

Collections System Manual



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Table of Contents

Chapter 1 - Introduction Page

Login	1-1
Overview	1-3
Tools for the Collector	1-3
Tools for the Administrator	1-4
Functions available from Main Menu Screen	1-4

Chapter 2 - Collections Menu

Collections Menu	2-1
Contact Log Screen	2-2
Browse Borrower Index	2-3
Worklist	2-4
Worklist Defaults	2-5
Selecting a Loan from the Worklist	2-5
Borrower Information Screen-General Tab	2-6
Rolodex	2-7
Banking Information	2-7
Borrower Information Screen-Loan Detail Tab	2-8
Borrower Information Screen-Pending Tab	2-9
Borrower Information Screen-Transactions Tab	2-11
Browse Information Screen-History Tab	2-12
Contact Log	2-14
Manual and Automatic Scheduling of Collection Activity	2-14
How to Record the Results of Borrower Contacts	2-15
Contact Date Default	2-15
Contact Data Drop-Down Menu	2-15
Promise Date and Amount Committed Fields	2-16
Send Letter Option and Follow-up Date Fields	2-17
Reply By and Return Form by Fields	2-18
Canceling Worklist Items	2-19
Payoff Calculator	2-20

Chapter 3 - Reports Menu

Reports Menu	3-1
Collection History	3-2
Comment History	3-2
Worklist Report	3-3
Borrower Report	3-3
Progress Report	3-4
Activity Suppression Report	3-4
Transaction Report	3-5
Skip Tracing Report	3-5
Pending Letter Summary	3-6

Letter Generation	3-7
Label Generation	3-7

Chapter 4 - Transaction Menu

Transactions Menu	4-1
Available Transactions Input Screens	4-1
Transactions	4-2
Update Name/Address Screen	4-3
Browse Tab	4-4
Transactions-Non-Cash Payments	4-5
Adding, Editing, and Deleting Non-Cash Payments	4-5
Non-Cash Payments/Collections Browse Screen	4-6
Transactions-Agency Changes	4-7
Transactions-Agency Change Browse Screen	4-8
Transactions-Separation Date Change	4-9
<i>QuikLetter</i> Transactions	4-10
Transactions-Special Billing	4-11
Transaction Input Fields	4-11
Transactions-Special Billing Browse Screen	4-13
Transactions-Other Fees	4-14
Other Transactions	4-15
Other Transactions Browse Screen	4-16

Chapter 5 - Administration Menu

Administration Menu	5-1
Collector Maintenance Screen	5-2
Collector Signature	5-2
Add Function	5-3
Borrower Response Maintenance	5-4
Borrower Response Maintenance Browse Screen	5-5
Automatic Event Processing	5-6
Custom Letter Maintenance	5-7
Custom Letter Available Merge Codes	5-8
Custom Letter Maintenance-Sample Letter	5-9
Assign Collector to Borrower	5-9
Reassign Collectors	5-10
Collection System Activity Flag	5-10
Collection Activity Browse Flag	5-11
Worklist Balancing	5-12
Calendar	5-12
Share or Reassign Workloads	5-13
Edit an Assignment	5-15
System Defaults Screen	5-16
Change Collector Password Screen	5-16

List of Figures

Chapter 1 - Introduction Page

Figure	Page
Figure 1-1. Shortcut to Extranet Access Client Screen	1-1
Figure 1-2. Extranet Access Client Screen	1-1
Figure 1-3. Security Banner	1-2
Figure 1-4. Extranet Access Connection Established Screen	1-2
Figure 1-5. Collections System Shortcut	1-3
Figure 1-6. Collections System Login Screen	1-3
Figure 1-7. Main Menu	1-4

Chapter 2 - Collections Menu

Figure	Page
Figure 2-1. Collections Menu	2-1
Figure 2-2. Contact Log Screen	2-2
Figure 2-3. Borrower Index Listing Icon	2-2
Figure 2-4. Browse Borrower Index	2-3
Figure 2-5. Worklist	2-4
Figure 2-6. Worklist Defaults List	2-5
Figure 2-7. Borrower Information Screen-General Tab	2-6
Figure 2-8. Rolodex Icon	2-7
Figure 2-9. Rolodex Maintenance Screen	2-7
Figure 2-10. Banking Information Screen	2-7
Figure 2-11. Borrower Information Screen-Loan Tab	2-8
Figure 2-12. Borrower Information Screen-Right/Left Scroll Arrows	2-8
Figure 2-13. Borrower Information Screen Locked	2-8
Figure 2-14. Borrower Information Screen Unlocked	2-8
Figure 2-15. Borrower Information Screen-Pending Tab	2-9
Figure 2-16. Borrower Information Screen-Pending Tab (Scrolled right)	2-10
Figure 2-17. Borrower Information Screen-Transactions Tab	2-11
Figure 2-18. Borrower Information Screen-History Tab (left side of screen)	2-12
Figure 2-19. Borrower Information Screen-History Tab (center portion of screen)	2-12
Figure 2-20. Borrower Information Screen-History Tab (right side of screen)	2-13
Figure 2-21. Borrower Information Screen-History Tab (right side of screen)	2-13
Figure 2-22. Contact Log-Contact Screen	2-14
Figure 2-23. Contact Log Screen with "Contact Date" and "Contact Type" Noted	2-15
Figure 2-24. Contact Log Screen with "Talked to" and "Contact Data" Fields Noted	2-15
Figure 2-25. Contact Log with "Promise Date," "Amount Committed," & "Response" Fields Noted	2-16
Figure 2-26. Contact Log with Drop Down Menu to "Select a Letter" and "Follow-up Box" Noted	2-16
Figure 2-27. Custom Letter Screen with "Reply By" and "Return Form By" Fields Noted	2-18
Figure 2-28. Contact Log Contact Screen	2-19
Figure 2-29. Payoff Calculator Screen	2-20

Chapter 3 - Reports Menu

Figure	Page
Figure 3-1. Reports Menu with Collections Reports Drop-Down Menu Displayed	3-1
Figure 3-2. Reports Menu with Letter Drop Down Menu Displayed	3-1
Figure 3-3. Collections History Report Selection	3-2

Figure 3-4.	Comment History Report Selection	3-2
Figure 3-5.	Worklist Report Selection	3-3
Figure 3-6.	Borrower Report Selection	3-3
Figure 3-7.	Progress Report Selection	3-4
Figure 3-8.	Activity Suppression Report	3-4
Figure 3-9.	Transaction Report Selection	3-5
Figure 3-10.	Skip Trace Report Selection	3-5
Figure 3-11.	Pending Letter Summary Screen	3-6
Figure 3-12.	Letter Generation Screen	3-7
Figure 3-13.	Label Generation Screen	3-7

Chapter 4 - Transaction Menu

Figure		Page
Figure 4-1.	Transactions Menu	4-1
Figure 4-2.	Name/Address Screen	4-2
Figure 4-3.	Name/Address Update Screen	4-3
Figure 4-4.	Name/Address Change Browse Screen	4-4
Figure 4-5.	Non-Cash Payment Input Screen	4-5
Figure 4-6.	Non-Cash Payment Browse Screen	4-6
Figure 4-7.	Agency Transactions Screen	4-7
Figure 4-8.	Agency Transactions Browse Screen	4-8
Figure 4-9.	Separation Date Screen	4-9
Figure 4-10.	Separation Date Screen in Update Mode	4-9
Figure 4-11.	Separation Date Transaction Browse Screen	4-10
Figure 4-12.	<i>QuikLetter</i> Transaction Screen	4-10
Figure 4-13.	<i>QuikLetter</i> Transaction Browse Screen	4-11
Figure 4-14.	Special Billing Screen	4-12
Figure 4-15.	Special Billing Browse Screen	4-13
Figure 4-16.	Other Fees Screen	4-14
Figure 4-17.	Other Fees Browse Screen	4-14
Figure 4-18.	Other Transactions Screen	4-15
Figure 4-19.	Other Transactions Browse Screen	4-16

Chapter 5 - Administration Menu

Figure		Page
Figure 5-1.	Administration Menu	5-1
Figure 5-2.	Collector Maintenance Screen	5-2
Figure 5-3.	Collector Maintenance Screen-Individual Collector Assignment	5-3
Figure 5-4.	Collector Maintenance Add Screen	5-3
Figure 5-5.	Borrower Response Maintenance Screen	5-4
Figure 5-6.	Borrower Response Browse Screen	5-5
Figure 5-7.	Event Processing Screen	5-6
Figure 5-8.	Custom Letter Maintenance Screen	5-7
Figure 5-9.	Custom Letter Maintenance Screen-Sample Letter	5-9
Figure 5-10.	Assign Collectors Screen	5-9
Figure 5-11.	Reassign Collectors Screen	5-10
Figure 5-12.	Collection Activity Flag Screen	5-10
Figure 5-13.	Collection Activity Flag Browse Screen	5-11
Figure 5-14.	Worklist Balancing Screen	5-12

Figure 5-15.	Calendar.....	5-12
Figure 5-16.	Calendar with Date Shaded	5-13
Figure 5-17.	Worklist Displaying Reassignments.....	5-14
Figure 5-18.	Worklist Balancing Screen	5-15
Figure 5-19.	System Defaults Screen	5-16
Figure 5-20.	Change Password Screen.....	5-16

Chapter 1 – Introduction

Login

Access to the Campus Partners Collections System is available through a Virtual Private Network (VPN). Extranet Access Client Software, Version. 2.62 plus necessary system support files are loaded to the user's PC. This software opens a tunnel to the IP address where the VPN is running on a server. The Extranet software is opened using a shortcut created on your desktop.



