send Dunnings for Delinquent Customers:** This program sends the results of the scoring engine harness to Oracle One-to-One Fulfillment to send out dunning correspondence
- **Create Callbacks for Dunnings:** If you have dunning callbacks as part of your dunning plan, run this program to create callback work items to a collector's task list in the Collector's Work Queue.

You can schedule the concurrent programs for dunning to run periodically or on specific days, in sequence, or according to other parameters related to your business process.

Related Topics

Overview of Using Dunning Plans, page 8-1

Dunning in Correspondence History

When you select the Correspondence history type on the History tab, Collections provides a review of all dunning events initiated by the dunning process. You can view this information by customer, account, bill to location, or delinquency data level. Summary level information on all dunning events are also displayed in the All history.

For more information, see: Viewing Correspondence History, page 4-5.

Related Topics

Overview of Using Dunning Plans, page 8-1

Correspondence History, page 13-11

9

Using Strategies

This chapter explains how to create and use strategies to automate your collections process.

This chapter covers the following topics:

- Overview of Using Strategies
- What Is a Strategy?
- Data Levels for Running Strategies
- Work Items
- Selecting a Strategy
- Checklists
- Strategy Filter
- Preconfigured Strategies

Overview of Using Strategies

Use collections strategies as an alternative to dunning plans. Strategies automate the collections management process and support complex collections activities. Collections managers create strategy templates and work item templates, which are predefined sets of steps to recover delinquent objects such as invoices from Oracle Receivables, cases as identified by Oracle Lease Management, or loan transactions from Oracle Loans. Strategy templates are reusable. They leverage the Oracle Advanced Collections scoring engine to identify delinquent, predelinquent, and current objects and the Strategy Management concurrent program which uses those scores to assign the appropriate strategy.

Strategies also utilize Oracle Workflow to manage work items and send notifications to designated personnel; Oracle Human Resources to use skills when identifying the best collector or specialist for the work item; Oracle XML Publisher to send correspondence; Oracle Database views to create filters or customer *segments* to target groups of similar customers; and Oracle Universal Work Queue to display the collector's work item assignments.

> **Note:** Use either strategies or dunning plans to manage your delinquencies, but not both methods.

This topic covers:

- What Is a Strategy?, page 9-2

- Data Levels for Running Strategies, page 9-2
- Work Items, page 9-3
- Selecting a Strategy, page 9-3
- Checklists, page 9-4
- Strategy Filter, page 9-4
- Preconfigured Strategies, page 9-5

What Is a Strategy?

A collections strategy is a methodology based on proven collections practices that can be applied to customers with similar characteristics. Strategies consist of a series of manual or automated work items linked together in the order in which they should be executed. Work items are reusable and can be part of many strategies. A strategy is associated to a collections object, such as customers or accounts. Then Oracle Workflow manages work items in conjunction with the collections strategy engine. Oracle Advanced Collections includes a number of sample workflows. These workflows can be used as is or they can be tailored during implementation to support specific business rules.

When a strategy runs, the first work item is created by the collections strategy engine and assigned to a resource. When completed, the agent closes the work item. Or, in the case of an automated process such as a correspondence work item, the system closes the work item and assigns the next work item until all work items for the selected strategy are completed or until the delinquency is closed, whichever comes first.

Data Levels for Running Strategies

Similar to dunning plans, strategies can be executed at a customer, account, bill to location, or delinquency level. A collecting organization determines which data level they want to collect and create strategies for.

If the collecting organization wants to send a single letter and make a single call to a customer to address all delinquencies, then they will run their strategies at the customer level. If they want to handle a customer’s accounts individually with unique collections approaches, then they will run strategies at the account level. If they want to apply strategies based on the customer’s billing site, they will run strategies at the bill to level. If they treat each individual delinquent transaction separately, then strategies at the transaction level is appropriate. The manager sets this level in the HTML Collections Manager/Administration Set Up Tab. See: Select a Strategy Level, *Oracle Collections Implementation Guide*.

> **Note:** If you run strategies at the delinquency level, you can consolidate all delinquencies for a day for a customer into one letter instead of producing multiple letters. See: Select a Strategy Level, *Oracle Collections Implementation Guide*.

Related Topics

Overview of Using Strategies, page 9-1

Work Items

A strategy is made up of one or more work items. A work item is a step to be executed by a collector or specialist, or executed by an automated process. A manual work item is displayed as an entry on the Strategy Work Item node in collector’s work queue. It can be sorted by priority and other methods. When completed, the work item is removed from the queue.

Using Oracle Workflow, notifications can be sent to specialists assigned to the work items. A work item are assigned to a resource is based on the parameters of the work item, such as skills required to complete a work item, or ownership of the customer by the collector. If a manual work item requires specialized skills to execute, then the work item can only be assigned to a resource with those skills. Automatic work items are executed by the system running a workflow associated to the work item template. Once the work item is assigned, the owner can see its details. In addition the user can change the date limit for execution of a future work item.

Work items have a category, such as call, e-mail, or visit. You can use categories to group and filter the items.

Related Topics

Adding Work Items to a Strategy Template, page 13-30

Overview of Using Strategies, page 9-1

Selecting a Strategy

After creating delinquencies and scoring other objects, Oracle Advanced Collections selects a strategy for each object. Each strategy is ranked based on its score. This rank determines how hard (aggressive) or how softly the strategy treats delinquent customers. For example, we have the following two strategies:

1. Strategy 1 Work Items
    1. Send reminder letter
    2. Make call
    3. Make call
    4. Send dunning letter
2. Strategy 2 Work Items
    1. Send dunning letter
    2. Make call
    3. Make tougher call

For these strategies let’s assume that a higher rank (score) means a softer strategy, so we would rank them as 50 for strategy one and 30 for strategy two. Oracle Collections defaults to assign a more aggressive (harder) strategy if it doesn’t find a strategy for the exact score. If the delinquency score is 35, then the selection module will look for strategies ranked 35, and if not found, looks for 34, then 33, and so on. In this example, strategy two is the selected strategy.

Strategies can also use filters to apply a strategy to a specific universe or group of customers. Now the selection module needs to verify the filters associated to the strategy. Let's assume that the following conditions apply:

1. Apply only to delinquencies in the US
2. Apply only to delinquencies of customers in a particular industry.
3. Apply only to delinquencies higher than $1,000,000.00

All these conditions must be satisfied in order for us to assign strategy two. If we cannot select any strategy, then the application will select the harder one available. Other typical filters are based on country (France has one set of collections rules and Germany another) and customer industry type (handle large hospitals with large revenue potential different than small grocery chains).

Checklists

A checklist is an optional list of items that can be referred to during the execution of a strategy. A checklist can provide a more detailed list of items that collectors and specialists should be aware of. For example, a bankruptcy strategy has a work item named *contact debtor's attorney;* a corresponding checklist has multiple entries such as 1) confirm debtor has filed; 2) confirm the retainer fee has been paid; 3) capture the firm and counsel's name, and so on. In this manner, a checklist can guide the user to complete many items that do not have to become work items and make strategies too granular.

The checklist may be used by a user not directly responsible for particular work item in a strategy but wishing to see or track them. Checklists are created in a similar fashion as strategies and can be assigned to a strategy when the strategy template is created. The only action allowed by the user is to place a check mark beside the items which adds the end date for that item. All resources with access to a delinquency can see the checklist. The strategy engine will not execute checklists.

Strategy Filter

Filters are conditions that have to be satisfied before a strategy is assigned. Oracle Advanced Collections uses filters with:

- Scoring engines - to identify the universe of customers to be scored and to improve scoring engine performance.
- Strategy engines - to determine which universe the strategy applies to

For the strategy filter, the system determines if a strategy can be applied to all customers, accounts, or bill-to locations in the database or to a smaller subset or *universe.* If a strategy is universal and can be applied for any customer, then a filter is not required. But if you design strategies for groups of customers (for example, all customers in a specific country or industry), use filters to ensure the strategy is applied only to those groups.

Related Topics

Creating or Updating a Strategy Filter, page 13-30

Preconfigured Strategies

Oracle Advanced Collections includes preconfigured strategies that you can use during implementation to test your setup. You can also use these strategies in your live production environment if they match your business needs or copy and modify them as need.

For a list of strategy templates included with Collections, see: Preconfigured Strategy Templates, *Oracle Advanced Collections Implementation Guide*

Related Topics

Overview of Using Strategies, page 9-1

10

Reporting and Transferring Cases to External Parties

This chapter discusses how to report lease management cases to a credit bureau and how to transfer cases to an external agency.

This chapter covers the following topics:

- Overview of Reporting to a Credit Bureau
- Using a Strategy to Notify and Report to a Credit Bureau
- Overview of Transferring to an External Agency
- Using a Strategy to Transfer to an External Agency
- Details of Transfer to External Agency workflows

Overview of Reporting to a Credit Bureau

When a case in Oracle Lease Management reaches a certain stage of delinquency, you may decide to report the customer to a credit bureau. The procedure of reporting to a credit bureau generally consists of two stages:

1. Notification

   To allow for legal requirements in some countries, you may notify the customer of your intention to report the customer to a credit bureau. Generally, when you notify the customer, you specify a grace period of several days.

2. Reporting

   At the end of the grace period, if no further progress has been made on clearing the delinquency, you make the data available to a credit bureau.

You can use three ways to implement the complete Report to Credit Bureau procedure:

1. Strategy method: The notification and reporting stages are incorporated in the strategy that is associated with the case.
2. Manual method: You manually perform the two operations of notification and reporting.
3. Universal report method: You report all contracts, regardless of delinquency, with no pre-notification.

The Strategy method is largely automatic; you must set up a strategy that incorporates two work items, one that triggers the notification stage, and one that triggers the reporting stage.

The Manual method requires you log in to a Collections window and trigger the stages of notification and reporting from there.

To trigger the Universal report method, you must schedule a specific concurrent program that reports all the contracts.

To complete all the methods, you must run a number of background concurrent programs. Generally, you group your concurrent program requests into request sets, and schedule them to run daily; you may alter the scheduling and timing to suit the requirements of your organization.

Related Topics

Using a Strategy to Notify and Report to a Credit Bureau, page 10-2

Using a Strategy to Notify and Report to a Credit Bureau

You must either create a new strategy, or update an existing strategy, to incorporate two work items:

- Notify of Intent to Report
- Report to Credit Bureau

These work items each call a workflow, that you may customize if you wish, for example, to add any steps that call for approval. The names of the work items and their corresponding workflow names are shown in the following table, Report to Credit Bureau work items and workflows.

Report to Credit Bureau - Work Items and Workflows

Work item name	Workflow name
Notify of Intent to Report	IEX: Notify of Intent to Report
Report to Credit Bureau	IEX: Report to Credit Bureau

To allow for a wait period between the notification and the reporting, you must build the wait period into your strategy, either by a specific intermediate work item or by specifying pre- or post-execution times on your Notify of Intent to Report or Report to Credit Bureau work items.

To fulfill and complement the steps in the strategy, the concurrent programs IEX: Process Pending and IEX: Notify Customer must be scheduled to run as required (for example, once a day).

For information about running these concurrent programs and their parameters, see: Concurrent Programs for Oracle Lease Management, page 11-3.

The profile option IEX: CB Notification Grace Days is not used in the Strategy method.

> **Note:** At the end of the reporting stage, the data is available to the credit bureau in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the credit bureau.

Related Topics

Manually Notifying Customers of Impending Report to Credit Bureau, page 13-33

Manually Reporting a Customer to a Credit Bureau, page 13-34

Reporting All Customers, page 13-35

Overview of Transferring to an External Agency

At a certain stage of delinquency, you may decide to transfer one or more cases to an external agency, with the expectation that the external agency will have some success in dealing with the delinquencies. If, after a specified time interval, you determine that the transfer has not been as successful as desired, you can recall the cases from the external agency.

You can transfer cases to an external agency only if your Collections environment is integrated with Oracle Lease Management.

The procedure of transferring to an external agency generally consists of three main stages:

1. Transfer

   You make the data available to the external agency for a certain period of time.

2. Review

   At the end of the time that the data has been available to the external agency, you review the cases. At this stage, if there has been insufficient progress by the external agency on the clearing of the delinquencies, you can notify the external agency of your intent to recall an individual case or all cases.

3. Recall

   You can recall cases either immediately at review time, or you can specify that another time period should pass before recall.

There are two ways to implement the complete Transfer to External Agency procedure:

1. Strategy method: The transfer, review and recall stages are incorporated in the strategy that is associated with the case.
2. Manual method: You manually perform the three operations of transfer, review and recall. As you review the case or cases, you can decide to recall them immediately or later.

The Strategy method is largely automatic; you must set up a strategy that incorporates a work item for each stage that you wish to include in your strategy. Typically, you set up the strategy with a work item for each of the three main stages. However, this is not mandatory; for example, you can have a strategy that includes work items for just the transfer and recall stages.

The Manual method requires you log in to a Collections window and trigger the stages you wish to implement from there (the respective buttons for each of the stages are Transfer, Recall Notice - for the review stage - and Recall).

To complete all the methods, you must run a number of background concurrent programs. Generally, you group your concurrent program requests into request sets, and schedule them to run daily; you may alter the scheduling and timing to suit the requirements of your organization.

Related Topics

Using a Strategy to Transfer to an External Agency, page 10-4

Manually Transferring Cases to an External Agency, page 13-35

Manually Reviewing Transferred Cases, page 13-36

Manually Recalling Transferred Cases, page 13-37

Using a Strategy to Transfer to an External Agency

You must either create a new strategy, or update an existing strategy, to incorporate one or more of the following work items:

- Transfer to External Agency
- Notify of Intent to Recall
- Recall Case

These work items each call a workflow, that you may customize if you wish, for example, to add any steps that call for approval. The names of the work items and their corresponding workflow names are shown in the following table.

Transfer to External Agency - Work Items and Workflows

Work item name	Workflow name
Transfer to External Agency	IEX: Transfer to External Agency
Notify of Intent to Recall	IEX: Notify of Intent to Recall
Recall Case	IEX: Recall Case

For more information about these workflows, see: Details of Transfer to External Agency Workflows, page 10-5.

To allow for wait periods between each of the work items, you must build the wait periods into your strategy, either by specific intermediate work items or by specifying pre- or post-execution times on your work items.

The seeded work items do not send out any specific notifications. However, they each write out "Notification Pending" records to interface tables, which you can use if you customize the strategy to include your own notifications.

To fulfill and complement the steps in the strategy, the concurrent program IEX: Process Pending must be scheduled to run as required (for example, once a day).

The general purpose of IEX: Process Pending is to write data to the interface tables and to update the status of the transfer. In addition, when it is run after the Transfer to External Agency work item has been processed, it also scores the cases and assigns an external agency to the case based on the score.

For information about running these concurrent programs and their parameters, see: Concurrent Programs for Oracle Lease Management, page 11-3.

> **Note:** At the end of the transfer stage, the data is available to the external agency in the interface tables. Additional software is required

to validate and transfer the data from the interface tables for use by the external agency.

Related Topics

Overview of Reporting to a Credit Bureau, page 10-1

Details of Transfer to External Agency workflows

IEX: Transfer to External Agency

This workflow changes the status of the cases being transferred to Processed.

This workflow also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

IEX: Notify of Intent to Recall

The main objectives of this workflow, which is the main process in the review stage, are:

- To re-score the transferred cases
- To flag the cases that are to be recalled

This workflow re-scores all the transferred cases due for review, using the scoring engine identified by the profile option IEX: EA Score Engine ID.

The external agency is expected to "improve" a case's score by a certain amount. This amount is specified by the value of the profile option IEX: EA Score Diff For Recall. If the difference between the new and old scores is less than the value of the profile option, the case is flagged for recall. The status is changed to Notified.

(For example, the score for a case just before transfer is 40, and the score for the same case is 60 at the end of the transfer time. If the value of IEX: EA Score Diff For Recall is 30, then this case will be flagged for recall.)

This workflow also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

IEX: Recall Case

This workflow changes the status of the cases being recalled to Recalled.

This workflow also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

11

Administering Oracle Collections

This chapter describes how to administer the ongoing functions in Collections such as running concurrent programs.

This chapter covers the following topics:

- Using Preconfigured Components
- Running Concurrent Programs
- Concurrent Programs for Oracle Lease Management

Using Preconfigured Components

Oracle Advanced Collections provides preconfigured scoring components, scoring engines, work item templates, strategy templates, metrics formulas, and correspondence templates and queries to use with the application.

You can use these features without any additional setup during the testing phase of your implementation. You can also use these preconfigured elements in your live production environment if they suit your business needs.

For more information on the preconfigured components, see:

- Preconfigured Correspondence Templates, *Oracle Advanced Collections Implementation Guide*
- Preconfigured Scoring Engines, *Oracle Advanced Collections Implementation Guide*
- Preconfigured Scoring Components, *Oracle Advanced Collections Implementation Guide*
- Preconfigured Strategy Templates, *Oracle Advanced Collections Implementation Guide*
- Preconfigured Strategy Work Items, *Oracle Advanced Collections Implementation Guide*

Running Concurrent Programs

Oracle Collections uses concurrent programs to run batch processes behind the scenes. The administrator is responsible for setting up the parameters for each concurrent program. Each concurrent program runs at the lowest responsibility level, and can be set to run at multiple responsibility or organization levels. For example, administrators can login by country (different responsibilities) and set different parameters to use when running the same concurrent program. The default is set to run at the site level.

For detailed instructions for running and maintaining concurrent programs, refer to the *Oracle Applications System Administrator's Guide*.

You can use concurrent programs in Collections to create delinquencies, reconcile promises, assign strategies, execute dunning plans, initialize Credit Management customer information, process Oracle Lease Management functionality, and more. The concurrent programs and the order you execute them will vary depending on whether you are running Strategies or Dunning Plans, and whether or not you leverage Oracle Lease Management.

Run concurrent programs as often as you need to keep your operational systems current. For example, if you assign strategy work items every day, then run the IEX: Strategy Management current program daily. If if you send dunning notices only at the beginning of a billing cycle, then run IEX: Send Dunnings for Delinquent Customers every month at that time.

If you use Strategies:

When you are running Strategies, you will need to run the following concurrent programs in this order:

- **IEX: Promise Reconciliation:** verifies if payments were posted for promises; creates broken promise items for UWQ
- **IEX: Scoring Engine Harness:** scores and creates delinquencies, and scores customer, accounts, and bill-to locations
- **IEX: Strategy Management:** compare the object's score with available strategies' ranks and assign appropriate strategies
- **Workflow Background Process: IEX: Collections Strategy Workflow:** to begin the execution of assigned strategies and to continue monitoring strategies in progress
- **Workflow Background Process: IEX: Strategy Fulfillment Mailer**: to execute automated correspondence work items for strategies

Remember that each concurrent program must be completed before the subsequent concurrent program is submitted to ensure the accuracy of the data and programs.

If you use Dunning Plans:

When you are running Dunning Plans, you will need to run the following concurrent programs in this order:

- **IEX: Promise Reconciliation:** verifies if payments were posted for invoices with promises; creates broken promise items for UWQ
- **IEX: Scoring Engine Harness:**scores and creates delinquencies, and scores customers, accounts, or bill-to locations
- **IEX: Send Dunnings for Delinquent Customers:** compares the score of the object with the active dunning plan and sends the dunning letters for all appropriate delinquent customers
- **IEX: Create Callbacks for Dunnings:** reviews the dunning plan and creates all necessary callback tasks for delinquent customers

Remember that each concurrent program must be completed before the subsequent concurrent program is submitted to ensure the accuracy of the data and programs.

If you use Universal Work Queue:

Collections leverages AR Transaction Summary Tables to display delinquent customer data in the Collector's Work Queue. Run the following concurrent programs to initialize and maintain the customer information in these views:

- Refresh AR Transactions Summary Tables
- Refresh specific customer data in AR transaction summary tables

For System Maintenance:

You can run the following administrative concurrent programs periodically for system maintenance:

- **IEX: Clear Delinquency Buffers:** Clears buffer tables used when scoring. Run this program if the scoring concurrent program stops before completing.
- **IEX: Score History Purge:** Purges historical data stored in the IEX_SCORE_HISTOR IES table. Run this program if you do not use historical data.

Concurrent Programs for Oracle Lease Management

Oracle Lease Management uses the following concurrent programs:

- **IEX: Report All Contracts**

  This concurrent program retrieves Contract information from the system to be reported to credit bureaus. It accepts no parameters. It inserts Contract data into an interface table, from which the user organization can retrieve the data, format appropriately and send it as a report to the appropriate Credit Bureau. The status of records when inserted into this table is "Pending". The concurrent program IEX: Process Pending must be run in order to retrieve complete details on all the contracts to be inserted into the interface table.

- **IEX: Process Pending**

  Records are inserted into the open interface with a pending status, as part of the Report to Credit Bureau, Transfer to External Agency, with only the mandatory fields populated. This concurrent program then populates the rest of the information and updates the status of the record to indicate that it has been processed.

  Parameters

  - **Object Type:** This specifies the type of objects, which are to be processed. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.
  - **Case Number:** This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only records belonging to that case will be processed.

- **IEX: Notify Customer**

  Customers will be notified of the intent to report them to the credit bureau through the Report to Credit Bureau Screen. Pending notifications are created in the open interface, which are then to be processed. This concurrent program picks up all pending records and sends notifications to the customer using fulfillment.

Parameters

  - **Object Type:** This specifies the type of objects, which are to be processed by this API. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.
  - **Case Number:** This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only customers assigned to that case are notified.
  - **Party ID:** This specifies the party ID of the records to be processed. This parameter is optional. If this parameter is populated, notifications are sent out only for those cases belonging to this party ID.
  - **Agent ID:** This parameter is necessitated by the call to fulfillment. If it is not provided, a user profile value will be used.
  - **Content ID:** This identifies the fulfillment template that is used for customer notification. If it is not provided, a user profile value will be used.
  - **From:** This is the FROM EMAIL ID of the e-mail sent to the customer, by concurrent notification API, to notify about intent to report to the credit bureau. If it is not provided, a user profile value will be used.
  - **Subject:** This is the subject of the e-mail sent to the customer, by concurrent notification API, to notify about intent to report to the credit bureau. If it is not provided, a user profile value will be used.
  - **E-mail:** This parameter is provided in case a notification is to be sent to a single customer (run the concurrent program on an ad hoc basis). If this parameter is specified, then the case number parameter must be specified along with this.

- **IEX: Review Transfer**

  Used to inform the external agency of the intent to recall a case, which has been assigned to them. A notification will be created for the external agency and a review task will be created for the collections agent so that the case can be reviewed and a decision can be made about the case recall.

  Parameters:

  - **Object Type:** This specifies the type of objects to be processed by this API. Currently it is defaulted to OKX_LEASE, which represents cases consisting of multiple Lease Contracts. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.
  - **Case Number:** This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only customers assigned to that case are notified.
  - **External Agency ID:** This parameter is provided in case this program is to be run for a single external agency (run the concurrent program on an ad hoc basis).

    Comments: This parameter is provided when this program is run for a single external agency (run the concurrent program on an ad hoc basis). A comment can be entered using this parameter.

- **IEX: Recall Transfer**

  Recalls a case from an external agency. Cases marked for recall, are actually recalled by this program.

Parameters

- **Object Type:** This specifies the type of objects, which are to be processed by this API. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.
- **Case Number:** This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only customers assigned to that case are notified.
- **External Agency ID:** This parameter is provided in case this program is to be run for a single external agency (run the concurrent program on an ad hoc basis).

  Comments: This parameter is provided when this program is run for a single external agency (run the concurrent program on an ad hoc basis). A comment can be entered using this parameter.

- **IEX: Notify Ext Agency**

  Used to inform the external agency about the recall of a case, which has been assigned to them. A pending notification will be created for the external agency.

  Parameters

  - **Object Type:** This specifies the type of objects, which are to be processed by this API. Currently it is defaulted to OKX_LEASE. At the time of implementation, the underlying API can be extended to process other object types. This parameter is mandatory.
  - **Case Number:** This specifies the case number of the records to be processed. This parameter is optional. If this parameter is populated, only the external agency, to which the case is assigned, is notified.
  - **External Agency ID:** This specifies the external agency ID of the records to be processed. This parameter is optional. If this parameter is populated, notifications are sent out only to this external agency.
  - **Agent ID:** This parameter is necessitated by the call to fulfillment. If it is not provided, a user profile value will be used.
  - **Content ID:** This identifies the fulfillment template that is used for external agency notification. If it is not provided, a user profile value will be used.
  - **From:** This is the FROM EMAIL ID of the e-mail sent to the external agency, by concurrent notification API. If it is not provided, a user profile value will be used.
  - **Subject:** This is the subject of the e-mail sent to the external agency, by concurrent notification API. If it is not provided, a user profile value will be used.
  - **E-mail:** This parameter is provided in case a notification is to be sent to a single external agency (run the concurrent program on an ad hoc basis). If this parameter is specified, then the case number parameter must be specified along with this.

12

Running Reports

This chapter describes the reports available to collectors and their managers.

This chapter covers the following topics:

- Running Oracle Collections Reports
- Campaign Outcome Summary Report
- Collector Outcome Summary Report
- Payment Collector Summary Report
- Payment Collector Detail Report
- Payment Campaign Summary Report
- Payment Campaign Detail Report
- Campaign Schedule or Collector Reconciliation Report Summary
- Campaign Schedule or Collector Reconciliation Report Detail

Running Oracle Collections Reports

All responsibilities in Oracle Collections can run reports

To access reports:

- Use your HTML login jtflogin.jsp page to log in to Self Service Administration and navigate to Administration > Collections > Reports.
- Use your Forms login page to log in as Collections Agent and navigate to Collections Navigator > Reports.

The following reports are available:

- **Campaign and Collector Outcome Report:** These reports compare campaign and collector activities with promises to pay and with payments.
- **Payment Collector Report:** This report compares the collector's promises to pay and payments collected for the hour or the day and compares them with a stated goal.
- **Payment Campaign Report:** This report compares the results of a campaign for the past hour or for the day and compares them with a stated goal.
- **Reconciliation Report:** This report compares promises to pay with receipt of promised payments.