Figure 1-1. Shortcut to Extranet Access Client Screen

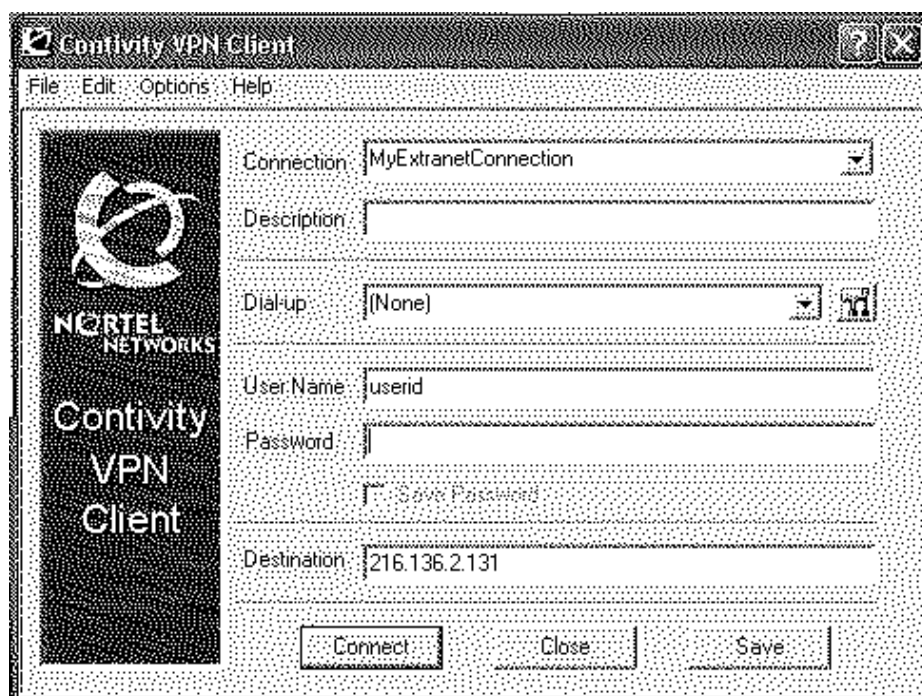


Figure 1-2. Extranet Access Client Screen

Note:

*The 'User Name' and 'Password' for the Extranet Access screen are case sensitive.

*The password for this screen can only be reset by your Customer Service Representative.

A security banner appears to notify the user of the security of the site being connected to. Clicking okay will provide the user with the Connection Established screen.

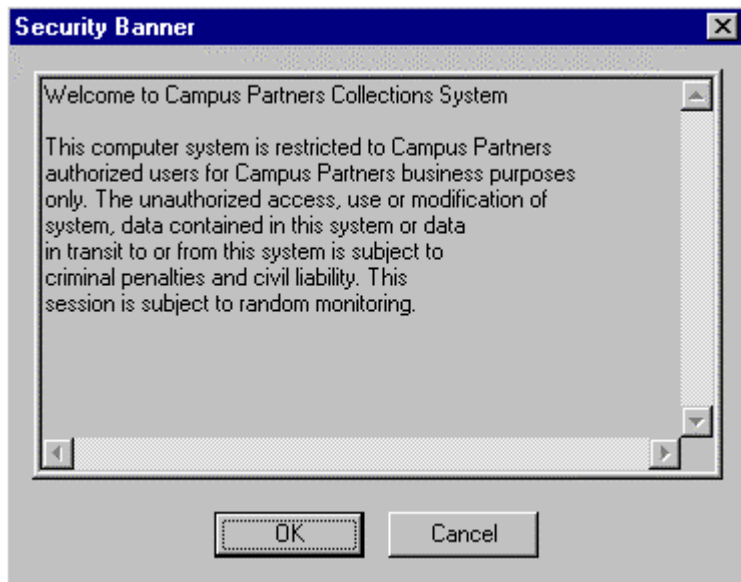


Figure 1-3. Security Banner



Figure 1-4. Extranet Access Connection Established Screen

Once the connection is made, open Collections System by clicking on a second shortcut created on your desktop.

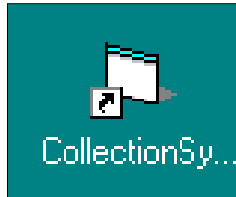


Figure 1-5. Collections System Shortcut

Double clicking on the Collections System Shortcut opens the system and provides the user with a login screen.

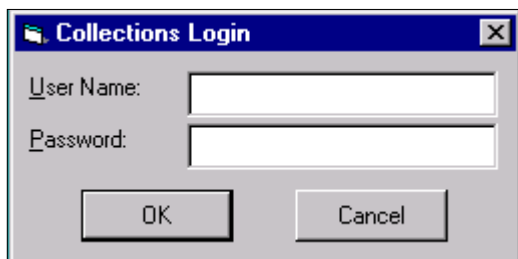


Figure 1-6. Collections System Login Screen

Note: The password on the Collections System Login Screen can be reset by the administrator on your campus.

Overview

The Campus Partners Collections System contains several functional capabilities and offers several important tools for collectors and administrators to aid in collecting on past due loans.

Tools offered for collectors allow them to:

- Manually or automatically schedule collection activities or follow-up dates;
- Produce daily work lists to track scheduled follow-ups;
- Generate written contacts to debtors;
- Interface daily with loan servicing system for loan status monitoring, working with up-to-date account status information, and transmitting updated account information, such as new mailing addresses, back to the servicing system;
- View collection activity history with on-line view and print history report; and
- Choose various reporting options.

Other tools allow the administrator to:

- Define division of labor account assignments;
- Override the defined division of labor and manually assign a specific borrower to a specific collector;
- Automatically schedule collection activity based on predefined “rules;”
- Manually remove a loan from the collection system or flag a loan to block its automatic removal from the collection system based on account status; and
- Choose various reporting options.

Access to all these functions is available from the Main Menu screen.

- Collections
- Reports
- Transactions
- Administration
- Help (is not available at this time)



Figure 1-7. Main Menu

From the Main Screen you can send Campus Partners a message by pressing the button called ‘Contact Campus Partners.’ When this option is selected, the ‘Contact Us’ screen opens allowing the input of questions or remarks regarding the Collections System that can be sent to Campus Partners in a manner similar to e-mail.

Note: Campus Partners collects and reviews these messages daily for action or response.

Chapter 2 - COLLECTIONS MENU

The Collections Menu provides valuable tools for the collector.

From the main menu, you can go directly to the Borrower Information screen, to each collector's assigned Worklist, or to the Contact Log screen. These options are available from a drop down menu under the Collections heading.

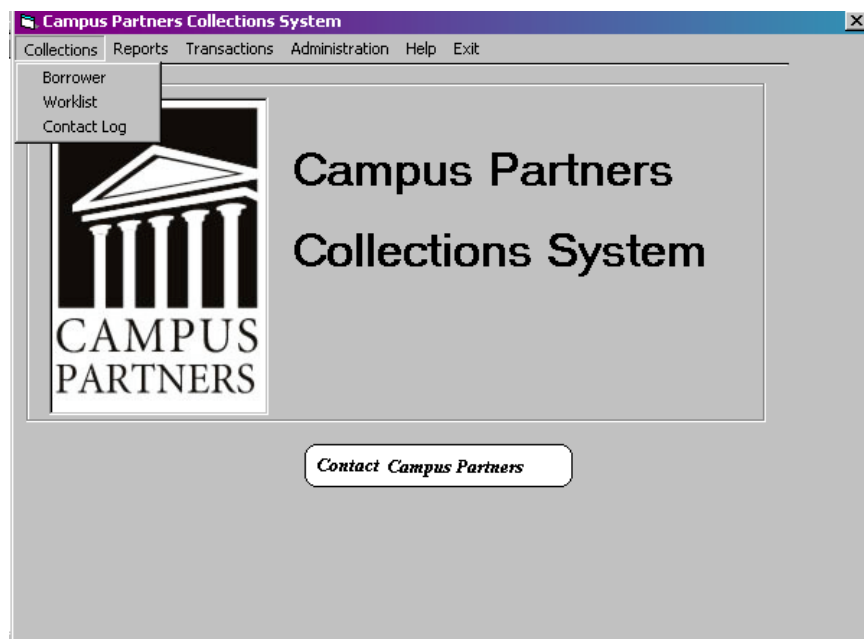


Figure 2-1. Collections Menu

Contact Log Screen

The Contact Log screen is used to document the results of an actual or an attempted contact with a borrower and to record or submit transactions to System III for processing. You may access the Contact Log screen directly from the main menu by selecting “Contact Log” under the Collections heading or by selecting the “Contact Log” option from the Borrower Information screens.

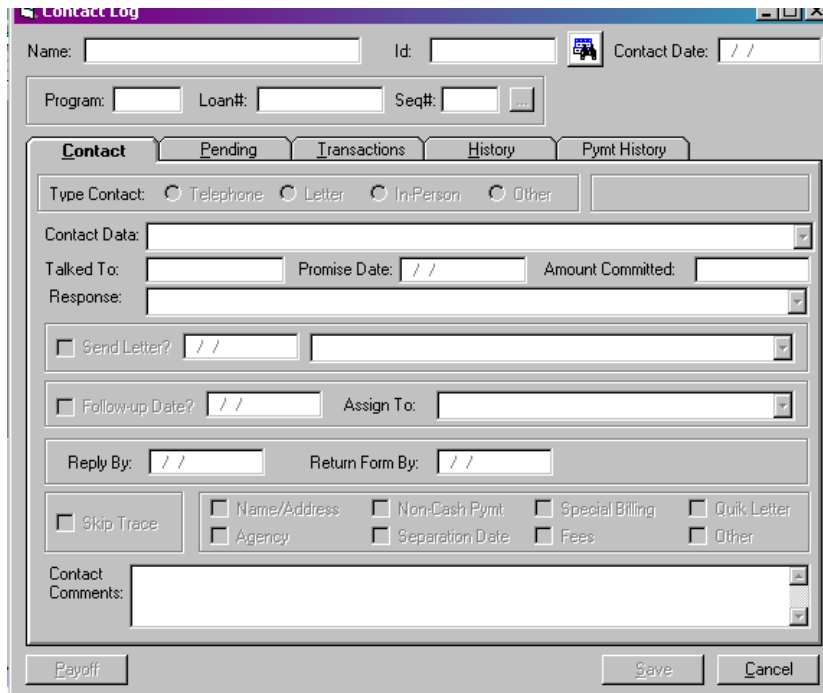


Figure 2-2. Contact Log Screen

If the Contact Log screen is accessed directly from the Collections menu, the screen displays without any borrower information. In order to access a specific borrower, you either may enter the borrower’s social security number directly in the ID field or access a drop down box containing the Borrower List by using the Borrower Index Listing Icon next to the ID field. Next, you will need to select the program/loan/sequence by using the Icon next to the Seq # field.

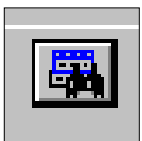


Figure 2-3. Borrower Index Listing Icon.

Browse Borrower Index

After accessing the alphabetical list of borrowers, use the up/down scroll bar or the arrow keys on the keyboard to move through the alphabetical listing. To find the first loan with a last name beginning with a specific letter of the alphabet, depress that key on the keyboard.

To select a specific borrower from the list, double click on the selected item. Actual use and data input on this screen will be discussed later in this documentation.

Borrower Name	Soc Sec #	Borrower Id	RAAN
BARK, AMBER C	029747422	001461787	800120001
BEAL, REGINA D	265562574	265562574	800120011
BILLINGS, ROBERT MICHAEL	401600633	401600633	800120015
BROOKS, REBECCA S	188484049	010533214	800120004
DOWN, ALEAH N	505606677	505606677	800120017
MENG, LISA D	154643434	154643434	800120000
MITCHELL, BONNIE A	231166638	010552095	800120005
PARKER, DIANE D	373386100	373386100	800120013
PETERSON, WILLIAM S.	044448906	044448906	800120008
POWER, ANDREW D	265621451	265621451	800120012

Figure 2-4. Browse Borrower Index

The sort can be changed from alphabetical to numeric by social security, borrower number or Random Assigned Account Number (RAAN) by placing the mouse pointer over the column heading and double clicking.

Worklist

Selection of the “Worklist” option on the Collections main menu provides a list of loans that have been scheduled for follow-up or other collection activity. When new loans are added to the Collections System, their follow-up date is the current processing date. Loans with outstanding follow-up items remain on the collector’s worklist until the required activity has taken place.

Loans are sorted on the Worklist in date order, beginning with the oldest outstanding follow-up date. Additional sort options are available and may be selected using the four drop-down boxes at the top of this screen.

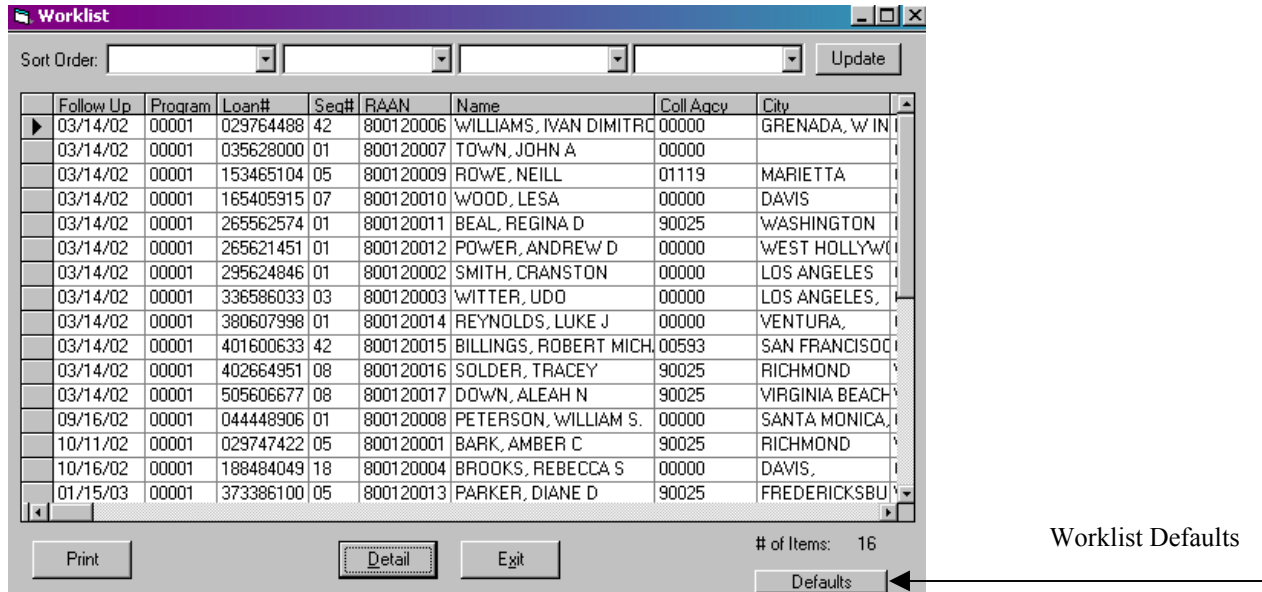


Figure 2-5. Worklist

The available options are:

- Follow-up Date
- Program
- Loan #/Sequence #
- RAAN
- Borrower Name
- City/State
- Cohort (cohort or projected cohort)
- Loan Balance
- Borrower ID
- Collection Agency #
- Status
- Amount Due
- Past Due
- Days Past Due
- Worklist Type (shared or reassigned)

The total number of worklist items is displayed on the bottom right corner. As with other screens, the right/left scroll bar at the bottom of the screen allows the user to scroll right and left to view additional information for each follow-up item.

Worklist Defaults

Selecting the “Default” button in the bottom right hand corner of the Worklist screen launches the Worklist Default Screen. Choosing this option allows the user to choose the fields that they would like displayed on their Worklist screen. By holding down the **CTRL** key on the your keyboard and left clicking with your mouse, you can highlight the worklist defaults (columns) that you would like displayed on your Worklist screen. If you hold the **SHIFT** key and left click with your mouse, you can highlight a group of worklist defaults (columns) at one time. After you have made your selections, press the “Save” button on the Worklist Default screen. On the Worklist screen, you will see only the columns that you selected.

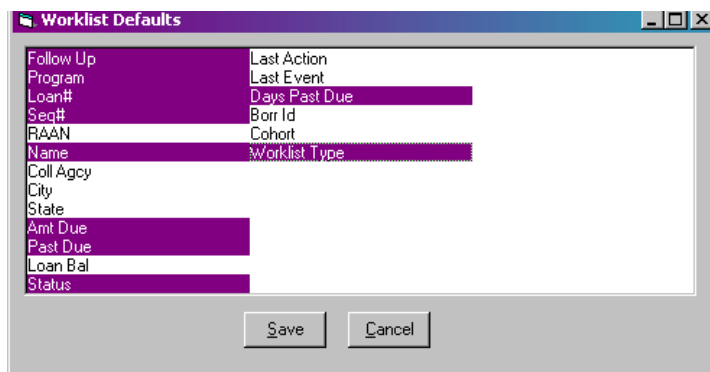


Figure 2-6. Worklist Defaults List

Selecting a Loan from the Worklist

To select a loan from the Worklist for processing:

- Highlight the desired loan and Click on the “Detail” button or
- Double click on the desired loan.

The Borrower Information screen then displays automatically. Within the Borrower Information screen, there are five tabs that contain different types of information about the borrower and his or her individual loan accounts. These tabs include the:

- General Tab;
- Loan Tab;
- Pending Tab;
- Transaction Tab; and
- History Tab.

Borrower Information Screen

General Tab

Borrower

Name: Id:

General | Loan | Pending | Transactions | History | Pynt History

Address:

Home:
Work:
Cellular:
E-Mail:
Fax:

Drivers Lic No: State: Soc Sec #:

References | CoMaker | Banking Information

Last Borrower Action: Last Contact:
Last System III Activity: Last Update:
Collection System Days: Actual Days Past Due: Total Due:

Log Contact | Comments | Payoff | Print | Exit

Figure 2-7. Borrower Information Screen – General Tab

The first screen that displays when you view the Borrower Information Screen is the General Tab, which provides general information about the borrower. Demographic information appears at the top of the screen, and the borrower's drivers license number and state appears near the center along with his or her social security number. References, Co-Maker and Banking Information buttons also appear near the center of the screen. A mouse click on these buttons displays an additional screen where information about references, co-makers, and/or the borrower's banking information appears.

The lower half of the screen displays information in the Last Borrower Action, Last Contact date, Last System III Activity Type, Last Update (the date the loan was last updated by System III activity), Collections System Days (the number of days the borrower has been on the Collections System), Actual days Past Due, and Total Due fields. Directly below this information is a table (with scroll bars), which displays basic information about any loans that have been referred to the Campus Partners Collections System for the specified borrower. Additional loan detail information is available by moving to the Loan Detail screen. If the borrower has more than one loan account listed, you may select a specific loan for the loan detail view by highlighting the desired loan and clicking on the "Loan" tab.

While the Borrower screen does not have updateable fields, you can access the Rolodex or Banking Information and enter any additional contact/banking information that could be useful in contacting/working with the borrower.

Rolodex

Left click on the Rolodex Icon directly to the right of the Home and Work telephone number fields to enter the Rolodex.



Figure 2-8. Rolodex Icon

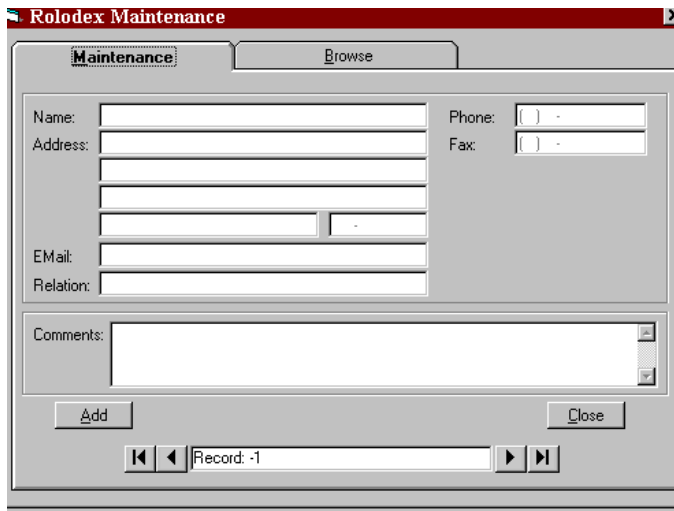


Figure 2-9. Rolodex Maintenance Screen

Banking Information

Left click on the Banking Information button near the center of the screen to enter checking or savings account information and/or credit card information.

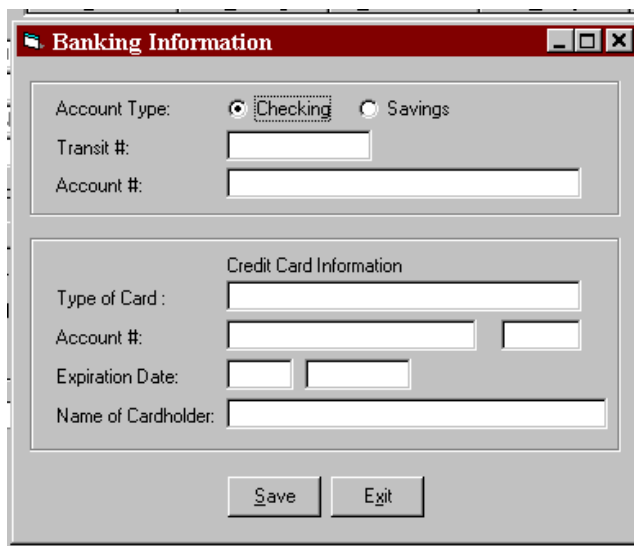


Figure 2-10. Banking Information Screen

Borrower Information Screen*Loan Detail Tab*
Figure 2-11. Borrower Information Screen – Loan Tab

This screen displays a wide range of loan specific information including loan status, loan amount, principal balance, amounts due and past due, payoff, last payment date and amount and much, much more. If the borrower has multiple loans on the Campus Partners Collections System, you may freely move between the loans on the Loan Detail screen by using the right/left scroll arrows to the right of the Seq: (sequence) field.