Related Topics

Running the Campaign and Collector Outcome Reports, page 13-40

Campaign Outcome Summary Report

The campaign outcome summary report shows how a collections campaign is performing. It displays the following information:

- Campaign
- Outcome includes the following:
  - Number of disputes
  - Number of wrong numbers
  - Number of left messages
  - Number of refusals
  - Number of call backs
  - Promises
  - Payments
- Result: A result of an interaction or activity. Results are defined in Interaction History
- Reason: A reason for the result of an interaction or activity. Reasons are defined in Interaction History.
- Count

Collector Outcome Summary Report

The collector outcome summary report shows how a collector is performing. It displays the following information:

- Collector
- Outcome: The outcome is the immediate response to an agent's call, such as Contact, No Answer, or Busy. Outcomes are defined in Interaction History.
- Result: A result of an interaction or activity. Results are defined in Interaction History.
- Reason: A reason for the result of an interaction or activity. Reasons are defined in Interaction History.
- Count
- Subtotal

Payment Collector Summary Report

The Payment Collector Summary Report displays payment activities compared with a stated goal by collector. The report includes the following columns:

- Collector: the collector's name
- Total collected: Total currency amount for the period for the payment types selected in the report parameters

- Hourly average: The total collected divided by the number of hours logged
- Hourly goal: The hourly goal set in the report parameters
- Percent of hourly average: Hourly average collected divided by the hourly goal
- Daily average: Total collected divided by number of days logged
- Daily goal: The daily goal set in the report parameters
- Percent of daily average: Daily average collected divided by the daily goal
- Payments: Number of payments
- Average payment: Average currency amount per payment
- Invoices: Number of invoices
- Average invoice: Average currency amount per invoice
- Accounts: Number of accounts
- Average accounts: Average currency amount per account

Related Topics

Running the Payment Collector Report, page 13-40

Payment Collector Detail Report

The Payment Collector Detail Report displays payment activities compared with a stated goal by collector. The report includes the following columns:

- Account number
- Invoice number
- Payment type
- Amount
- Promise to pay date
- Payment received
- Remaining delinquency balance
- Original delinquency balance

Payment Campaign Summary Report

The Payment Campaign Summary Report displays payment activities compared with a stated goal by campaign. The report includes the following columns:

- Campaign: Campaign name
- Total collected: Total currency amount for the period for the payment types selected in the report parameters
- Hourly average: The total collected divided by the number of hours logged
- Hourly goal: The hourly goal set in the report parameters
- Percent of hourly average: Hourly average collected divided by the hourly goal

- Daily average: Total collected divided by number of days logged
- Daily goal: The daily goal set in the report parameters
- Percent of daily average: Daily average collected divided by the daily goal
- Payments: Number of payments
- Average payment: Average currency amount per payment
- Invoices: Number of invoices
- Average invoice: Average currency amount per invoice
- Accounts: Number of accounts
- Average accounts: Average currency amount per account

Related Topics

Running the Payment Campaign Report, page 13-41

Payment Campaign Detail Report

The Payment Campaign Detail Report displays payment activities compared with a stated goal by campaign. The report includes the following columns:

- Account number
- Invoice number
- Payment type
- Amount
- Promise to pay date
- Payment received
- Remaining delinquency balance
- Original delinquency balance

Campaign Schedule or Collector Reconciliation Report Summary

The reconciliation summary report compares promises with payments and with broken promises. The report shows the following fields by schedule or by collector:

- Number of promises to pay made
- Promise to pay amount
- Number of payments made
- Payments amount received in currency
- Number of broken promises
- Amount in currency for broken promises
- Number of open promises
- Amount in currency for open promises

Campaign Schedule or Collector Reconciliation Report Detail

The reconciliation detail report itemizes promises to pay and payments and shows balances due. The report shows the following fields by schedule or by collector:

- Account number
- Invoice number
- Promise to pay amount
- Promise to pay item number: Optional free-form field entered when accepting a promise to pay.
- Promise to pay origination date
- Expected payment date
- Payment date
- Payment amount
- Payment type
- Payment item number: Optional free-form field entered when processing a payment.
- Remaining balance

13

User Procedures

This chapter describes how to use Collections functionality, defines selected terminology you will encounter, and addresses frequently asked questions for each feature.

This chapter covers the following topics:

- Using the List of Values
- Finding Text in Dynamic Tables
- Performing Quick Searches
- Performing Expanded Searches
- Creating a List
- Saving a Query for Reuse
- Searching Using a Query You Have Saved
- Viewing a List You Have Created
- Viewing Account Balances by Aging Bucket
- Viewing Open Credits
- Viewing Account Information
- Viewing Contracts a Customer Has with Your Organization
- Notes Tab
- Tasks Tab
- Viewing Loan Information
- Using Custom Tabs
- Using Attachments
- Using Directory Assistance
- Viewing Transaction Data
- Processing Credit Card Payments
- Processing Bank Check EFT Payments
- Entering a Promise to Pay
- Reversing Payments
- Adjusting Invoices

- Disputing Invoices
- Reviewing Delinquencies
- Updating a Delinquency
- Recording a Bankruptcy
- Creating Strategies
- Creating a Work Item Template
- Creating a Strategy Template
- Adding Work Items to a Strategy Template
- Creating or Updating a Strategy Filter
- Viewing Strategies for a Customer
- Changing a Strategy
- Changing Work Items in a Strategy
- Reviewing Strategies as a Manager
- Manually Notifying Customers of Impending Report to Credit Bureau
- Manually Reporting a Customer to a Credit Bureau
- Reporting All Customers
- Manually Transferring Cases to an External Agency
- Manually Reviewing Transferred Cases
- Manually Recalling Transferred Cases
- Controlling Status in the Collections Header
- Reassigning Work
- Running the Campaign and Collector Outcome Reports
- Running the Payment Collector Report
- Running the Payment Campaign Report
- Running the Reconciliation Report

Using the List of Values

The fastest way to search the Oracle Collections database is to use the Lists of Values (LOVs) provided with many fields.

A button with an ellipsis indicates a field contains an LOV. The button appears only when you place your cursor within the field. Clicking the LOV button or entering CTRL+L on your keyboard brings up the LOV window for your searches.

Because searching on some fields can take up lots of computer resources, some LOV fields, including the Organization field, require you to enter one or more characters before you can start the search.

You can tell if a field requires you to make an entry before clicking the LOV button, by placing your cursor inside the field and reading the message in the message bar at the bottom of your window.

If you click the LOV button in one of the restricted fields before entering the required number of search characters, the application responds with an error message telling you to make an entry first.

If you want to search on partial words in LOV searches, you must use the % sign to signify missing characters.

> **Note:** In fields that require you to enter one or more search characters, you cannot use the % sign to substitute for all of the characters. For example, if your implementation requires you to enter three characters, then you cannot search on %%%.

Because LOV searches restrict you to one field at a time, this type of search is not suited to searching for common terms.

For example, searching for a name such as John Smith using the First Name LOV or the Last Name LOV, may return hundreds of John Smiths for you to sort through. In this case, you must use the multiple search criteria available via the Universal Search window.

Finding Text in Dynamic Tables

You can search information displayed in dynamic tables by right clicking in the table and making a selection from a pop-up menu. You can search all information including text within notes, information entered using the lists of values and drop-down lists, as well as information supplied by the application, such as transaction and account numbers.

You can recognize a dynamic table by its striped rows and headers.

Performing Quick Searches

Searches using the Quick Search tab in Universal Search are optimized for fast retrieval of basic information. You select search criteria for one of the available queries, fill in the criteria for all the fields, and click Search. There are seven different quick searches for payments, for example. (See Overview of Searching, page 3-1 for other available search methods.) The searches range from an organization name search to a search by a range of payment receipt dates.

Steps:

1. Using the Collections Agent responsibility, launch the Universal Search window from the Navigator, or by clicking Find in the toolbar. This is the flashlight icon.

   The Universal Search window appears.

2. From the Find drop-down list, select the type of information you want to search for.

3. On the Quick Search tab, select the radio button corresponding to the query you want to use.

4. Enter search terms in all fields.

   > **Note:** Limit the use of the % character to customer-related fields. These include First Name, Last Name, and Organization Name. You can use the % character to represent any unknown characters in a search term.

5. If you want to include inactive records in the search, then select the Include Inactive Records check box.
6. Click Search.

   The window displays the results of your search as a dynamic table on the same tab where you entered your search criteria. You can sort the results by any column.
7. Select the item in the table and open the relative window in one of the following ways:
   - If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
   - If you want to display one item and close the search window, then click OK.
   - If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

The application displays an item in the Collections window.

You can view all of the publicly accessible notes associated with an item and create new notes by clicking the View Notes button in the search results.

Restrictions

Use this procedure to search your database using the Universal Search window. You can search for partial words and numbers, but you must use the % sign to indicate missing or unknown characters. For example, a search for j%n in the First name field retrieves all first names starting with the letter j and ending with the letter n, including John, Jon, and Johann.

The search combines the different search criteria using the logical AND. This means that entering two search criteria returns only results matching both search criteria. For example, searching on a partial name and a partial phone number returns only individuals whose names and phone numbers match both.

Performing Expanded Searches

Use this procedure to search your database using the Universal Search window. If you require a search based on a different sets of search criteria than those available on the Quick Search tab, or you want to search by a range of values, then enter queries on the Expanded Search tab instead of performing a quick search.

Steps:

1. Using the Collections responsibility, launch the Universal Search window from the Navigator, or by clicking Find in the toolbar. This is the flashlight icon.

   The Universal Search window appears.
2. From the Find drop-down list, select the type of information you want to search for.
3. If you want to use a query you have saved for your search, then follow the procedure outlined in Searching Using a Saved Query.
4. Select the Expanded Search tab.
5. Enter search criteria in any of the fields in the Basic region or in the Advanced region or both. In the Advanced region, select a search term using the Item List of

Values (LOV), enter an operator using the Condition LOV, and enter the value of that condition in the Value field.

6. If you want to include inactive records in the search, then select the Include Inactive Records check box.
7. Click Search.

   The window displays the results of your search as a dynamic table on the same tab where you entered your search criteria. You can sort the results by any column.

8. Select the item in the table and open the relative window in one of the following ways:
   - If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
   - If you want to display one item and close the search window, then click OK.
   - If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

The application displays an item in the Collections window.

You can view all of the publicly accessible notes associated with an item and create new notes by clicking the View Notes button in the search results.

Restrictions

Use this procedure to search your database using the Universal Search window. You can search for partial words and numbers, but you must use the % sign to indicate missing or unknown characters. For example, a search for j%n in the First name field retrieves all first names starting with the letter j and ending with the letter n, including John, Jon, and Johann.

The search combines the different search criteria using the logical AND. This means that entering two search criteria returns only results matching both search criteria. For example, searching on a partial name and a partial phone number returns only individuals whose names and phone numbers match both.

Creating a List

Use this procedure to save the results of a search as a list. The lists you save appear in the Saved Results tab of the Universal Search window and can be used elsewhere in the application. You may want to create a callback list or a list of contacts you want to export to a spreadsheet. The list is a static snapshot of data at the time the list is created.

Steps:

1. Click Find in the toolbar and perform a search using the Universal Search Window.
2. Click Save Results.

   The Save Results window appears.

3. Enter a list name.
4. Optionally, enter a description.
5. Check to make sure that Active is displayed in the List field.

6. If you want to change the description or active status for the list you can do so in the Saved Results tab and click Update to save the change.

   The list you have created can be viewed in the Saved Results window.

Saving a Query for Reuse

Lists are static. They give you a snapshot in time of your data. If you want to keep track of information that is changing all the time, then you can save your search criteria rather than creating a list. That way you can reuse the same query as often as you want and get the latest information each time. For example, you can refresh a list of your current delinquent customers and last payment dates on a daily basis.

Use this procedure to save queries for reuse in your searches.

Steps:

1. Click Find in the toolbar. This is the flashlight icon. Alternatively, you can open Universal Search from the Navigator or from a Search button.

   The Universal Search window appears.

2. Using the Find drop-down list, select the type of information you are querying.

   > **Note:** The query you save is available for use only when you are searching for the same information type.

3. Select the Expanded Search tab.
4. Enter search criteria in any of the fields in the Basic region or in the Advanced region, or both. For each search term in the Advanced region:
   1. Select the search term using the Item List of Values (LOV).
   2. Enter an operator using the Condition LOV.
   3. Enter the value of that condition in the Value field.
5. If you want to include inactive records in the search, then select the Include Inactive Records check box.
6. Click Save Criteria.

   The Save Criteria window displays.

7. Enter a name for the query you are saving. For example: `my delinquent customers`.
8. Enter an optional description.

Searching Using a Query You Have Saved

Use this procedure to search using a query you have saved.

Prerequisites

❒ You must save your query first.

Steps:

1. Navigate to the Universal Search window from the navigator of by clicking Find in the toolbar (this is the flashlight icon).

   The Universal Search window appears.

2. From the Find drop-down list, select the type of information you want to search for.

   > **Note:** Saved queries are listed only when you select the same information type used to create them.

3. Select the Expanded Search tab.
4. Click Open Criteria.

   The Open Criteria window opens.

5. Select the query you want to use from the list.
6. Click OK.

   The query criteria are populated in the Universal Search window.

7. Optionally, modify the search criteria.
8. Click Search.

   The window displays the results of your search as a dynamic table on the same tab where you entered your search criteria. You can sort the results by any column.

9. Select the item in the table and open the relative window in one of the following ways:
   - If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
   - If you want to display one item and close the search window, then click OK.
   - If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

Restrictions

The application displays an item in the Collections window.

You can view all of the publicly accessible notes associated with an item and create new notes by clicking the View Notes button in the search results.

Viewing a List You Have Created

Use this procedure to view a list you have created using the Universal Search window.

Prerequisites

❐ You can only view and use lists you have created.

Steps:

1. Launch Universal Search from the Navigator, or click Find in the toolbar. This is the flashlight icon.

The Universal Search window appears.

2. From the Find drop-down list, select the type of list you with to view. Lists are grouped by this information type. For example, to see a list of payments, you must select payment here.
3. Select the Saved Results tab.

   The tab displays the lists you have created in a dynamic table which you can sort by clicking on a column heading.
4. If you want to filter the list by list status, then select Active or Inactive.
5. If you want to view all lists, select All.
6. Select a list you want to view.
7. Click Open to view the list.

   The tab displays the list in a dynamic table.
8. Select the item in the table and open the relative window in one of the following ways:
   - If you want to view this item in a separate window, then select the check box labeled with Multiple Collection Centers.
   - If you want to display one item and close the search window, then click OK.
   - If you want to display an item but leave the search window open in the background so you can come back and select another item, then click Apply.

   The application displays an item in the Collections window.

Restrictions

You can view notes associated with an item by clicking the View Notes button.

Profile Tab

Uses

- View a snapshot of customer information including:
  - Credit information
  - Payments and promises during the last twelve months
  - Most recent customer interaction
  - Key operational metrics

Definitions

Term	Definition
Include in Dunning	Indicates if a customer is included in the current dunning cycle. Use the Action menu to manually change this setting.
Collector Name	Name of the collector specified in the Collector field in the Customer Standard form in Receivables.
Filter by Selected View	Select this check box if you want to display metric information specific only to the view shown in the Collections header.
Metric Name	The name of a measurement or key indicator relating to the customer.
Metric Value	The value calculated by the metric formula.
Rating	Indicates whether the metric falls in a low, medium, or high range of all possible values. Define rating ranges for the seeded or custom metrics in Administration and verify with test data before using with your production data.