Figure 2-12. Borrower Information Screen – Loan Detail Tab-Right/Left Scroll Arrows

The “lock” located beside the Program name and Status allows you to suppress collection activity on a specific loan while maintaining the loan on the Campus Partners Collections System. This lock on the Borrower Information Loan Tab indicates if that particular loan is locked or unlocked. To lock (suppress) a loan from collection activity, just press the ‘lock.’ You will be asked if you are sure that you would like to suppress activity on this loan. For a list of loans that have been suppressed from collection activity (locked), go to Reports (from the Main Menu)/Collection Reports and select ‘Activity Suppression Report.’ See section 3 for more information on this report.

Figure 2-13. Locked (Suppressed)
Figure 2-14 Unlocked

Borrower Information Screen*Pending Tab*

The screenshot shows a software window titled "Borrower". At the top, there are input fields for "Name:" containing "MENG, LISA D" and "Id:" containing "154643434". Below these are several tabs: "General", "Loan", "Pending" (which is the active tab), "Transactions", "History", and "Pynt History". The "Pending" tab displays a table with the following headers: "Program", "Loan#", "Seq#", "Type", "Code", "Description", "Assigned", and "Scheduled". The table body is currently empty. At the bottom of the window, there are five buttons: "Log Contact", "Comments", "Payoff", "Print", and "Exit". A horizontal scroll bar is located at the bottom of the table area.

Figure 2-15. Borrower Information Screen – Pending Tab

This screen will display all outstanding collection activity scheduled for this borrower on the Collections System. A scroll bar at the bottom of the page allows for left/right movement in order to view additional data elements on the right side of the screen.

To cancel a letter for a borrower, do the following:

1. Click on the letter that you want to cancel. Make sure the black arrow on the left side is pointing toward the letter to be cancelled.
2. Scroll to the right side of the pending tab page by using the scroll bar at the bottom of the page.
3. Click your mouse in the column labeled "cancelled" in order to cancel the letter.
4. Enter the current date in the following format MM/DD/YYYY.
5. After entering the date, you can move to another tab to confirm that the letter is no longer listed. When you return to the pending tab, you will find that the letter is not longer listed.

The administrator can view the total number of letters that have been cancelled by each collector on a daily, weekly, or monthly basis by using the "Progress Report." See Section 3, page 4 for more information on this report.

Below, Figure 2-16 illustrates the Pending Tab when it is scrolled to the right.

Borrower Information Screen
Pending Tab- Scrolled right

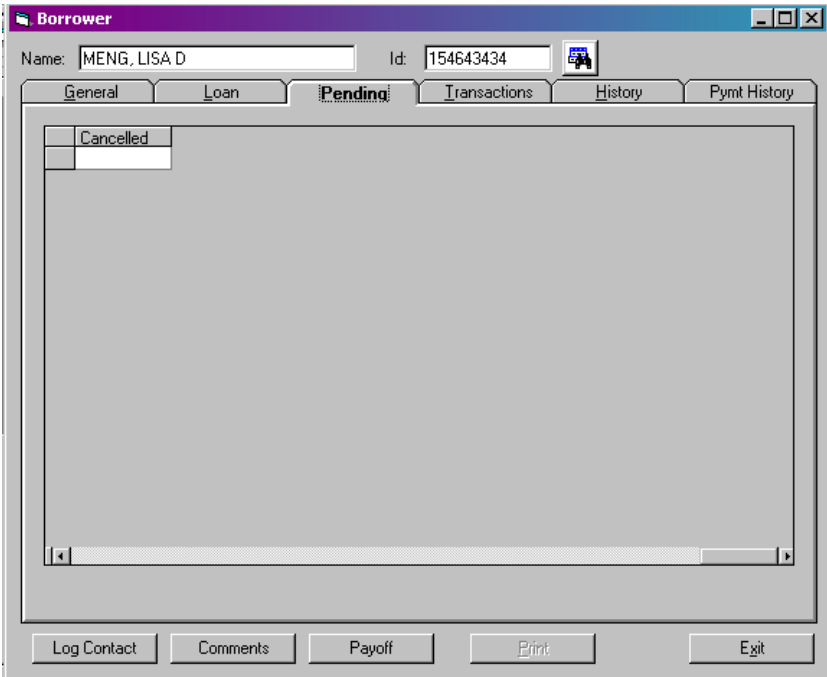


Figure 2-16. Borrower Information Screen - Pending Tab (scrolled right)

Borrower Information Screen
Transactions Tab

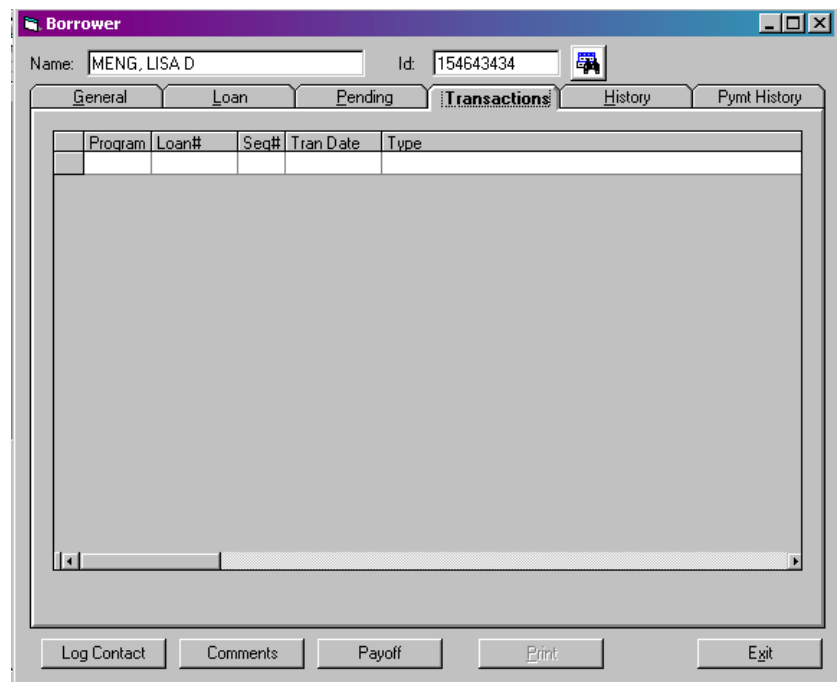


Figure 2-17. Borrower Information Screen - Transactions Tab

This screen lists transactions waiting to be downloaded and processed on System III. Scrolling to the left or right displays all data elements.

Borrower Information Screen
History Tab

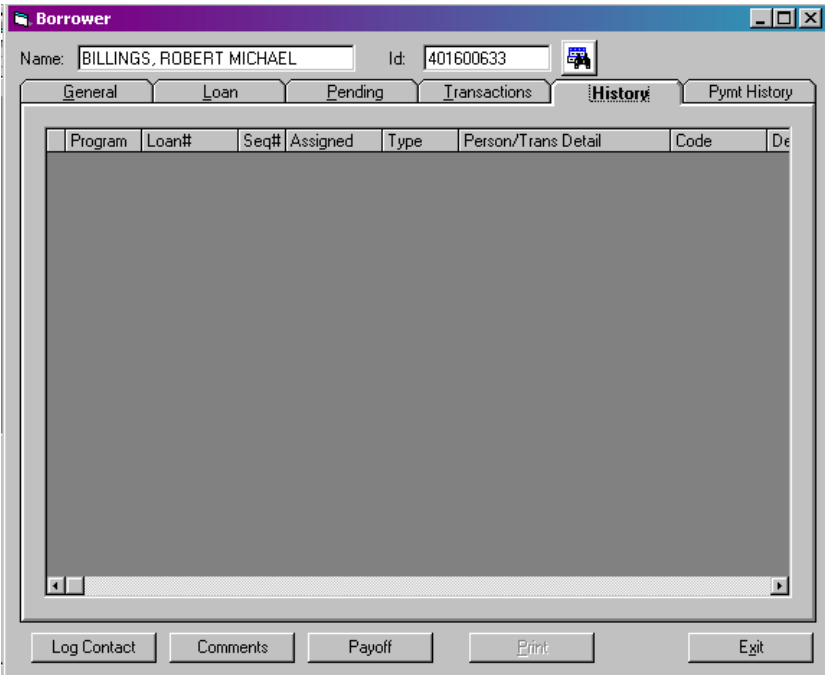


Figure 2-18. Borrower Information screen - History Tab (left side of screen)

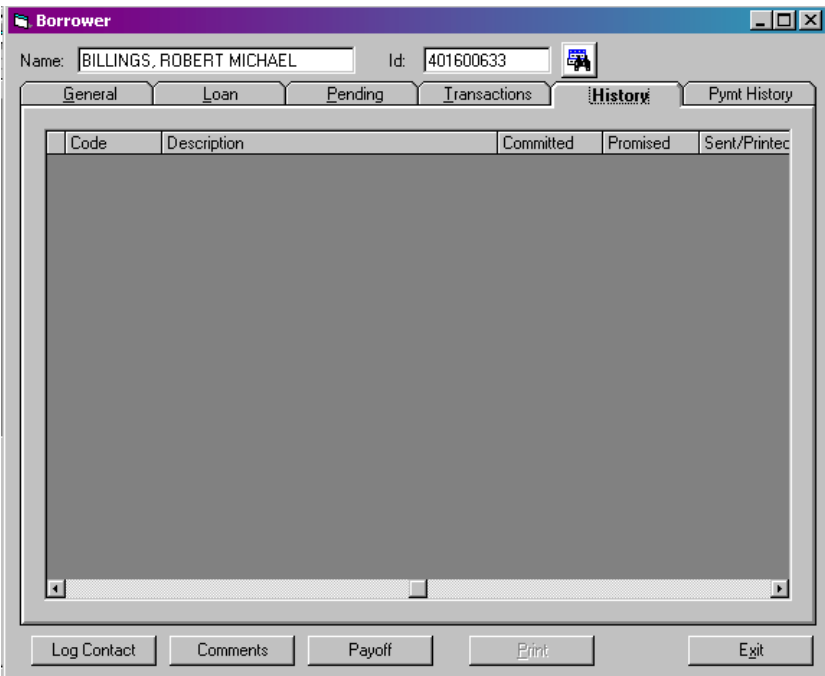


Figure 2-19. Borrower Information - History Tab (center portion of screen)

Borrower Information Screen*History Tab*

Figure 2-20. Borrower Information Screen – History Tab (right side of screen)

Borrower Information Screen*Payment History Tab*

The Payment History screen displays the payment date and amount for the last 50 payments that the borrower made on System III. This screen has the following information: Program number, Loan number, Sequence number, Last Payment Date, Last Payment Amount, Next Payment Due, Amount Due, Amount Past Due, and Oldest Bill. The user has the option to move between loans for a borrower by using the right/left scroll arrows to the right of the Seq: (sequence) field. As with other screens, there is a right/left scroll bar at the bottom of the screen and up/down scroll bar on the right side of the screen to view additional payment history. The print function is also available on this screen.