Related Topics

Using the Profile Tab, page 4-4

Using the Collections Window, page 2-2

Setting Up Metrics, *Oracle Advanced Collections Implementation Guide*

Frequently Asked Questions

What is the Include in Dunning field used for?
This indicates whether the customer is included in the current cycle of dunning correspondence or not. To change this setting, go to the Actions menu and select Include in Dunning or Exclude from Dunning. Then select Refresh to display your change. If you exclude a customer from dunning, the customer will not be included in dunning until you change the selection on the Actions menu.

How can I put a credit hold on a customer?
You can apply or release a credit hold from the Actions menu. Set the IEX: Enable Credit Hold profile option to Yes to enable this menu item. Credit hold information is also viewable on the Profile: Transaction tab on the Customers - Standard form.

How often is the metrics data refreshed?
You can set the IEX: Metric Calculation Method profile option to refresh the data in batch or real time mode.

In batch mode, the data is refreshed periodically, based on how often the concurrent program is run. Make sure you schedule the Delinquency Status Determination concurrent program to run before the Metrics concurrent program so that your data will reflect the most recent delinquency information.

If you set this profile option to Real Time, Collections calculates the metric values each time a collections agent navigates to the Profile tab. Running complex metrics formulas in real time mode may cause performance issues.

Do I have to set up my own metric calculations?
No, Collections has preconfigured metric calculations that are grouped by Customer, Account, and Bill To views. You can create additional metrics, if needed. For a list of metrics available in Collections, see: Metrics Appendix.

Can I add additional metrics?
Yes. Use the Metrics page in Administration to add metrics. If entirely new metrics are needed since metrics formulas consist of PL/SQL or function statements, have your system administrator or SQL developer create the components.

Do I have to use all the seeded metrics?
No, in Administration, enable only the metric calculations that you want to use. You can also set the order in which they appear on the Profile tab.

Customer Contacts

Uses

- Specify contacts for collections and dunning purposes.

Related Topics

Designating Customer Contacts, page 4-3

Frequently Asked Questions

How do I designate the purpose for a contact?
In the Collections header, select an organization and highlight a contact name. From the Actions menu, select:

- Collections Contact - used for collections phone calls.
- Dunning Contact - used for dunning and other correspondence.

Should I set up a contact for both collections and dunning?
Yes. Collections automatically displays the Collections Contact with the customer information, making it easy for your collectors to place calls. All collections correspondence will be sent to the Dunning Contact. If you set up both a collections and a dunning contact, you ensure consistent contact methods, and eliminate mistakes and miscommunications with your customer.

Can the collections contact and the dunning contact be the same?
Yes.

History Tab

Uses

- View historic customer and transaction information based on type of history selected. For a list of the history types, see: Viewing History, page 4-4.

Definitions

Term	Definition
Resource Name	Employee who interacted with the customer.

Frequently Asked Questions

How do I view more detailed information for a line?
For more information for a line, select different type of history. You can view more information for a line in Payment History by clicking Details.

How can I see notes related to a line?
You can view notes in the Notes field when viewing Adjustment, Dispute, Payment, or Promise History. For All History, Collections displays the last note created in the Notes column.

Can I select which history types are available?
Yes. Use the Collections lookup, IEX_HISTORY_TYPE, to enable or disable history types.

Can I change the default type of history that displays on the History tab?
Yes. The default history type is controlled by the IEX: Default History Type profile option.

Viewing Adjustment History

Uses

- View adjustment information for a customer displayed chronologically.

Definitions

Term	Definition
Activity Name	Collections uses the Adjustments activities set up in Receivables, including write-offs, claims, and finance charges
Type	Collections displays the Adjustment type set up in Receivables.

Related Topics

Viewing History, page 4-4

Frequently Asked Questions

Can I limit the number of lines displayed?
Change the date range to reduce the number of lines displayed or to narrow your search.

Viewing Correspondence History

Uses

- View correspondence information for a customer displayed chronologically.

Definitions

Term	Definition
Type	Indicates the delivery method for the correspondence: e-mail, fax, or print.
Status	Indicates the status of the correspondence event: closed (successful) or open (not yet sent).
Amount Due	Total delinquent amount that triggered the dunning
Resend button	Select this button to re-send a dunning notice reflecting the most current delinquency information.

Related Topics

Viewing History, page 4-4

Frequently Asked Questions

Can I limit the number of lines displayed?
Change the date range to reduce the number of lines displayed or to narrow your search.

Viewing Dispute History

Uses

- View dispute information for a customer displayed chronologically.

Definitions

Term	Definition
Dispute Status	Reflects the status of the credit memo request in Oracle Receivables
Dispute Reason	Indicates the reason for the dispute, selected by the collector when entering the dispute.
Dispute Section	Indicates the name of the invoice section disputed, such as Total. Appears only if dispute was entered for an invoice section.

Related Topics

Viewing History, page 4-4

Frequently Asked Questions

Can I limit the number of lines displayed?
Change the date range to reduce the number of lines displayed or to narrow your search.

Viewing Interaction History

Uses

- View interaction history for a customer displayed chronologically.

Definitions

Term	Definition
Resource Name	The employee who interacted with the customer
Action	For a selected interaction, the action that occurred as defined in Oracle Interaction History.
Outcome	For a selected interaction, the immediate response to an agent's interaction, such as Contact, No Answer, or Busy. Outcomes are defined in Interaction History.
Result	For a selected interaction, a result of an interaction or activity. Results are defined in Interaction History.
Reason	For a selected interaction, a reason for the result of an interaction or activity. Reasons are defined in Interaction History.
Object Name	For a selected interaction, the object as defined in Interaction History.

Related Topics

Viewing History, page 4-4

Frequently Asked Questions

Can I limit the number of lines displayed?
Change the date range to reduce the number of lines displayed or to narrow your search.

Viewing Payment History

Uses

- View payment history information for a customer displayed chronologically.

Definitions

Term	Definition
State	Confirmed or cleared state of the receipt in Oracle Receivables.
Status	Applied or unapplied receipt in Oracle Receivables.
Taken By	The resource name for the agent who took the payment or Receivables if the payment was not taken through Collections

Related Topics

Viewing History, page 4-4

Frequently Asked Questions

Can I limit the number of lines displayed?
Change the date range to reduce the number of lines displayed or to narrow your search.

Viewing Promise History

Uses

- View a history of customer promises to pay listed chronologically.

Definitions

Term	Definition
Promise Status	Open or broken promise
Promise Broken	Either Yes or No.
Payment Amount	Amount of promised payment

Related Topics

Viewing History, page 4-4

Frequently Asked Questions

Can I limit the number of lines displayed?
Change the date range to reduce the number of lines displayed or to narrow your search.

Viewing Account Balances by Aging Bucket

Use this procedure to view account balances by aging bucket.

1. Using the Collections Agent responsibility, select a customer and select to view by customer, account, or bill to location.

2. Select the Aging tab.

   The aging balance information for your customer, bill to, or account displays using the default aging bucket and does not display open credits or receipts at risk.

   The collectible amount represents the total value of all current and delinquent transactions.

3. To change the aging bucket, select a different aging bucket from the drop down list for the Aging Bucket field and then click Display.
4. To view receipts that have not yet cleared the bank and factored receipts that have not been risk eliminated, check the Receipts at Risk box and click Display.

Viewing Open Credits

Use this procedure to view open credits.

1. Select a customer.
2. Select the Aging tab in the Collections window.
3. Select Summarize from the list of values in the Open Credits field.
4. Select the Display button.
5. The open credit information displays in the Open Credits box.

Viewing Account Information

Use this procedure to view account information.

Steps:

1. Using the Collections Agent responsibility, select an account in the Accounts tab of the Collections window.
2. Click Details.

   The Account Details screen displays information about the selected account.

3. Optionally, view credit information for the account in the Credit tab. Information is read only.
4. Optionally, in the Roles tab, view existing role information that was entered in Oracle Receivables.
5. Optionally, in the Sites tab, view existing information entered in Oracle Receivables.
6. Optionally, in the Relationships tab, view existing account relationship information entered in Oracle Receivables.
7. Click Cancel to return to the Collections window.
8. Click Customer Standard to navigate to Oracle Receivables where you can see additional information about this account.

Restrictions

Guidelines for Account Relationships

When you create relationships between any customer accounts in Oracle Receivables, you indicate that the relationship is either one-way or reciprocal.

When you apply receipts to an invoice in a one-way relationship, the parent account can apply receipts to the invoices in the related account, but receipts in the related account cannot be applied to the parent account's invoices.

When applying invoices to commitments, an account can only apply invoices to commitments that it owns or to commitments of a parent customer account to which it is related. Reciprocal account relationships allow parties to pay each other's debit items and enter invoices against each other's commitments.

If you use Oracle Trade Management

If you have installed Oracle Trade Management, you can view trade claims, disputes, overpayments and other information for your customer by selecting the View Open Lines Listing button. See: Viewing Claims in Oracle Trade Management, page 5-3.

Related Topics

Oracle Receivables User Guide

Viewing Contracts a Customer Has with Your Organization

You can view contracts for a customer if you are using the Oracle Contracts applications. To have full use of the Contracts tab, Oracle Collections must be integrated with Oracle Lease Management.

Prerequisites

☐ Display the party in the Collections header.

Steps:

1. Using the Collections Agent responsibility, select the Contract tab.

   The tab displays the contracts in a dynamic table.

2. Select the contract category you want to view.

   Contract information appears.

3. If you want to enter payment information for a lease contract, then click Payment Processing and follow the Processing Payments procedure.

4. If you want to view the details of a contract, then:

   1. Select the contract in the table.

   2. Click Details.

      The appropriate Oracle Contracts application opens, depending upon the type of contract.

Related Topics

Oracle Core Contracts User Guide

Oracle Sales Contracts Concepts and Procedures

Oracle Service Contracts Concepts and Procedures

Notes Tab

Collectors can enter notes in the following situations:

- Performing any interaction on a delinquency
- Processing a payment
- Recording a promise to pay
- Processing a dispute
- Reversing a payment
- Recording delinquency information
- Recording later stage delinquency information such bankruptcy, litigation, write-off, repossession.
- Reviewing cases
- Completing a customer interaction
- Recording information related to a task

The Note tab in the Collections window displays notes related to the data level displayed in the header.

Related Topics

Viewing Customer Information in Collections, page 4-1

Tasks Tab

The Task tab in the Collections window displays all open tasks relating to the customer displayed in the Collections window header. Select a task in the list of tasks to see detail information about the task.

To display only tasks associated with the View selected in the Collections header, such as Account or Delinquency, set the OTS: Task Details - Query Task By profile option to Reference.

See: Set Up Oracle Collections Profile Options, *Oracle Advanced Collections Implementation Guide*.

Viewing Loan Information

If you use Oracle Loans, you can use the Loans tab to view information about all loans for a customer or other view shown in the Collections header.

You can access the Loans tab from within Collections, as a loans servicing agent, to view loans with a status of current, delinquent, or in default. You can also use the Collector's Work Queue to track strategy work items for delinquent loans or broken promises.

From the Loans tab, you can:

- Click Transaction Details to view the details for all invoices or debit memos billed for a loan. Select a transaction from the drop down list. You can view only open transactions, not paid transactions. From Transaction Details, you can process a dispute or enter a payment.

- Click Payment Processing to process a payment for a loan.

The Transactions tab displays Loans invoices in the list of transactions. The loan number appears in the Transaction Number column.

> **Note:** Rearrange the columns in the Bali table to display the loan number at the beginning of the table so you can quickly find a loan. Save your new configuration.

> **Note:** If the lending organization generates multiple invoices and/or debit memos each month for principal, interest, and fees, sort transactions using the transaction number (loan number) and due date. This groups all transactions for a loan and due date so you can quickly find a specific transaction.

You can also navigate to Transaction Details and Payment Processing. See: Processing Payments, page 5-2.

If a delinquent loan cannot be resolved, you can initiate later-stage collections activities such a litigation, bankruptcy, and repossession. Later- stage delinquency activities are performed at the transaction level. You cannot write off a loan in Collections, but you can make adjustments or create credit memos using the Receipts workbench in Oracle Receivables.

- On the Lifecycle tab, select a loan number.
- Click New Status and select a new status for an individual loan transaction.
- Enter the information for the new status

See: Managing Later-stage Delinquencies, page 6-2.

Using Custom Tabs

The Collections window includes two tabs that can be customized to support the unique business requirements of your enterprise. These tabs are hidden until programmed by your implementation team or system administrator. Use them if you need to provide specific information for your collectors that is not available in standard Collections functionality.

Using Attachments

You can add attachments to a collections issue that collectors can access when interacting with customers. For example, you can attach an image file to a delinquency to show the item that your customer ordered or attach a scanned copy of the sales order for the transaction. Attachments can be in the form of a document reference, file, long text, short text, or a web page.

The Attachment icon in the toolbar indicates whether the Attachments feature is enabled in the Collections window. When the button is grayed out, the Attachment feature is not available. When the Attachment feature is enabled in a window, the icon becomes a solid paper clip. The icon changes to a paper clip holding a paper when the Attachment feature is enabled in a window and the current record has at least one attachment.

To view the attachment, choose the Attachment icon, or choose attachments from the View menu.

For more information, see About Attachments, *Oracle Applications User's Guide*.

Using Directory Assistance

Use this procedure to search for a phone number on the web.

Prerequisites

☐ Web assistance must be set up.

Steps:

1. Use your self service web applications login and select Directory Assistance from the Navigator.

   The Directory Assistance page appears.

2. Use the LOV to select the URL for the directory assistance web site you want to use.
3. If required, enter your search information. One or more fields are required depending upon the chosen directory assistance web site.
4. Click Search Web.

   The directory assistance web site appears with the results of the search.

Processing Payments

Uses

- Enter, view, and query payments or promises to pay for invoices, accounts, or contracts.

Frequently Asked Questions

Can I add more payment types?
If you use other payment methods, your system administrator can add additional types in the IEX_PAYMENT_TYPES lookup.