Figure 2-21. Borrower Information Screen – Payment History Tab

Contact Log*Contact Information Screen*

Figure 2-22 is a screenshot of the 'Contact Log' application window, specifically the 'Contact Information Screen'. The window has a title bar that says 'Contact Log'. Inside, there are several input fields and a tabbed interface. At the top, there are fields for 'Name' (containing 'BARKER, BOB P'), 'Id' (containing '100475932'), and 'Contact Date' (containing '12/03/2004'). Below these are fields for 'Program' (00298), 'Loan#' (100475932), and 'Seq#' (01). The main area is divided into tabs: 'Contact', 'Pending', 'Transactions', 'History', and 'Pymt History'. The 'Contact' tab is active and contains sub-tabs for 'Type Contact' (with radio buttons for Telephone, Letter, In-Person, and Other), 'Contact Data' (a dropdown menu), 'Talked To' (a dropdown menu), 'Promise Date' (a date field with slashes), 'Amount Committed' (a dropdown menu), 'Response' (a dropdown menu), 'Send Letter?' (a checkbox), 'Follow-up Date?' (a checkbox), 'Assign To' (a dropdown menu showing 'Johnny Collector (Collector 1)'), 'Reply By' (a date field with slashes), and 'Return Form By' (a date field with slashes). Below these are several checkboxes for 'Skip Trace', 'Name/Address', 'Non-Cash Pymt', 'Special Billing', 'Quik Letter', 'Agency', 'Separation Date', 'Fees', and 'Other'. At the bottom of the 'Contact' tab is a text area for 'Contact Comments'. At the very bottom of the window are three buttons: 'Payoff', 'Save', and 'Cancel'.

Figure 2-22. Contact Log Contact Screen**Manual and Automatic Scheduling of Collection Activity**

The Contact screen records the results of a contact (or attempted contact) and is used to schedule follow-up activity, send letters, or submit transaction information, such as address changes, collection agency placement changes, non-cash payments, etc.

When triggered by predefined rules and based on specific collection activity events, Collections System automatically schedules follow-up events, which are displayed on the Contact Log-Contact Screen. These rules are controlled by “Event Processing” under the Administration menu. See Chapter Five for more information on Event Processing.

As described in Chapter One, the Contact screen may be accessed directly from the main Collections menu or from the Borrower Information screen. When accessed directly from the main Collections menu, all fields on the screen are blank. To locate a specific borrower, you either may enter the borrower’s social security number directly in the ID field or access a drop down box containing the Borrower List by using the Borrower Index Listing Icon next to the ID field. Next, you will need to select the program/loan/sequence by using the Icon next to the seq # field.

When accessed from a Borrower Information screen (with specific borrower/loan data displayed) by clicking on the “Contact Log” button, the screen displays with the data for that pre-selected borrower.

How to Record the Results of Borrower Contacts

Here are a few tips illustrated by excerpts from screen shots to help you record the results of a contact or attempted contact with the borrower.

Contact Date Default

The screenshot shows the 'Contact Log' window. At the top, there are input fields for Name (BARKER, BOB P), Id (100475932), and Contact Date (12/09/2004). Below these are fields for Program (00298), Loan# (100475932), and Seq# (01). A tabbed interface is visible with tabs for Contact, Pending, Transactions, History, and Pymt History. The 'Contact' tab is selected, showing radio buttons for Type Contact: Telephone, Letter, In-Person, and Other. Callouts with arrows point to the 'Contact Date' field and the 'Contact Type' radio buttons.

Figure 2-23. Contact Log Screen with “Contact Date” and “Contact Type” Fields Noted

Because the “Contact Date” field defaults to the current date, you may need to backdate this field to record the results of a prior contact.

To select the “Type Contact,” check the appropriate radio button by left clicking the mouse.

This screenshot shows the 'Contact Log' window with the 'Contact' tab selected. The 'Contact Date' is now 12/03/2004. Below the radio buttons, there is a 'Contact Data' drop-down menu, a 'Talked To' text field, a 'Promise Date' field (with slashes for day/month/year), and an 'Amount Committed' field. A callout points to the 'Contact Data' drop-down menu, and another points to the 'Talked To' field with the text 'Talked To – optional field'.

Contact Data Drop Down Menu

Figure 2-24. Contact Log Screen with “Talked To” and “Contact Data” Fields Noted

The “Contact Data” field has a pull down menu. A mouse click on the arrow button displays individual entries for all available telephone numbers for the borrower, reference(s), co-maker(s) and any entries stored in the Borrower Rolodex. Names and telephone numbers may be selected from this list to document that outbound telephone calls were made to specific individuals and telephone numbers.

The “Talked To” field allows you to enter free-form information about people that you spoke to during a telephone contact. Data entry in this field is optional.

Promise Date and Amount Committed Fields

The screenshot shows a software interface with tabs: **Contact**, Pending, Transactions, History, and Pymt History. The **Contact** tab is active. It contains a 'Type Contact' section with radio buttons for Telephone, Letter, In-Person, and Other. Below this is a 'Contact Data' dropdown menu. The 'Talked To' field is followed by 'Promise Date' (with a date format // /) and 'Amount Committed' (with a text input field). The 'Response' field is a dropdown menu. At the bottom, there is a checkbox for 'Send Letter?' followed by another date format // / and a dropdown menu. Two callout boxes are present: one on the left pointing to the 'Response' dropdown with the text 'Response field allows you to select predefined descriptions from a pull down window', and one on the right pointing to the 'Promise Date' and 'Amount Committed' fields with the text 'Promise Date and Amount Committed work together to record the date and amount of a payment promised by the borrower'.

Figure 2-25. Contact Log Screen with “Promise Date,” “Amount Committed,” and “Response” Fields Noted

The “Promise Date” and “Amount Committed” fields work together to record the date and amount of a payment promised by the borrower. If selected by the administrator, entering dates and amounts in these fields may activate predefined rules to automatically establish a follow-up date and/or the generation of a letter to the borrower. These actions are controlled by the rules established in “Event Processing” as discussed in Chapter Five.

“Response” allows you to select available predefined response descriptions such as “Borrower Line Busy,” “Borrower Disputes Debt,” etc. from a pull down window. Each client determines individual response selections and inputs them into the Collections System through appropriate Administration screens.

Send Letter Option and Follow-up Date

When you launch the Contact Log screen, the follow-up box will have a check mark.

Drop down menu to select a letter

☐ Send Letter? / /

☒ Follow-up Date? / / Assign To: Collector 1 (COLLECTOR)

Figure 2-26. Contact Log Screen with “Drop Down Menu to Select a Letter” and “Follow-up Box” Noted

Using the “Send Letter” option allows you to schedule the mailing of a select set of letters that should be sent to the borrower either on the current processing date or on a future date. A drop down menu associated with the date displays a list of available letters. As with the follow-up date, letters also may be automatically scheduled for generation by “Event Processing” rules based on other activity on the loan account.

The “Follow-up Date” is used to manually schedule the loan to appear on the collectors work list on a designated follow-up date. In addition, the collector may assign follow-up activity to another collector at the school for handling, if appropriate. This feature allows account follow-up to be transferred to another individual for specialized handling of such things as bankruptcies, judgments, etc. and allows for coverage during planned absences. The follow-up date may also be automatically set by the Collections System based on predefined rules for actions such as a promise to pay. These actions are controlled by the rules established in “Event Processing.”

Reply By and Return Form By Fields

The screenshot shows a software interface for creating custom letters. At the top, there are two date fields: "Reply By:" and "Return Form By:", each followed by a slash and a space. Below these are several checkboxes arranged in two rows. The first row includes "Skip Trace", "Name/Address", "Non-Cash Pymt", "Special Billing", and "Quik Letter". The second row includes "Agency", "Separation Date", "Fees", and "Other". Below the checkboxes is a large text area labeled "Contact Comments:". At the bottom of the screen are three buttons: "Payoff", "Save", and "Cancel".

Annotations with arrows point to specific fields:

- A box at the top center states: "Both 'Reply By' and 'Return Form By' dates are merge code fields that can be used in 'Custom Letters.' (See section 5-8)". Arrows point from this box to both date fields.
- A box on the left states: "You may place the loan on a Skip Tracing Report by putting a check mark here." An arrow points from this box to the "Skip Trace" checkbox.
- A box on the right labeled "Transactions" has an arrow pointing to the group of transaction checkboxes.
- A box on the right labeled "Contact Comments" has an arrow pointing to the "Contact Comments:" text area.

Figure 2-27. Custom Letter Screen with “Reply By” and “Return Form By” Fields Noted

The “Reply By” and “Return Form By” dates are used as merge code fields on the “Custom Letter” Screen. See Section 5, page 8 to see how to use these dates within a customized letter.

Additionally, you may initiate the entry of transactions to be downloaded to System III for processing on a daily basis. These transactions include address changes, collection agency placement changes, separation date changes, additional fees, and non-cash payments. You may place the loan on a Skip Tracing report to support these activities. The appropriate transaction input screens display individually when one or more of these options are selected.

To help in future collection attempts, you may enter a free-form comment in “Contact Comments” to record any specific information related to the contact or attempted contact with the borrower.

You must either “Save” or “Cancel” the entries on the screen. If “Save” is chosen, and you have selected any of the transactions, the transaction input screen(s) immediately display(s).

Canceling Worklist Items

The screenshot shows the 'Contact Log' window for a contact named BARKER, BOB P. The window has tabs for Contact, Pending, Transactions, History, and Pymt History. The 'Contact' tab is active. It contains fields for Name, Id, Contact Date, Program, Loan#, and Seq#. Below these are radio buttons for 'Type Contact' (Telephone, Letter, In-Person, Other). There are also fields for 'Contact Data', 'Talked To', 'Promise Date', 'Amount Committed', and 'Response'. A 'Send Letter?' checkbox is present. A 'Follow-up Date?' checkbox is checked, with an arrow pointing to it from the text 'Follow-up date'. An 'Assign To:' dropdown menu is set to 'Johnny Collector (Collector 1)'. There are 'Reply By:' and 'Return Form By:' fields. A 'Skip Trace' checkbox is also present. Below these are several checkboxes for 'Name/Address', 'Non-Cash Pymt', 'Special Billing', 'Quik Letter', 'Agency', 'Separation Date', 'Fees', and 'Other'. A 'Contact Comments:' text box is at the bottom, with an arrow pointing to it from the text 'Contact Comments'. At the very bottom are 'Payoff', 'Save', and 'Cancel' buttons.

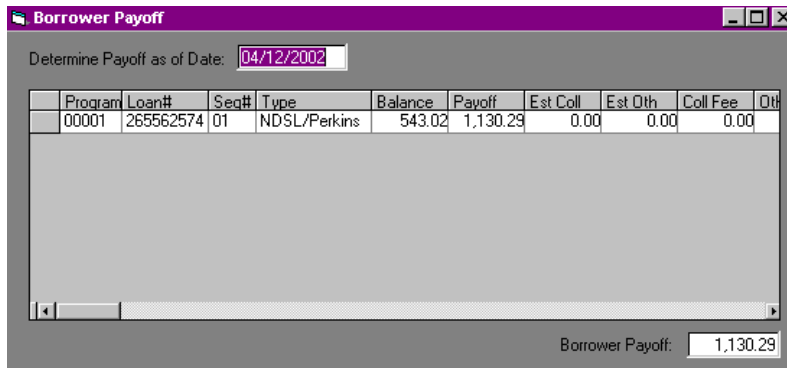
Figure 2-28. Contact Log Contact Screen

If you need to cancel worklist items for a particular borrower, access the Contact Log screen and follow these steps.

1. Select “Other” from the “Type Contact” radio buttons
2. Remove the check from the “Follow-up Date” check box
3. Enter a comment in the “Contact Comments” text box.

You will see a pop up box that asks if you want to “Close Prior Outstanding Worklist Items?” If you click “Yes,” all the worklist items for that day and the prior day will be removed.

The administrator can view the total number of worklist items that have been cancelled by each collector on a daily, weekly, and monthly basis by using the “Progress Report.” See Section 3, page 4 for more information on this report.

Pay off Calculator

The screenshot shows a window titled "Borrower Payoff". At the top, it says "Determine Payoff as of Date: 04/12/2002". Below this is a table with the following data:

Program	Loan#	Seq#	Type	Balance	Payoff	Est Coll	Est Oth	Coll Fee	Oth
00001	265562574	01	NDSL/Perkins	543.02	1,130.29	0.00	0.00	0.00	

At the bottom right, it says "Borrower Payoff: 1,130.29".

Figure 2-29. Payoff Calculator Screen

Also available from the Contact Log screen is a payoff calculator. A click on the Payoff button at the bottom of the Contact Log screen displays the Borrower Payoff screen. The payoff information displays with a payoff date as of the current date. A future payoff amount is calculated and displayed when the user enters a new date in the 'Determine Payoff as of Date' field.

A payoff amount is calculated for each individual loan that currently resides on the Collections Systems for the borrower. A total payoff for all of the borrower's loans currently on the Collection System is displayed on the bottom right corner of the screen. This amount does not project any fees. Collection and/or other fees that should be considered as part of the payoff can be added in Est. Coll. and/or Est. Oth.

Note: Loans must be in a repayment status for the Collections System to be able to calculate a future payoff. Currently, the Collections System will be unable to determine if a loan status change would occur during the "projected" period to move a loan from a non-repayment to a repayment status that would reinstate interest accrual.

Chapter 3 – Reports Menu

The Reports Menu provides you with powerful tools to aid in your collections efforts. This menu allows you to select available collection management reports and gives you options for printing letters and labels.

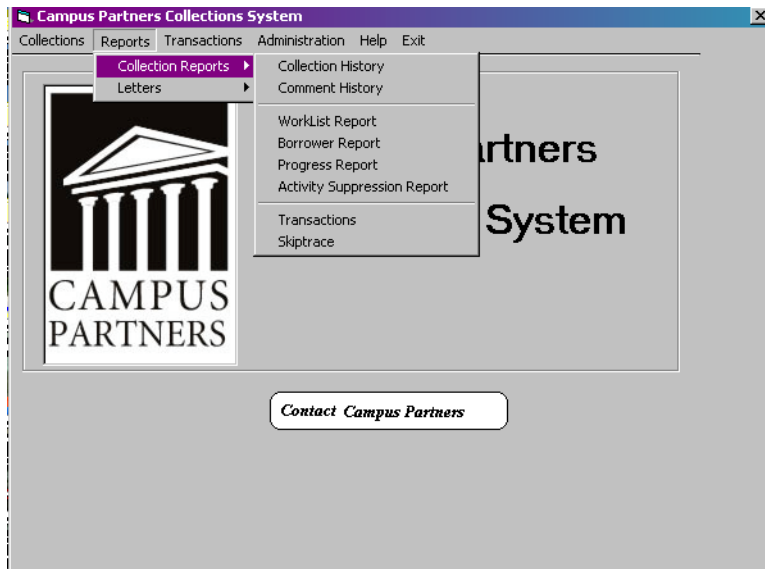


Figure 3-1. Reports Menu with Collection Reports Drop Down Menu Displayed

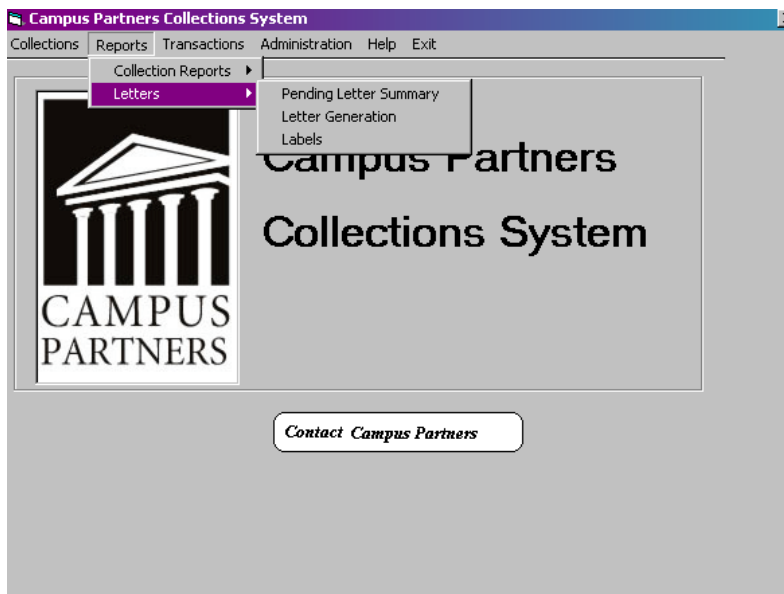


Figure 3-2. Reports Menu with Letter Drop Down Menu Displayed

Collection History

Selecting the Collection History report displays a window where you can select a specific borrower from a drop down list. In addition, you can select a specific date range for the report in order to limit the amount of history entries included on the report. If you leave the “Date Posted Range” field blank, the report will include all existing Collection History entries.

You can preview the report prior to printing it or print the report directly from this selection screen.

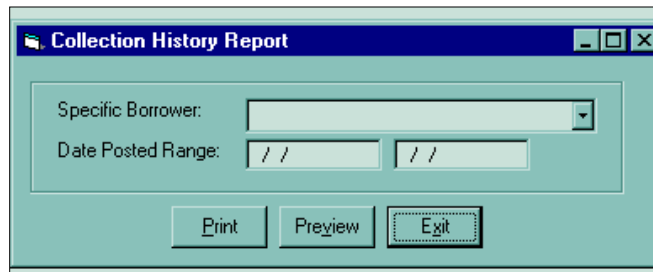


Figure 3-3. Collections History Report Selection

Comment History

Selecting the Comment History report displays a similar window allowing you to again select a specific borrower from a drop down list. You can limit the Comment History output by selecting only comments made by a specific collector and/or only comments entered during a specified date range.

If you need to view a total Comment History report for a specific collector, leave the “Specific Borrower” field and the date range blank and only select the specific collector from the drop down list. This report will include all Comment History entries made by that specific collector for all accounts currently on the Collections System.

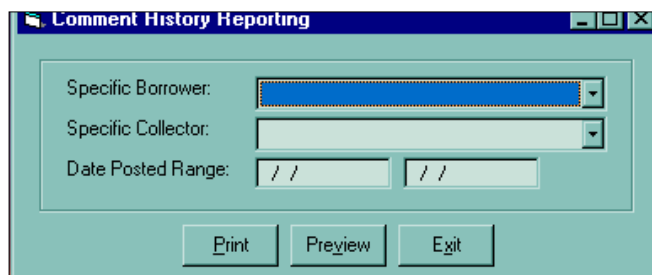


Figure 3-4. Comment History Report Selection

Worklist Report

Selection of the Worklist report opens a window where you can select a specific collector from a drop down list. If you leave the date range blank, you can print the entire worklist. However, if you only want to see outstanding entries for a specific follow up date range, just enter the date posted. If you want loans on which no activity has taken place since a specific date, enter that date in “No Activity Since.”

As with other reports, you can print the report or preview it first.

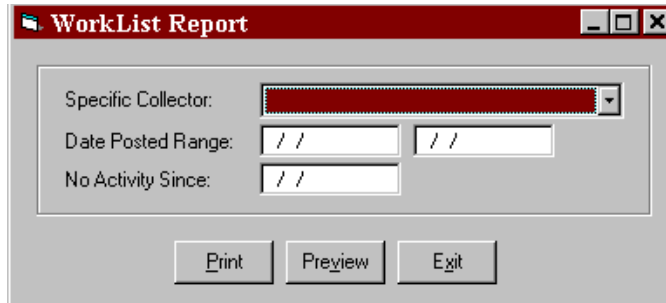
The screenshot shows a window titled "WorkList Report" with a red header bar. Inside, there are three input fields: "Specific Collector:" with a red drop-down menu, "Date Posted Range:" with two date input fields (each with slashes for day/month/year), and "No Activity Since:" with a single date input field. At the bottom, there are three buttons: "Print", "Preview", and "Exit".