Where can I access the Processing Payments button?
You can click Payment Processing button from the Accounts, Transactions, Lifecycle, Aging, and History tabs. If you use Oracle Lease Management, you can access Process Payments from Contract and Case Management tabs.

Can I enter a partial payment?
If the customer wants to pay a partial amount, then enter the payment amount for that item.

How are credit card payments authorized?
The credit card payment is authorized through Oracle *i*Payment and then sent to Oracle Receivables. The authorization code from Oracle *i*Payment appears.

Can I send a payment confirmation to a customer?
If the IEX: Auto Fulfill profile option is set to *Yes,* then Collections sends a confirmation document is sent to the customer's dunning contact address and a correspondence event

is recorded in the customer's history. For more information about profile options, see Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide*.

Viewing Transaction Data

Use this procedure to view transaction data.

Steps:

1. Using the Collections Agent responsibility, in the Transactions tab of the Collections window, select one of the following transaction classes for a selected account and date range:
    - Invoice
    - Credit memo
    - Debit memo
    - Chargeback
    - Deposit
    - Guarantee
    - Bills Receivable (to be supported in the future)
    - Leasing Invoice (used for Oracle Lease Management only
2. Select Include Current to display transactions that are not past due and delinquent transactions for the date range. Select Include Closed to also display transactions with a Closed status for the date range selected.
3. Select a transaction and click Transaction Details.

    The Transaction Details window displays the line items for the transaction. You can update the purchase order number, revision, and date information if the transaction was created manually in Oracle Receivables.
4. If you want to send a copy of the transaction to the customer, then click Send Copy.
5. If the customer wants to dispute the transaction, see Disputing Invoices, page 13-24.

Restrictions

If you use Oracle Lease Management:

The Transaction Details window displays information about selected leasing invoices or leasing contracts but the dispute functionality is not available. You can also access Transaction Details from the Lifecycle tab.

Processing Credit Card Payments

Use this procedure to process credit card and purchase card payments.

Steps:

1. Click the Payment Processing button on any tab that supports payment processing. Account or invoice information from the tab appears in the Processing Payment window.

2. If the customer wants to pay all items, then select Pay All.
3. If the customer wants to pay the full amount for a specific item, then select Pay in Full for that item.
4. If the customer wants to pay a partial amount, then enter the payment amount for that item.
5. Choose the Credit Card tab and enter the information for the payment.
6. Enter a note about the payment.
7. Click Submit or Submit and Close.

Processing Bank Check EFT Payments

Use this procedure to process bank transfer payments.

Steps:

1. Click the Payment Processing button on any of the tabs that supports payment processing. Information from the tab appears in the Processing Payment window.
2. If you are paying on accounts and you want to see the total balance due for an account, then click in the Click to Calculate Balance field.
3. If the customer wants to pay all items, then select Pay All.
4. If the customer wants to pay the full amount for a specific item, then select Pay in Full check box for that item.
5. If the customer wants to pay a partial amount, then enter the payment amount for that item.
6. Choose the Bank Transfer tab and enter the information for the payment
7. Enter a note about the payment.
8. Click Submit or Submit and Close.The bank transfer payment is authorized through Oracle *i*Payment and then sent on to Oracle Receivables.

   If the IEX: Auto Fulfill profile option is set to *Yes*, then a confirmation document is sent to the customer's dunning address if the necessary profiles are set and a default Oracle XML correspondence template is defined. For more information about profile options, see: Set Up Oracle Collections Profile Options, *Oracle Collections Implementation Guide*.

Entering a Promise to Pay

To enter a promise to pay for a single transaction:

1. Select a transaction on any of the tabs that support payment processing and click the Payment Processing button. Information from the tab appears in the Processing Payment window.
2. Choose the Promise tab.
3. Select an item in the payment region. The item information appears in the Promise tab.
4. Enter the promise amount, promise date, and planned payment method.

5. Notice that the Adjusted column reflects the difference between the promise amount entered and the amount overdue for that item.
6. Optionally enter the payment account (such as the credit card number) or a payment item number (such as the check number).
7. Click Submit or Submit and Close.

   A promise confirmation message containing a promise number appears and can be used as a reference by the customer and collector. Confirmation of the promise is sent automatically if the necessary profiles are set and a default Oracle XML correspondence template is defined. Oracle Advanced Collections creates a broken promise callback in the Collector's Work Queue for the collector who took the promise if the promised payment is not made.

To enter a promise to pay for multiple transactions:

1. Select multiple transactions on any of the tabs that supports payment processing and click the Payment Processing button
2. Select the Mass Promise tab.
3. Enter the date of the expected payment, payment method. Optionally enter the payment account (such as the credit card number) or a payment item number (such as the check number) if available.
4. Optionally, enter a note for the promise.
5. Click Submit.

   After recording a promise to pay, the Promise column is updated with a green checkmark to indicate that a promise to pay has been recorded for each invoice selected.

To cancel a promise to pay:

You can cancel a promise to pay, for promise with a status of open, if no payment has been recorded for the promise. You can use this feature to cancel a promise *before the promise due date* if the promise is no longer valid. When a promise is canceled, only the promise is deleted. The delinquency remains.

A canceled promise cannot be reinstated. However, you can enter a new promise.

All canceled promises are recorded in Promise History. You can use the Promise Reconciliation report to identify customers who habitually promise payment, but then cancel their promises. In the report, a canceled promise is not identified as a broken promise.

1. Select a transaction or group of transactions on any tab that supports payment processing and click the Payment Processing button.
2. Select the Promise tab.
3. In the Payment Method region, select the Cancel check box. For multiple transactions, you can select the Cancel All check box to cancel all promises shown.

Reversing Payments

Customers occasionally ask that recent payments received be reversed due to errors in the information they gave the collector or to a disagreement they have with their delinquency. If your organization allows this, use this procedure to reverse a payment.

Steps:

1. In the Collections window, select the History tab.
2. Choose the history type Payment History.
3. Select the account.
4. Enter a date range.
5. Click the Display button to generate the payment history.
6. Highlight the payment and click Details.

   The Payment History Details window displays information about the selected payment.
7. Highlight one or more payment lines and click Reverse Payment.

   The Reverse Payment window displays the selected receipt number.
8. Use the LOV to choose a reversal category.
9. Use the LOV to choose a reason for the reversal.
10. Enter a note to explain the reversal.
11. Click Reverse.

    A payment reversal request is recorded and the payment status changes. The delinquency is reopened the next time the concurrent programs are run.

    A reversal confirmation message containing a reversal number appears and can be used as a reference by the customer and collector. Confirmation of the reversal is sent automatically if the necessary profiles are set and a default Oracle XML correspondence template is defined

    > **Note:** The IEX: Enable Receipt Reversal profile option controls whether you can reverse payments. For more information, see: Set Up Oracle Collections Profile Options, *Oracle Advanced Collections Implementation Guide*.

Restrictions

If a customer requests a payment reversal, it is a good idea to obtain payment again from the customer using a different payment method or source

Adjusting Invoices

Collectors can adjust overdue transactions while talking to their customers. Use this procedure to submit an adjustment against an invoice (whether or not it is delinquent.)

Steps:

1. Using the Collections Agent responsibility, in the Transactions tab, select the invoice and click Adjustment Processing.

2. You can review the status of other adjustments made against this transaction in the Adjustment Processing region.
3. To enter a new adjustment against this transaction, create a new row in this region.
4. Enter the adjustment activity, amount, date, and reason.
5. Optionally, enter a note.
6. Click Adjustment.

   Note that collectors must have the financial authority to initiate such adjustments. This financial authority can be based on responsibility, job category, amount of the transaction or related adjustment, or a combination of these items.

   If a collector attempts to make an adjustment that exceeds his or her authority, then the adjustment is considered pending. A collections manager must approve the pending adjustment in Oracle Receivables. See: Approving Adjustments, *Oracle Receivables User Guide*.

   When you adjust a transaction in Oracle Advanced Collections, the adjustment is created in Oracle Receivables.

   An adjustment confirmation message containing an adjustment number appears and can be used as a reference between customer and collector. Confirmation of the dispute is sent automatically if the necessary profiles are set and a default XML correspondence template is defined.

Restrictions

The user profile option IEX: Allow Adjustments must be set to Yes.

Confirmation of the adjustment is sent if an adjustment confirmation template is defined in the IEX: Adjustment Fulfillment Template profile option.

Disputing Invoices

Debtors often refuse to pay invoices because they do not believe they owe money for a variety of reasons. Use this procedure to submit a dispute against an invoice (whether or not it is delinquent). Once created, a dispute is sent to Oracle Receivables via the Credit Memo Workflow for review and resolution.

Steps:

1. Using the Collections Agent responsibility, in the Transactions tab, select the invoice and click Transaction Details.
2. If the customer is disputing a specific invoice line item, then perform the following steps:
   1. Select Specific Invoice Lines from the Dispute Section LOV.
   2. Select the line item.
   3. Enter the dispute amount or dispute quantity for the line. If the invoice has no line items, then the line-item related dispute fields are not accessible.

      The application calculates the dispute amount if you enter a dispute quantity. The dispute amounts are totaled in the Dispute Total field.

3. If the customer wants to dispute a section of the invoice, then use the LOV in the Dispute Section field to select one of the following:
   - Lines subtotal
   - Shipping
   - Tax
   - Total

     The total amount for the selected section appears in the Dispute Totals field. Earlier disputes are not included in the total.
4. If the customer's dispute is over an expected discount, enter the discount amount.

   The amount is calculated using the entered percent against the invoice total prior to shipping and tax.
5. Select a dispute reason.
6. Optionally, enter a note.
7. Click Dispute.

   While invoices are in dispute they are no longer labeled as delinquent. Disputed transactions are recorded in Interaction History, including the transaction number, class, type, date, status, amount, remaining amount, customer name, and organization.

   A dispute confirmation message containing a dispute number appears and can be used as a reference between customer and collector.

   Confirmation of the dispute is sent automatically if the necessary profiles are set and a default Oracle XML correspondence template is defined.

   The dispute creates a Credit Memo Request in Oracle Receivables.

Reviewing Delinquencies

Use the following procedure to review delinquency information.

1. Using the Collections HTML responsibility, in the Delinquencies tab, choose Summary.

   The Delinquency Summary page displays delinquencies assigned to you.
2. Click the delinquency ID for the record you want to work on.

   The Delinquency Detail page appears.
3. If you want to add a predicted recovery amount or predicted recovery chance, then enter the data into the corresponding fields.
4. If you want to view actual cost information for the delinquency, then choose Actual Cost from the menu.

   The actual cost details appear.

   If you want to add an actual cost, then click Create.

   The Create Costs page appears.

   Enter cost information.

Save your changes.

5. If you want to view budgeted cost information for the delinquency, then choose Budget Cost from the menu.

   The budgeted cost details appear.

   The Create Costs page appears.

   Enter cost information.

6. If you want to review the strategies relating to the selected delinquency, then choose Strategies from the menu.

   The Strategies page lists the names and active dates of the strategies assigned to the delinquency.

7. If you want to review the value of assets involved in the bankruptcy, then choose Asset Value from the menu.

   The Asset Value page displays a list of assets.

See also: Updating a Delinquency, page 13-26

Updating a Delinquency

Use this procedure to update information about a delinquency that has a status of *delinquent.*

Prerequisites

The Collections window is open and the customer appears in the header.

Select a View (customer, account, bill to, or delinquency).

Steps

1. Using the Collections Agent responsibility, in the Collections window, select the Lifecycle tab.

   Delinquency information for the selected view appears.

2. Select a delinquency from the table that has a status of Delinquent.

   The details appear on the tab.

3. Optionally, select an unpaid reason from the List of Values (LOV).

4. Optionally, click the ellipsis button beside Strategy to view details of the displayed strategy.

5. Optionally, enter a note about the delinquency.

6. If you want to send a request for service hold to your manager for approval, then select Service Hold Request. A workflow notification is sent to your manager when you save.

7. If you want to see detail information about the delinquent invoice, then click Transaction Details

   The Transaction Details window displays detail information. You can also enter dispute information in this window.

8. If you want to process a payment from the Lifecycle tab, then click Payment Processing.

   The Payment Processing window opens.

9. If the delinquency is beyond normal collections procedures, then click New Status and change the status.

   A status change starts a workflow and sends a notification to a manager or specialist for approval and further action.

   Save your changes.

Guidelines

Service Hold Request is only available if you are using Oracle Lease Management and the profile option, IEX: Service Hold of Delinquencies is set to Yes.

Recording a Bankruptcy

You can record information when customers claim they are planning to declare or are actually in bankruptcy. When you change the status of a delinquent customer to Bankruptcy:

- Oracle Workflow sends an e-mail notification to the designated manager, or bankruptcy specialist logged in as HTML manager. This person can review the data captured by the collections agent in the HTML screens and add or update it as the bankruptcy proceeds.
- Dunning activities may stop if a new Bankruptcy Strategy is started. For Oracle Lease Management, invoicing can be stopped if the *I*EX: Turn Off Invoice On Bankruptcy profile option is set to Yes.
- The bankruptcy status appears in the Collections header to prevent contact by collections agents.
- All delinquencies for all accounts for the customer are removed as delinquencies from the work queue.

Prerequisites

Select the appropriate data level view (customer, account, bill to, or delinquency)

To record a bankruptcy:

1. Using the Collections Agent responsibility, in the Collections window, select the Lifecycle tab. Delinquency information for the selected view appears.
2. Click New Status.
3. In the Status field, select Bankrupt from the LOV.
4. Enter the chapter number, if known.
5. Select the legal firm from the LOV, if known.
6. Optionally, click the ellipsis button beside Firm to see details about the firm.

   The Address Information window displays addresses and contacts for the firm.

7. In the Counsel field, enter the name of the attorney assigned to the bankruptcy.
8. In the Court field, use the LOV to select the court or district under which the filing was made.
9. Optionally, click the ellipsis button beside Court to see details about the court.

   The Address Information window displays addresses and contacts for the court.
10. Enter the filing, court order, and bankruptcy closed dates, if known
11. Optionally, enter a note about the bankruptcy.

Related Topics

Bankruptcy, page 6-3

Creating Strategies

Use the following procedure as a high level view of the steps needed to create a strategy.

Steps:

1. Using the Collections HTML Administrator responsibility, create a work item template. See: Creating a Work Item Template, page 13-28.
2. Optionally, create checklists to supplement a strategy. See: Creating a Strategy Template, page 13-29.
3. Create a strategy template. Optionally associate a checklist with the template. See: Creating a Strategy Template, page 13-29.

   You can also copy an existing strategy template and then change it. Be sure to rename the copy.
4. Add work items to the strategy template. See: Adding Work Items to a Strategy Template, page 13-30.
5. Optionally, create a filter for the strategy. See: Creating or Updating a Strategy Filter, page 13-30.

Creating a Work Item Template

Use this procedure to create a work item template or a checklist.

Prerequisites

☐ Create a correspondence template. See: Creating Templates, page 8-3.

Steps:

1. Using the Collections HTML Manager responsibility, navigate to Administration > Strategy >Work Item Template.

   The Work Item Template Summary page appears.
2. Click Create.

   The Create Work Item Template page appears.

3. Enter a work item name and description.
4. Choose either manual or automatic for the work type. Manual work items are assigned to resources based on a combination of skills and territories. Automatic work items are executed by the system running a workflow associated to the work item template.
5. For automatic correspondence work items, choose a category type, such as e-mail.
6. If the work item is manual, then you can optionally choose a skill required for the step.
7. If you want to use a custom work flow that you created for this work item, then select it from the LOV. Leave the field blank to use the standard work flow.
8. Optionally, enter pre- and post-execution wait times.
9. In the Option field, choose Yes if you want to have the work item automatically closed after the expiration of the option wait time.
10. Optionally, enter option wait time information.
11. Optionally, enter the closure time limit for the work item to be completed.
12. If you want a notification sent to the manager when the closure time limit is reached, then select Yes in the Escalation field.
13. If you want notification to be sent to the next manager if the manager does not acknowledge the notification, then enter a schedule wait time after which the notification is sent.
14. Set Same Resource to Yes if you want the same resource assigned to the previous work item assigned to this work item during territory assignment.
15. If you want an e-mail workflow notification of the work item sent to the user assigned to the item, then select Yes in the Notify field.
16. If the work item automatically sends correspondence to the customer using Oracle XML Publisher, then select a correspondence template.
17. Click Create to save the template.

Creating a Strategy Template

A strategy is created initially by the collections manager as an inactive, unassigned template to be used in the future. It is created once and then assigned to specific delinquencies in the future. When a strategy is assigned to a delinquency a copy of it is created and becomes active. Use this procedure to create a strategy template.

Steps:

1. Using the Collections HTML Administrator responsibility, navigate to Administration > Strategy.

   The Strategies Summary page appears.

2. Click Create.

   The Create Strategy page appears.

3. Enter a name for the strategy.
4. Enter a number for the rank the strategy applies to.

5. Select the Strategy Level: Customer, Account, Bill To, or Delinquency,
6. If you set the Strategy Level at Delinquency, you must also select the Category Type: Bankruptcy, Litigation, Write Off, Repossession, Delinquent, or Pre-Delinquent.
7. If you want this template to be a checklist and not a strategy, then select Y. If this is a strategy, then select N.
8. If you want to associate a Checklist to this Strategy, then select a checklist.
9. If you want to allow the strategy to change dynamically when the score changes, then select Y for Change Strategy. Enter the score tolerance value that will trigger the strategy to change.
10. If you want to enable the strategy, then select Y.
11. Enter a range of dates when the strategy is valid.
12. Click Create to save your strategy template.

Adding Work Items to a Strategy Template

A strategy template can include one or more manual or automated work items. Use this procedure to add work items to a strategy template.

Steps:

1. Using the Collections HTML Administrator responsibility, navigate to Administration > Strategy.

   The Strategies Summary page appears.
2. Select an existing template.

   The Update Strategy Template page appears.
3. Click Work Item Detail.

   The Work Item Detail page lists the work items assigned to the strategy template.
4. Click Add.

   The Add Work Item Template page lists available work item templates.
5. Select one or more templates to add.
6. Click Select.

   The list of strategy work items includes the work item you just added.
7. Enter a number in the Order field to establish the sequence of the added work item in relation to the existing work items.
8. Click Update.

Creating or Updating a Strategy Filter

Use a filter to limit your strategy to a subset of your database, such as all customers in a specified country. Use this procedure to update an existing filter or create a new filter.

Prerequisites

❒ Table view was created by your database administrator

Steps:

1. Using the Collections HTML Administrator responsibility, navigate to Administration > Strategy.

   The Strategies Summary page appears.

2. Click the link in the Filter column for your strategy.

   The Strategy Filter page appears.

3. Change the filter name or enter a new filter name.
4. Select Y to enable the filter or N to disable it.
5. Use the LOV to select a table view name.
6. Click Test.

   The filter is tested and the number of records found appears in the Row Count.

7. If you are happy with your test results, then click Create or Update to save the filter.

Restrictions

The filter name must begin with IEX_F_. The view must be created in the APPS schema (the Database owner of the object must be = 'APPS').

The Object ID must be a column in the view.

Viewing Strategies for a Customer

Use this procedure to view strategies for a customer, account, bill to location, or delinquency.

Steps:

1. Using the Collections Agent responsibility, in the View list, select the object for which you want to view strategies: Customer, Account, Bill To, or Delinquency.
2. Select the Strategy tab.

   The list of strategies for the selected object appears.

3. Select a strategy.

   The work items for the selected strategy appear.

4. If you want to view a related checklist, then click Checklist.

   The Checklist Details window lists items on the checklist with dates and whether or not items are completed.

5. If you want to see details for a work item, then select the work item and click Details.

   The Work Item Details window displays the detail information.

6. Optionally, you can edit the status, dates, and assignee fields in Work Item Detail.

Changing a Strategy

Use this procedure to change a strategy for a customer, account, bill to location, or delinquency.

Steps:

1. Using the Collections Agent responsibility, in the View list, select the object for which you want to view strategies: Customer, Account, Bill To, or Delinquency.
2. Select the Strategy tab.

   The list of strategies for the selected object appears.
3. Select a strategy.

   The work items for the selected strategy appear.
4. If you want to change a strategy, then perform the following tasks:
   1. Click Change Strategy.

      The Change Strategy window displays available strategy templates.
   2. Select a template.
   3. Click OK.

      The highlighted strategy on the Strategy tab is replaced with the new strategy template.

Changing Work Items in a Strategy

A collections agent can determine that work items for a strategy should be changed, skipped, or new work items added. Use this procedure to change work items for a customer, account, or bill to location, delinquency strategy.

Steps:

1. Using the Collections Agent responsibility, in the View list, select the object for which you want to view strategies: Customer, Account, or Bill To, Delinquency.
2. Select the Strategy tab.

   The list of strategies for the selected object appears.
3. Select a strategy.

   The work items for the selected strategy appear.
4. Click Change Work Item.

   The Strategy User Item Selection window lists all current work items for the strategy as well as all available work item templates available.
5. If you want to skip one of the work items, then highlight it and click Skip.

   The status for the work item changes to *Skip.*
6. If you want to add a work item, then perform the following steps:
   1. Highlight the work item above the sequence where the new work item should appear.
   2. Select the work item from the Available section.

    3. Click the arrow to move the item to the Assigned section.

       The work item appears below the highlighted item and is given a Work Item Order number that equals the one on the line before plus one.

7. If you want to remove an item that was manually added, then perform the following steps:
    1. Highlight the item you want to remove in the Assigned section.
    2. Click the arrow to move it to the Available section.
8. Click OK.

Reviewing Strategies as a Manager

Use the following procedure to view strategies and work items in Oracle Collections HTML, that are assigned to you as a manager.

Steps:

1. Using the Collections HTML Manager responsibility, select the Strategy tab.

   A list of your strategies appears.

2. Click a strategy name.

   The details for that strategy appear.

3. Optionally, if the Checklist button is enabled, you can do the following:
    1. Click Checklist.

       The checklist for the strategy appears.

    2. Optionally, enter date information for checklist items.
    3. Optionally, select Complete for checklist items.

       Your changes appear the next time you view the checklist, but are not saved to the database.

Manually Notifying Customers of Impending Report to Credit Bureau

You can manually start the procedure to notify a customer of your intention to report the customer to a credit bureau.

Prerequisites

❒ You are in Collections and have chosen Report to Credit Bureau from the Functions tab in the Navigator.

Steps:

1. Using the Collections Agent responsibility, search for the case that is the subject of the impending report.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Notify Customer button.

This sets the action to Notify Customer, and the status to Manual action pending, and a row appears with this information in the History Details area.

Restrictions

To complete the notification process, you must have scheduled the concurrent programs IEX: Process Pending and IEX: Notify Customer.

IEX: Process Pending writes data to interface tables, and sets the status to Processed.

IEX: Notify Customer sends the notification email to the customer, and sets the status to Complete.

For information about running these concurrent programs and their parameters, see: Concurrent Programs for Oracle Lease Management, page 11-3.

After the time period specified by the profile option IEX: CB Notification Grace Days, a follow-up task is created for the collections agent, indicating that is it time to report the customer to a credit bureau.

Manually Reporting a Customer to a Credit Bureau

You may have previously notified the customer of your intention to report the customer to a credit bureau.

Prerequisites

- ❐ You are in Collections and have chosen Report to Credit Bureau from the Functions tab in the Navigator.

  Optionally, you may have previously notified the customer of your intention to report the customer to a credit bureau.

Steps:

1. Search for the case that is the subject of the impending report.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Report Customer button.

   This sets the action to Report Customer, and the status to Manual action pending.
4. To complete the reporting process, you must have scheduled the concurrent program IEX: Process Pending.

   IEX: Process Pending writes data to interface tables, and sets the status to Processed.

   > **Note:** After the program IEX: Process Pending has finished executing, the data is available to the credit bureau in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the credit bureau.

   For information about running these concurrent programs and their parameters, see: Concurrent Programs for Oracle Lease Management, page 11-3.

Reporting All Customers

This process makes the data for all customers available to a credit bureau, regardless of delinquency.

Steps:

1. Using the Collections Forms Administrator responsibility, navigate to Foundation and Sales Set Up > Concurrent Requests > Run.
2. Schedule the concurrent request IEX: Report All Contracts.
3. To complete the reporting process, you must have scheduled the concurrent program IEX: Process Pending.

   IEX: Process Pending writes data to interface tables, and sets the status to Processed.

   > **Note:** After the program IEX: Process Pending has finished executing, the data is available to the credit bureau in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the credit bureau.

   For information about running these concurrent programs and their parameters, see: Concurrent Programs for Oracle Lease Management, page 11-3.

Manually Transferring Cases to an External Agency

Use this procedure if you want to manually trigger the transfer of cases to an external agency.

Prerequisites

☐ You are in Collections and have chosen Transfer to External Agency from the Functions tab in the Navigator.

Steps:

1. Using the Collections Agent responsibility, search for the case that you intend to transfer to an external agency.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Transfer button.

   The Transfer Case window appears.
4. Select a Review Date. On the review date, a task will be created on the agent's work queue as a reminder to review the case transfer.

   The default review date will be the current date plus the number of days specified in the profile option IEX: EA Transfer Days.
5. Click in the Agency field, then click the ellipsis button that appears and select an agency from the drop down list.
6. Click Update.
7. To complete the transfer process, you must have scheduled the concurrent programs IEX: Process Pending and IEX: Review Transfer.

IEX: Process Pending writes data to interface tables, and sets the status to Processed.

IEX: Review Transfer will create a task on the collection agent's work queue on the review date.

This procedure of manually transferring cases to an external agency also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

> **Note:** After the program IEX: Process Pending has finished executing the data is available to the external agency in the interface tables. Additional software is required to validate and transfer the data from the interface tables for use by the external agency.

For information about running these concurrent programs and their parameters, see: Concurrent Programs for Oracle Lease Management, page 11-3.

Manually Reviewing Transferred Cases

Use this procedure to decide what to do with the transferred cases. You can either trigger an automatic recall or specify that you wish to review a case before recall.

For both options, automatic recall or review before recall, you can specify the dates on which the operations should take place.

Prerequisites

- ❐ You are in Collections and have chosen Transfer to External Agency from the Functions tab in the Navigator.
- ❐ You have previously transferred a case to an external agency.

Steps:

1. Using the Collections Agent responsibility, search for the case which you want to review.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Recall Notice button.

   The Recall Notice window appears.
4. Select one of the two radio buttons, Automatic Recall or Review Before Recall.
5. If you choose Automatic Recall, you must specify the Recall Date.

   The default recall date will be the current date plus the number of days specified in the profile option IEX: EA Recall Grace Days.

   If you choose Review Before Recall, you must specify the both the Recall Date and the Review Date. The Recall Date is not required for the review process, but can be included in any notification messages that you may wish to create.
6. Click Update.
7. To complete the automatic recall or review process, you must have scheduled the concurrent programs IEX: Review Transfer and IEX: Recall Transfer.

IEX: Review Transfer examines the cases set for Review Before Recall, sets the status to Notified and, on the review date, creates a task in the collection agent's work queue.

IEX: Recall Transfer examines the cases set for Automatic Recall, and, on the recall date, sets the status to Recalled.

This procedure of manually reviewing cases also writes "Notification Pending" records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST, no matter whether you choose the Automatic Recall or the Review Before Recall option.

For information about running these concurrent programs and their parameters, see Concurrent Programs for Oracle Lease Management, page 11-3.

Manually Recalling Transferred Cases

Use this procedure to manually recall transferred cases.

Prerequisites

☐ You are in Collections and have chosen Transfer to External Agency from the Functions tab in the Navigator.