Figure 3-5. Worklist Report Selection

Borrower Report

The Borrower report provides a summary listing of borrowers by assigned collector. The Available sort options for this report are Borrower ID, Program/Loan/Sequence, RAAN, Borrower Name, Status, and Days Past Due (actual). Another option for this report is the ability to select a specific collector, status, loan/sequence, collection agency number(s), and/or program number(s). You may also select a range for actual days past due, amount past due, and/or days on the Collections System. From this screen, you may exclude cohort, projected cohort, or non-cohort loans from your selection.

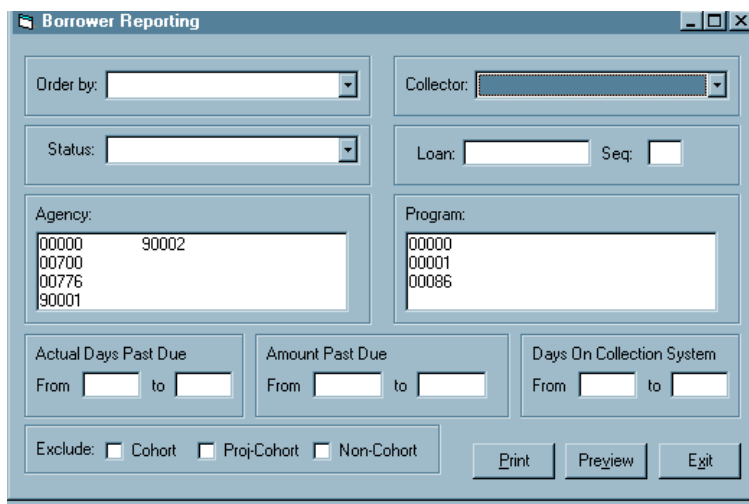
The screenshot shows a window titled "Borrower Reporting" with a blue header bar. It contains several input fields and checkboxes. "Order by:" is a drop-down menu. "Collector:" is a blue drop-down menu. "Status:" is a drop-down menu. "Loan:" and "Seq:" are text input fields. "Agency:" and "Program:" are text input fields with lists of numbers below them. "Actual Days Past Due", "Amount Past Due", and "Days On Collection System" each have "From" and "to" date input fields. At the bottom, there are three checkboxes: "Exclude: ☐ Cohort ☐ Proj-Cohort ☐ Non-Cohort". At the bottom right, there are three buttons: "Print", "Preview", and "Exit".

Figure 3-6. Borrower Report Selection

Progress Report

The Progress Report gives a summary by collector of the number of worklist items open, completed, and cancelled and the number of letters assigned, printed, and cancelled. You have the option to report the data on a daily, weekly, or monthly basis.

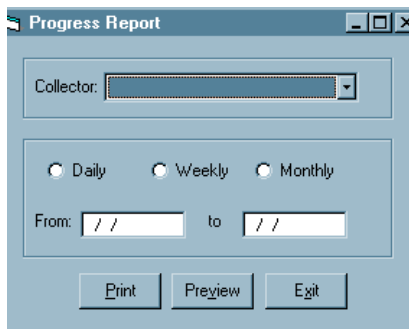


Figure 3-7. Progress Report Selection

Activity Suppression Report

The Activity Suppression Report gives you a list of loans that have been suppressed from collection activity (locked). This report lists the

- Borrower ID,
- Borrower Name,
- Program Number,
- Loan Number,
- Sequence Number,
- Locked as of Date,
- and the name of the Collector.

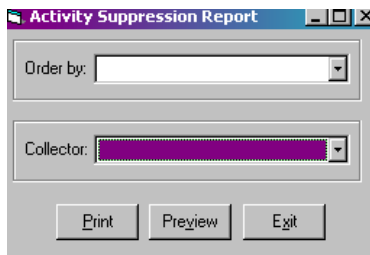


Figure 3-8. Activity Suppression Report

It can be sorted by Borrower ID, Borrower Name, Collector/Borrower ID, or Collector/Borrower Name. You may choose these sort options for a specific collector or for all correctors.

Transaction Report

Selecting the Transaction report displays a window that allows the user to select a specific report from a drop down listing. The transaction report may be limited to only those transactions for a specific program number, loan/sequence number or date range. If specific selections are not made on this window, a report on all available transaction types is created.

As with other Collections System reports, you can preview the report prior to printing it or print the report directly from this window.

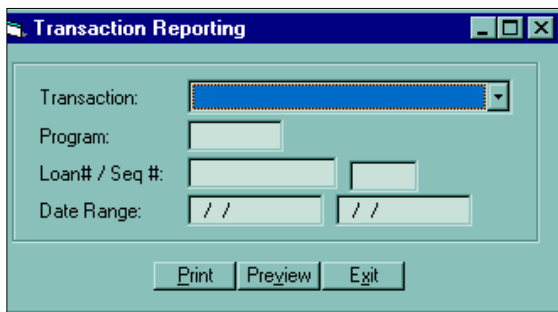


Figure 3-9. Transaction Report Selection

Skip Tracing Report

Selection of the Skip Tracing report displays a window allowing you to create and print a paper report containing all loans that have been identified as having a bad address, which require skip trace activity. The assigned date range will default to the current processing date. However, by changing the beginning date of the range and checking the box labeled "reprints," you can extend the range to include loans assigned to skip trace on a prior date.

Loans are sent to the Skip Trace report for borrowers who scheduled to receive a letter through event processing and have a bad address. The Skip Trace Report reflects each undeliverable letter for a borrower. There is an option on the Contact Log Screen to send the borrower to the Skip Trace report.

A preview option allows you to review the report before printing it.

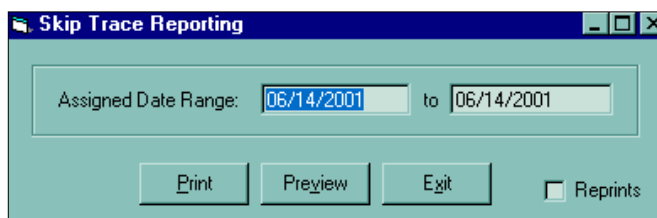
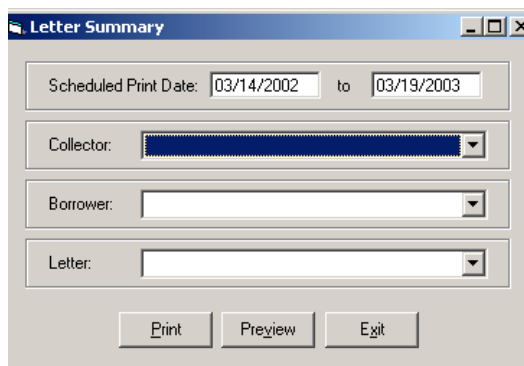


Figure 3-10. Skip Trace Report Selection

Pending Letter Summary

Selecting Pending Letter Summary allows you to see a list of letters scheduled to be printed, a list of borrower names, and assigned collector before you print. This option gives you the ability to print a Letter Summary Report by collector, borrower, and/or letter.



The screenshot shows a window titled "Letter Summary". It contains the following fields and controls:

- Scheduled Print Date: 03/14/2002 to 03/19/2003
- Collector: [Dropdown menu]
- Borrower: [Dropdown menu]
- Letter: [Dropdown menu]
- Buttons: Print, Preview, Exit

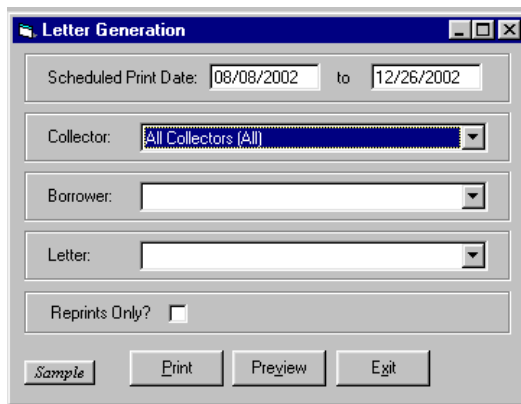
Figure 3-11. Pending Letter Summary Screen

Letter Generation

Using the Collections System helps keep collection efforts current by allowing you to print and prepare all letters for mailing that have been manually or automatically scheduled for generation that day.

Selecting “Letter Generation” from the report menu allows you to generate:

- All letters regardless of the collector;
- All letters assigned by or for a specific collector;
- All letter(s) scheduled for a specific borrower; or
- Only a specific letter for all borrowers who are scheduled to receive that letter.



As with reports, you can print the letters immediately or preview them prior to printing. Letters that previously have been printed will not print again unless you select “Reprints Only.”

By pressing the button labeled “*SAMPLE*,” you will be able to print a sample letter. This sample letter can be used to test different “includes” on the Custom Letter Maintenance table (school name/address, collector name, enclosures, etc.). You can also test different letter margins (left, right, top, bottom) on the System Defaults table.

Figure 3-12. Letter Generation Screen

Label Generation

In addition to letters, labels may be produced for loans on the Collections System. Formats are available for letter labels, mailing labels, and file labels. Label production may be limited by selecting labels for a specific collector, a borrower number range, or selecting a date range.

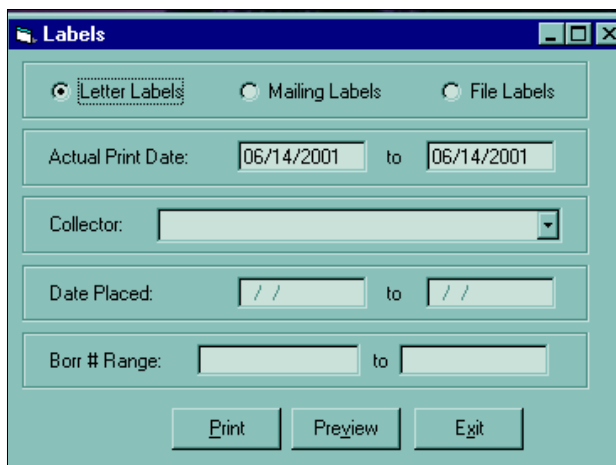


Figure 3-13. Label Generation Screen

Chapter 4 – Transactions Menu

From the Transactions Menu, you may enter data on any of the transactions input screens listed below. Once each day at approximately 2:00 PM ET transactions already entered on the Collections System are downloaded for processing on System III. Loan data on the Collections System is refreshed daily based on transactions processed on System III.