☐ You have previously transferred a case to an external agency.

Steps:

1. Using the Collections Agent responsibility, search for the case which you want to review.
2. You can optionally examine the case details, the contract details and the history details.
3. Click the Recall button.

   A window appears, with a message asking you if you are sure you want to perform the recall.
4. If you wish to perform the recall, click Yes.
5. This procedure of manually recalling transferred cases sets the status to Recalled, and also writes Notification Pending records to the open interface tables OKL_OPEN_INT and IEX_OPEN_INT_HST.

Controlling Status in the Collections Header

The Collections Header includes one Status field for the customer. This status indicates the customer's most critical status.

If, for your company, a customer bankruptcy takes precedence over other delinquency statuses, then make bankruptcy the most critical collections status priority.

Use this procedure to set up filters and priorities that control the status displayed in the header for each customer.

Prerequisites

☐ If you want to use a filter, the view must be created to filter on.

Steps:

1. Using the Collections HTML Administrator responsibility, select the Administration tab.
2. Choose Customer.

   The Delinquency Status Prioritization page lists existing prioritizations with their start and end dates.
3. Click Create.

   The Create Delinquency Status Prioritization page appears.
4. Enter a name.
5. Enter a description.
6. Enter start and end dates for the prioritization to be active.
7. ClickCreate.

   The prioritization is saved and appears in the Delinquency Status Prioritization page.
8. If you want to associate a filter with this prioritization, then perform the following steps:
   1. In the Filter Name column, click Create.

      The Filter page appears and the filter type is IEXCUST.
   2. Enter a filter name.
   3. If you want the filter to be active, select Y.
   4. Select the view name to use for the filter from the LOV.
   5. Select the column name to filter on from the LOV.
   6. Click Update.

      The filter is saved and the Delinquency Status Prioritization page appears.
9. Click the Prioritization ID.

   The Status Prioritization Details page appears.
10. Click Add Line.

    Several blank lines appear.
11. From the Delinquency Status LOV, choose the status that will be the first priority.
12. In the Priority field, enter `1.0`.
13. Select Y to enable the delinquency line.
14. Optionally, enter additional status lines for priority 2, 3, and so on.
15. Click Update to save your record.

Reassigning Work

You can temporarily reassign work from one collector to another on a one-time basis or for a specific date range. You can also permanently change the customers assigned to a collector using a manual or automatic method. This transfers all new work items to the new collector.

To manually reassign work to a different collector:

You can manually change work assignments for your collectors in Ownership in the HTML Administration or HTML Manager responsibility. For example, if a collector is out sick, you can reassign some or all of the work items that appear in the Collector's Work Queue for a collector to a different collector or to multiple collectors. You can sort broken promises, work items, and customers assigned to a resource to locate specific items to reassign to another resource. Or you can transfer ownership of all items owned by a collector to a different collector.

To change work assignments permanently, use Territory Manager or the Customer Standard window to change the collector assigned to the customer.

1. On the Administration tab, select Ownership.
2. Select the type of ownership you want to reassign:
   - Broken Promise Ownership
   - Work Item Ownership
   - Customer Ownership - reassigns both broken promises and work items
3. Select the current resource owner.
4. Select the resource owner you want to transfer to.
5. Click the Display button to show all items or customers assigned to current collector.
6. Select the items you want to transfer. Then click Update. Or, to transfer ownership of all items assigned to a collector, click Update All.

To reassign work for a specific time period:

If you want to temporarily change work assignments for a specific time period, use the Collector Reassignment tool available under the Forms Administrator responsibility. The collector assigned to the customer will not change. Only the work items will be displayed in the Collector's Work Queue for the collector who is covering the work temporarily. Once the specified time period expires, the work items will no longer be displayed in the work queue for the temporary collector.

To permanently reassign a new collector to a customer (Manual Method):

You can manually change the collector assigned to a customer, account, or bill to location in the Customer Standard window. On the Profile: Transaction tab, enter the name of the new collector for the customer, or other level, in the Credit & Collections section. This change is permanent.

To permanently reassign a collector to a customer (Automatic Method):

You can automatically change collector assignments at the customer, account, and bill to level by running Oracle Territory Manager. This changes customer assignments in the customer profiles. The new assignments are visible in the Customer Standard window. This change is permanent.

> **Note:** When you reassign a collector, using the manual or automatic method, current open work items for any running strategies will not be reassigned. Only new work items and open promises to pay are assigned to the new collector.

Related Topics

Set Up Territory Management, *Oracle Advanced Collections Implementation Guide*

Running the Campaign and Collector Outcome Reports

The campaign outcome report and the collector outcome report show collection activities and compare the activities with promises to pay and with payments. Use this procedure to run the Campaign or Collector Outcome Report.

Steps:

1. Navigate to Reports.

   The Collections Reports page lists available reports.

2. Click Campaign Collector Outcome Report.

   The page lists parameters for running the report.

3. In the Date field, choose the time period the report covers.
4. In the Type field, choose to run the report by campaign or by collector.
5. Use the LOVs to choose filter information in the remaining fields:
   - Campaign Schedule
   - Collector
   - Outcome
   - Result
   - Reason
6. Click Run Report**.**

Running the Payment Collector Report

A collector or manager can quickly view collections activity for the day or for the hour and compare it to a goal. Collectors can manage their activities hour by hour to reach their daily goals. Use this procedure to run the Payment Collector Report.

Steps:

1. Navigate to Reports.

   The Collections Reports page lists available reports.

2. Click Payment Collector Report.

   The page lists parameters for running the report.

3. In the Date field, choose the time period the report covers.
4. Select a currency to use for the report results.
5. Use the LOV to choose the collector or a group. If you are logged in as a Collections Agent, then the field displays your user name.
6. In the Report Type field, choose to run either a summary or a detail report.

7. Choose the type of payments collected by the collector to be shown in the report or choose All.
8. Select either hourly or daily for the goal.
9. Enter the goal amount.
10. Click Run Report.

Running the Payment Campaign Report

You can monitor the results for a particular campaign by the hour or for the day in relation to a stated goal. Use this procedure to run the Payment Campaign Report.

Steps:

1. Using the Collections Agent responsibility, navigate to Reports.

   The Collections Reports page lists available reports.
2. Click Payment Campaign Report.

   The page lists parameters for running the report.
3. In the Date field, choose the time period the report covers.
4. Select a currency to use for the report results.
5. Use the LOV to choose a campaign schedule or use the default All.
6. In the Report Type field, choose to run either a summary or a detail report.
7. Choose the type of payments collected under the campaign to be shown in the report or choose All.
8. Select either hourly or daily for the goal.
9. Enter the goal amount.
10. Click Run Report.

Running the Reconciliation Report

The reconciliation report compares promises to pay with receipts of promised payments. In this report, canceled promises are not identified as broken promises.

Use this procedure to run the Reconciliation Report.

Steps:

1. Using the Collections Agent responsibility, navigate to Reports.

   The Collections Reports page lists available reports.
2. Click Reconciliation Report.

   The page lists parameters for running the report.
3. In the Date field, choose the time period the report covers.
4. Select a currency to use for the report results.
5. Choose to group by campaign schedule or by collector.

6. Optionally, use the LOV to limit the report to a selected collector or schedule.
7. Click Run.

A

Oracle Lease Management Open Interface Tables

This appendix describes the Oracle Lease Management open interface tables.

This appendix covers the following topics:

- Open Interface Tables
- OKL_OPEN_INT Table
- OKL_OPEN_INT_PRTY Table
- OKL_OPEN_INT_ASST Table
- IEX_OPEN_INT_HST Table

Open Interface Tables

This appendix describes the Oracle Lease Management Open Interface tables used during the Report to Credit Bureau and Transfer to External Agency processes. Data is written to these open interface tables during these processes, and made available to the credit bureau or external agency.

Sections in this appendix include:

- OKL_OPEN_INT Table, page A-1
- OKL_OPEN_INT_PRTY Table, page A-4
- OKL_OPEN_INT_ASST Table, page A-5
- IEX_OPEN_INT_HST Table , page A-6

OKL_OPEN_INT Table

The OKL_OPEN_INT table provides contract information.

Open Interface Table OKL_OPEN_INT

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
PARTY_ID	NOT NULL	NUMBER	Customer ID
PARTY_NAME	NOT NULL	VARCHAR2(360)	Customer name

Column Name	Null?	Datatype	Description
PARTY_TYPE	NOT NULL	VARCHAR2(30)	Customer type, for example, individual, organization
DATE_OF_BIRTH		DATE	
PLACE_OF_BIRTH		VARCHAR2(60)	
PERSON_IDENTIFIER		VARCHAR2(60)	Person identifier, for example, Social Security Number
PERSON_IDEN_TYPE		VARCHAR2(30)	For example, Social Security Number, tax ID, and so on
COUNTRY		VARCHAR2(60)	
ADDRESS1		VARCHAR2(240)	
ADDRESS2		VARCHAR2(240)	
ADDRESS3		VARCHAR2(240)	
ADDRESS4		VARCHAR2(240)	
CITY		VARCHAR2(60)	
POSTAL_CODE		VARCHAR2(60)	
STATE		VARCHAR2(60)	
PROVINCE		VARCHAR2(60)	
COUNTY		VARCHAR2(60)	
PO_BOX_NUMBER		VARCHAR2(50)	
HOUSE_NUMBER		VARCHAR2(50)	
STREET_SUFFIX		VARCHAR2(50)	
APARTMENT_NUMBER		VARCHAR2(50)	
STREET		VARCHAR2(50)	
RURAL_ROUTE_NUMBER		VARCHAR2(50)	
STREET_NUMBER		VARCHAR2(50)	
BUILDING		VARCHAR2(50)	
FLOOR		VARCHAR2(50)	
SUITE		VARCHAR2(50)	
ROOM		VARCHAR2(50)	
POSTAL_PLUS4_CODE		VARCHAR2(50)	
CAS_ID	NOT NULL	NUMBER	Case identifier, foreign key to the table IEX_CASES_ALL_B

Column Name	Null?	Datatype	Description
CASE_NUMBER	NOT NULL	VARCHAR2(240)	Case number (referenced from IEX_CASES_ALL_B)
KHR_ID	NOT NULL	NUMBER	Contract ID
CONTRACT_NUMBER	NOT NULL	VARCHAR2(120)	Contract number
CONTRACT_TYPE	NOT NULL	VARCHAR2(30)	Contract type, for example, lease, loan
CONTRACT_STATUS	NOT NULL	VARCHAR2(30)	Contract status
ORIGINAL_AMOUNT		NUMBER(14,3)	Original amount on the contract
START_DATE		DATE	Contract start date
CLOSE_DATE		DATE	Contract close date
TERM_DURATION		NUMBER(10)	Number of terms
MONTHLY_PAYMENT_ AMOUNT		NUMBER(14,3)	
LAST_PAYMENT_DATE		DATE	Date the last payment was made
DELINQUENCY_ OCCURANCE_DATE		DATE	Date on which the first missed payment was due
PAST_DUE_AMOUNT		NUMBER(14,3)	Overdue amount
REMAINING_AMOUNT		NUMBER(14,3)	Outstanding balance
CREDIT_INDICATOR		VARCHAR2(30)	Qualifies remaining amount
NOTIFICATION_DATE		DATE	Date on which notification of intent to report was sent to the customer to
CREDIT_BUREAU_RE PORT_DATE		DATE	Date on which the open interface record was accessed by the credit bureau
EXTERNAL_AGENCY_ TRANSFER_DATE		DATE	Date on which the open interface record was accessed by the external agency
EXTERNAL_AGENCY_ RECALL_DATE		DATE	Date on which the contract was recalled from the external agency
REFERRAL_NUMBER		NUMBER	Number of times the case was transferred to an external agency
CONTACT_ID		NUMBER	Contact ID of the collections agent to whom the case is assigned

Column Name	Null?	Datatype	Description
CONTACT_NAME		VARCHAR2(360)	Name of the collections agent to whom the case is assigned
CONTACT_PHONE		VARCHAR2(2000)	Phone of the collections agent to whom the case is assigned
CONTACT_EMAIL		VARCHAR2(2000)	Email of the collections agent to whom the case is assigned

OKL_OPEN_INT_PRTY Table

The OKL_OPEN_INT_PRTY table provides guarantor information.

Open Interface Table OKL_OPEN_INT_PRTY

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
KHR_ID	NOT NULL	NUMBER	Contract ID
PARTY_ID	NOT NULL	NUMBER	Guarantor ID
PARTY_NAME	NOT NULL	VARCHAR2(360)	Guarantor name
COUNTRY		VARCHAR2(240)	
ADDRESS1		VARCHAR2(240)	
ADDRESS2		VARCHAR2(240)	
ADDRESS3		VARCHAR2(240)	
ADDRESS4		VARCHAR2(240)	
CITY		VARCHAR2(240)	
POSTAL_CODE		VARCHAR2(240)	
STATE		VARCHAR2(240)	
PROVINCE		VARCHAR2(240)	
COUNTY		VARCHAR2(240)	
PO_BOX_NUMBER		VARCHAR2(240)	
HOUSE_NUMBER		VARCHAR2(240)	
STREET_SUFFIX		VARCHAR2(240)	
APARTMENT_NUMBER		VARCHAR2(240)	
STREET		VARCHAR2(240)	

Column Name	Null?	Datatype	Description
RURAL_ROUTE_NUMBER		VARCHAR2(240)	
STREET_NUMBER		VARCHAR2(240)	
BUILDING		VARCHAR2(240)	
FLOOR		VARCHAR2(240)	
SUITE		VARCHAR2(240)	
ROOM		VARCHAR2(240)	
POSTAL_PLUS4_CODE		VARCHAR2(240)	
PHONE_COUNTRY_CODE		VARCHAR2(10)	
PHONE_AREA_CODE		VARCHAR2(10)	
PHONE_NUMBER		VARCHAR2(40)	
PHONE_EXTENSION		VARCHAR2(20)	

OKL_OPEN_INT_ASST Table

The OKL_OPEN_INT_ASST table provides asset information.

Open Interface Table OKL_OPEN_INT_ASST

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
KHR_ID	NOT NULL	NUMBER	Contract ID
INSTANCE_NUMBER	NOT NULL	VARCHAR2(30)	Instance number of the asset
ASSET_ID	NOT NULL	NUMBER(15)	Asset ID
ASSET_NUMBER		VARCHAR2(240)	Asset number
DESCRIPTION		VARCHAR2(240)	
ASSET_TYPE		VARCHAR2(240)	
MANUFACTURER_NAME		VARCHAR2(240)	
MODEL_NUMBER		VARCHAR2(240)	
SERIAL_NUMBER		VARCHAR2(240)	
TAG_NUMBER		VARCHAR2(240)	
ORIGINAL_COST		NUMBER	
QUANTITY		VARCHAR2(240)	
COUNTRY		VARCHAR2(240)	Columns below store asset address information

Column Name	Null?	Datatype	Description
ADDRESS1		VARCHAR2(240)	
ADDRESS2		VARCHAR2(240)	
ADDRESS3		VARCHAR2(240)	
ADDRESS4		VARCHAR2(240)	
CITY		VARCHAR2(240)	
POSTAL_CODE		VARCHAR2(240)	
STATE		VARCHAR2(240)	
PROVINCE		VARCHAR2(240)	
COUNTY		VARCHAR2(240)	
PO_BOX_NUMBER		VARCHAR2(240)	
HOUSE_NUMBER		VARCHAR2(240)	
STREET_SUFFIX		VARCHAR2(240)	
APARTMENT_NUMBER		VARCHAR2(240)	
STREET		VARCHAR2(240)	
RURAL_ROUTE_NUMBER		VARCHAR2(240)	
STREET_NUMBER		VARCHAR2(240)	
BUILDING		VARCHAR2(240)	
FLOOR		VARCHAR2(240)	
SUITE		VARCHAR2(240)	
ROOM		VARCHAR2(240)	
POSTAL_PLUS4_CODE		VARCHAR2(240)	

IEX_OPEN_INT_HST Table

The IEX_OPEN_INT_HST table provides open interface history information.

Open Interface Table IEX_OPEN_INT_HST

Column Name	Null?	Datatype	Description
ID	NOT NULL	NUMBER	Unique identifier
OBJECT1_ID1	NOT NULL	VARCHAR2(40)	Foreign key to JTF_OBJECTS_B table
OBJECT1_ID2		VARCHAR2(200)	Foreign key to JTF_OBJECTS_B table

Column Name	Null?	Datatype	Description
JTOT_OBJECT1_CODE	NOT NULL	VARCHAR2(30)	Foreign key to JTF_OBJECTS_B table
ACTION	NOT NULL	VARCHAR2(240)	Action performed on the open interface record, for example: NOTIFY_CUST REPORT_CB TRANSFER_EXT_AGNCY NOTIFY_EXT_AGNCY
STATUS	NOT NULL	VARCHAR2(240)	Status of action performed on the open interface record, for example: PENDING_AUTO PENDING_MANUAL PENDING_ALL PROCESSED COMPLETE RECALLED NOTIFIED COLLECTED
COMMENTS		VARCHAR2(2000)	Free form text entered by credit bureau & external agency
REQUEST_DATE	NOT NULL	DATE	Date on which request was made
PROCESS_DATE		DATE	Date on which request was processed
EXT_AGNCY_ID		NUMBER	External agency ID, foreign key to the table IEX_EXT_AGNCY_B
TRANSFER_DAYS		NUMBER(10)	Number of days for which the contract is transferred to the external agency (note: REQUEST_DATE + TRANSFER_DAYS = the review date)
EXTEND_DAYS		NUMBER(10)	This specifies the grace period after the external agency is notified of intent to recall
REVIEW_BEFORE_RECALL_FLAG		VARCHAR2(1)	Specifies whether review is to be performed before recall

Glossary

account

The business relationship that a party can enter into with another party. The account has information about the terms and conditions of doing business with the party.

account site

A site that is used within the context of an account, for example, for billing or shipping purposes.

activity

An activity is a business action performed by an agent as part of a customer interaction. Interaction activities typically relate to the communication channel (media) for which the activity occurred. Customer to agent interactions contain activities. These activities are recorded in Interaction History and can be viewed by using the Interaction History windows accessed from calling applications. Some examples of activities include an agent transferring a call, an agent e-mailing a marketing brochure, or a customer placing an order.

adjustment

A Receivables feature that allows you to increase or decrease the amount due of your invoice, debit memo, chargeback, deposit, or guarantee. Receivables lets you create manual or automatic adjustments.

agent

In Oracle Collections, the individual responsible for working with delinquent customers to collect payment.

aging buckets

In Oracle Receivables and Oracle Payables, time periods you define to age your debit items. Aging buckets are used in the Aging reports to see both current and outstanding debit items. For example, you can define an aging bucket that includes all debit items that are 1 to 30 days past due. Applications Desktop Integrator uses the aging buckets you define for its Invoice Aging Report.

applied

Payment in which you record the entire amount as settlement for one or more debit items.

approval limits

Limits you assign to users for creating adjustments and approving credit memo requests. Receivables enforces the limits that you define here when users enter receivables adjustments or approve credit memo requests initiated from iReceivables. When users enter adjustments that are within their approval limit, Receivables automatically approves the adjustment. When users enter adjustments outside their approval limit, Receivables assigns a status of pending to the adjustment.

Bill To Address

The address of the customer who is to receive the invoice. Equivalent to Invoice To Address in Oracle Order Management.

Bill To Site

A customer location to which you have assigned a Bill-To business purpose. You can define your customer's bill to sites in the Customers windows.

business group

The highest level of organization and the largest grouping of employees across which a company can report. A business group can correspond to an entire company, or to a specific division within the company. Each installation of Oracle Projects uses one business group with one hierarchy.

case

A group of contracts for a customer sharing the same bill-to address and private label. Case only applies if you use Oracle Lease Management.

chargebacks

A new debit item that you assign to your customer when closing an existing, outstanding debit item.

checklist

A checklist is a list of items that can be referred to during the execution of a strategy. The only action allowed by the user is to place a check mark beside the items. All resources with access to a delinquency can see the checklist.

claim

A discrepancy between the billed amount and the paid amount. Claims are often referred to as deductions, but a claim can be positive or negative.

consolidated billing invoice

An invoice that you send to a customer to provide a summary of their receivables activity for the month. This invoice includes a beginning balance, the total amount of any payments received since the prior consolidated billing invoice, an itemized list of new charges (for example, invoices, credit memos, and adjustments) in either summary or detail format, a separate reporting of consumption tax, and the total balance due for this customer.

concurrent manager

A unique facility that manages many time consuming, non-interactive tasks within Oracle Applications. When you submit a request that does not require your interaction, such as releasing shipments or running a report, the Concurrent Manager does the work for you, letting you complete multiple tasks simultaneously.

contact role

A role that you associate to a specific contact with whom you interact. Oracle Collections provides 'Dunning' and 'Collections' but you can enter additional roles.

credit memo

In Oracle Payables and Oracle Projects, a document that partially or fully reverses an original invoice. In Oracle Receivables, a document that partially or fully reverses an original invoice. You can create credit memos in the Receivables Credit Transactions window or with AutoInvoice.

custom fields

Also known as flexfields. Custom fields are available on most screens. A flexfield must be set up by the system administrator, include a custom label for the field, and indicate what type of data is allowed in the field. A key flexfield is indexed, and a search may be conducted against it or data may be sorted by the field in a report.

customer address

A location where your customer can be reached. A customer can have many addresses. You can also associate business purposes with addresses.

customer number

In Oracle Receivables, a number assigned to your customers to uniquely identify them. A customer number can be assigned manually or automatically, depending on how you set up your system.

debit memo

Debits that you assign to a customer to collect additional charges. For example, you may want to charge a customer for unearned discounts taken, additional freight charges, taxes, or finance charges.

descriptive flexfield

A field that your organization can extend to capture extra information not otherwise tracked by Oracle Applications. A descriptive flexfield appears in your window as a single character, unnamed field. Your organization can customize this field to capture additional information unique to your business.

delinquency

When we look at a delinquency, we're really looking at payment schedules within an invoice. So an invoice can have multiple delinquencies (I could be late every month on my car payments, 12 payment schedules each year = 12 delinquencies. For Payment on Accounts we still consider a delinquency to be related to a specific bill or payment due.

delinquency status

The delinquency statuses are Current, Pre-delinquent, Delinquent, and Unassigned. The pre-delinquent status can be used to employ pro-active strategies such as reminding customers that a payment is coming due. A scoring engine assigns delinquency status to objects.

Electronic Funds Transfer (EFT)

A method of payment in which your bank transfers funds electronically from your bank account into another bank account. In Payables your bank transfers funds from your bank account into the bank account of a supplier you pay with the Electronic payment method.

field

A position on a window that you use to enter, view, update, or delete information. A field prompt describes each field by telling you what kind of information appears in the field, or alternatively, what kind of information you should enter in the field.

filter

Your database administrator can create subsets of your database called *views.* The filter relates the view to an activity within Oracle Collections. Filters are used for scoring, aging, and strategies.

flexfield

An Oracle Applications field made up of segments. Each segment has an assigned name and a set of valid values. Oracle Applications uses flexfields to capture information about your organization. There are two types of flexfields: key flexfields and descriptive flexfields.

form

A window that contains a logical collection of fields, regions, and blocks that appear on a single screen. You enter data into forms. See window.

GL date

The date, referenced from Oracle General Ledger, used to determine the correct accounting period for your transactions. In Oracle Payables and Receivables, you assign a GL Date to your invoices and payments when they are created.

installment

One of many successive payments of a debt. You specify a payment schedule when defining your payment terms.

interaction

An interaction is a point of contact (touch point) between an agent (human resource or automated) and a party such as a customer, a customer system, or even a potential customer. An interaction is timed and has an outcome and result that is tracked. A closed interaction is a historical record. An interaction cannot be altered or modified. A single interaction can include multiple forms of communications between the customer and the agent.

invoice

A document that you create in Receivables that lists amounts owed for the purchases of goods or services. This document also lists any tax, freight charges, and payment terms.

invoice number

A number or combination of numbers and characters that uniquely identifies an invoice within your system. Usually generated automatically by your receivables system to avoid assigning duplicate numbers.

location

In Oracle Receivables, a shorthand name for an address. Location appears in address list of values to let you select the correct address based on an intuitive name. For example, you may want to give the location name of ’Receiving Dock’ to the Ship To business purpose of 100 Main Street. In TCA, a point in geographical space described by an address.

message

The text or data that Oracle Alert sends when it finds an exception while running an alert.

object

Collections objects are customers, invoices, delinquencies, and cases. Each of these objects can be scored.

on-account payment

The status of a payment of which you apply all or part of its amount to a customer without reference to a specific debit item. Examples of these are prepayments and deposits.

organization

A business unit such as a company, division, or department. Organization can refer to a complete company, or to divisions within a company. Typically, you define an organization or a similar term as part of your account when you implement Oracle Financials. See also business group.

party

A person, organization, relationship, or collection of parties that can enter into business relationships with other parties

payment

A document that includes the amount disbursed to any supplier/pay site combination as the result of a payment batch. A payment can pay one or more invoices. Any form of remittance, including checks, cash, money orders, credit cards, and Electronic Funds Transfer.

payment method

In Oracle Collections, a feature that allows collections agents to obtain specific information from a customer to initiate a transaction payment. Oracle Collections supports three payment methods: credit card, bank account (EFT), and purchase card.

promise date

The date on which a customer promises to pay for products or services. The date on which you agree you can ship the products to your customer, or that your customer will receive the products.

rank

Each strategy has a rank associated to it which relates to the score. This rank determines how hard or how softly the strategy treats delinquent customers.

receipts

Payment received in exchange for goods or services. These include applied and unapplied receipts entered within the GL date range that you specified. If the receipt is applied within the GL date range that you specified, it will appear in the Applied Receipts register; otherwise it will appear in the Unapplied Receipt Register.

responsibility

A level of authority set up by your system administrator in Oracle Applications. A responsibility lets you access a specific set of windows, menus, set of books, reports, and data in an Oracle application. Several users can share the same responsibility, and a single user can have multiple responsibilities.

scoring component

The score component uses a select statement or function to return a value. For example, you can ask for the total number of delinquencies for a party or how long a party has been a customer.

Ship To Address

The address of the customer who is to receive products or services listed on the invoice or order.

scoring

Scoring assigns a value to the customer, account, case, or delinquency. Concurrent programs calculate the scores and then do something about them, such as assign a status of *delinquent* to the account.

statements

Printed documents you send to your customers to communicate their invoice, debit memo, chargeback, deposit, payment, on-account credit, credit memo, and adjustment activity.

strategy

A series of steps intended to produce a result, such as payment of a delinquent invoice. Steps can include such things as phone calls and e-mails. The steps are called *work items.*

territory

A feature that lets you categorize your customers, collections agents or salespeople. For example, you can categorize your collections agents by geographic region or industry type.

transactions

These include invoices, debit memos, credit memos, deposits, guarantees and chargebacks entered with a GL date that is between the beginning and ending GL dates. The transactions are displayed in the Transaction Register in the Functional Currency column.

view

A view is a subset of a database.

weight

Each score component is assigned a weight. All active score components for a scoring engine must add up to 1.0. Weight is used to deal with relative importance of each scoring component. The score component is multiplied by the assigned weight.

work item

One of a series of steps in a strategy. A work item can be executed automatically by the system or manually by a resource.

write-off

A transaction that reduces the amount outstanding on an invoice by a given amount and credits a bad debt account.

Write-off Limits

Limits that you set at the system and user levels for creating receipt write-offs. Oracle Receivables enforces the limits that you define when users write off receipts. Users can only write off receipt balances within their user limit for a given currency and the total cumulative write-off amount cannot exceed the system level write-off limit.

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