System III month-end cutoff rules apply. When a calendar month ends in mid-week, the daily updates are delayed to accommodate System III month-end processing. Transactions entered on the Collections System after 2:00 PM ET are downloaded the following business day.

Available Transactions Input Screens include:

- Name/Address
- Non-Cash Payments
- Agency
- Separation Date
- *QuikLetter*
- Special Billing
- Other Fees
- Other Transactions

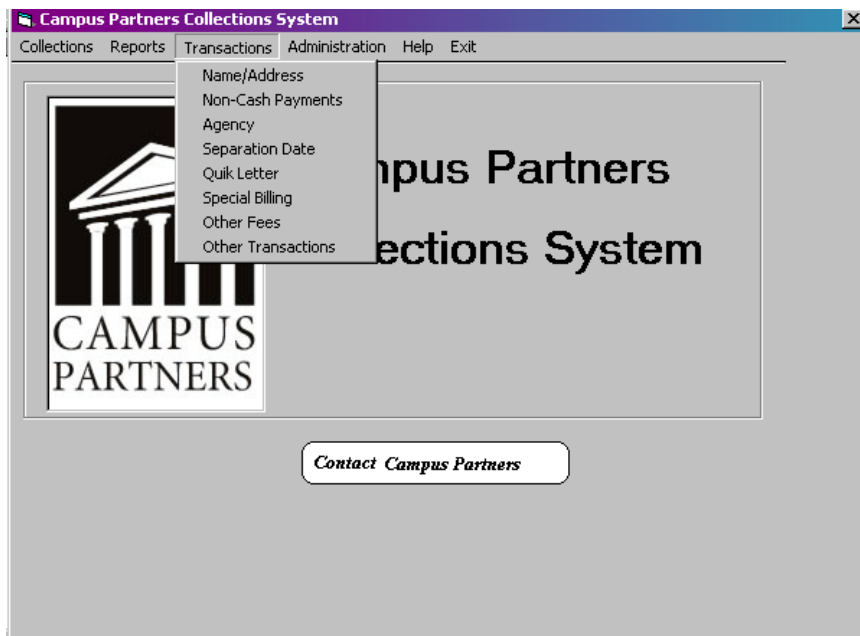


Figure 4-1. Transactions Menu

Transactions

You can enter transactions by directly accessing the Transactions menu from the Main menu or by entering a transaction for a specific borrower through the Contact Log screen.

From the Transactions screen, you can “Add,” “Edit,” or “Delete” data. The “Add” function opens a blank screen where you can enter the program, loan, or sequence number or select the loan from the borrower browse feature. Once the program, loan and sequence number has been entered or the loan has been selected from the browser list, the Borrower Name displays. The address “type” to be changed must be indicated in the Select Type field. Once the address type has been selected, the current data for that address, if any displays. The new information should be keyed over the existing information. This allows the user to leave unchanged any existing information that is still relevant. If no data currently exists for the address type selected, all fields remain blank.

When a Name/Address transaction is updated on the Collections System, it may be edited or deleted until the daily transaction download to System III occurs.

The screenshot shows a software window titled "Name / Address". It has two tabs: "Maintenance" (active) and "Browse". The "Maintenance" tab contains a form with the following fields and controls:

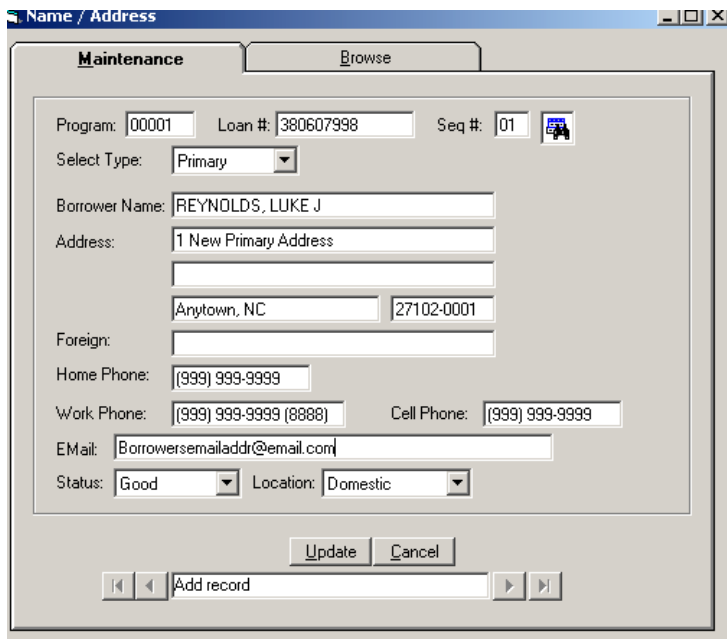
- Program: [text box]
- Loan #: [text box]
- Seq #: [text box]
- Select Type: [dropdown menu]
- Borrower Name: [text box]
- Address: [multiple stacked text boxes]
- Foreign: [text box]
- Home Phone: [() - [text box]]
- Work Phone: [() - () [text box]]
- Cell Phone: [() - [text box]]
- EMail: [text box]
- Status: [dropdown menu]
- Location: [dropdown menu]

At the bottom of the form are four buttons: "Add", "Edit", "Delete", and "Close". Below these buttons is a "Record: -1" label with navigation arrows (back, forward, first, last).

Figure 4-2. Name/Address Screen

Update Name/Address Screen

The Update screen allows input in the “Borrower Name,” “Address,” “Home Phone,” “Work Phone,” “Cell Phone,” “E-mail Address,” “Type,” “Status,” and “Location” fields. By selecting “Update” or “Cancel,” you can update the information to the Transaction file for processing on System III or cancel the changes that you have just input on this screen.



The screenshot shows a software window titled "Name / Address" with two tabs: "Maintenance" (selected) and "Browse". The form contains the following fields and controls:

- Program: 00001, Loan #: 380607998, Seq #: 01, and a small icon.
- Select Type: Primary (dropdown menu).
- Borrower Name: REYNOLDS, LUKE J
- Address: 1 New Primary Address
- City: Anytown, NC, Zip: 27102-0001
- Foreign: (empty field)
- Home Phone: (999) 999-9999
- Work Phone: (999) 999-9999 (8888), Cell Phone: (999) 999-9999
- E Mail: Borrowersemailaddr@email.com
- Status: Good (dropdown menu), Location: Domestic (dropdown menu)
- Buttons: Update, Cancel
- Navigation: Left arrow, Add record, Right arrow, End arrow

Figure 4-3. Name/Address Update Screen

Browse Tab

The Name/Address screen, as well as all other transaction input screens, provides a Browse tab. By clicking on the Browse tab, you can scroll through all the outstanding name/address change transactions that have been entered. These transactions remain on the Browse screen until the daily download of transactions occurs. If the Name/Address Change screen has been accessed directly from the ‘Transactions’ menu, the Browse function will display all the name/address change transactions that have not yet been downloaded for processing.

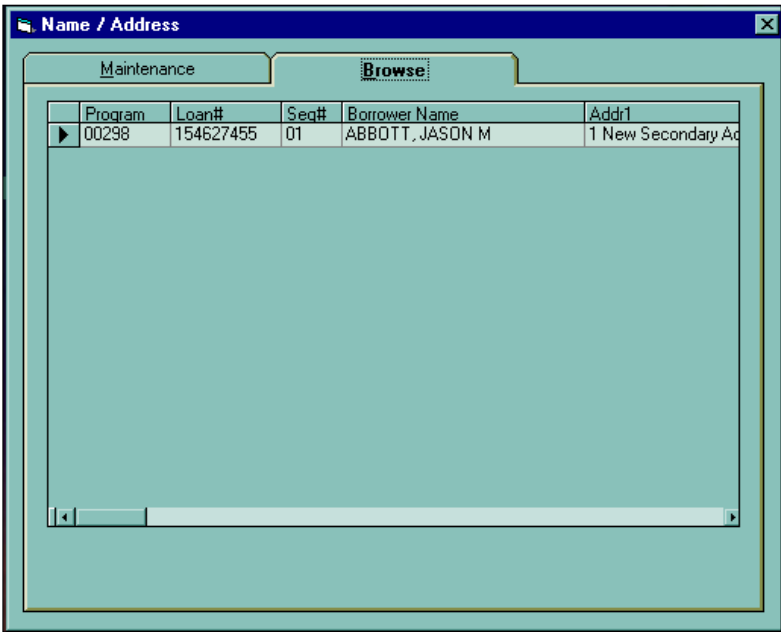


Figure 4-4. Name/Address Change Browse Screen

Transactions-Non-Cash Payments

The Non-Cash Payment screen allows you to scroll between existing records using the scroll bar at the bottom of the screen. A Browse function also is available which allows the user to quickly view outstanding non-cash payment transactions.

Adding, Editing, and Deleting Non-Cash Payments

This screen allows you to:

- Add a new non-cash payment transaction;
- Edit an existing transaction or;
- Delete a transaction.

When adding a new payment transaction, you can enter the program, loan, and sequence number or use the Borrower Index feature to locate the loan information. After selecting the payment type from a drop down listing (non-cash regular and collection payments), enter the payment date and amount and the optional film sequence number. Collection fees may be assessed on collection payments, and the Advance and/or tax offset payment option may be checked if the borrower is making payment for future bills.

You may edit or delete existing payment transactions from this screen.

Payment transactions are downloaded daily at approximately 2:00 p.m. EST for processing on System III. Once the payment has been downloaded, the transaction will display on the Browse screen shaded red to indicate that its posting on System III is pending. These records can no longer be edited or deleted.

The screenshot shows a software window titled "Non-Cash Payments". It has a "Maintenance" tab selected and a "Browse" tab. The "Maintenance" tab contains several input fields: "Program:", "Loan #:", "Seq #:", and a small icon. Below these is a "Borrower Name:" field. Then a "Type:" dropdown menu, "Pymt Date:" with slashes, and "Amount:". Below that is a "Film Seq #:" field. At the bottom left are checkboxes for "Advance:" and "Tax Offset:". To the right of these are two columns of input fields labeled "Collection" and "Other", with sub-labels "Inst" and "Borr". At the bottom are buttons for "Add", "Edit", "Delete", and "Close". Below the buttons is a scroll bar with the text "Record: -1" and navigation arrows.

Figure 4-5. Non-Cash Payment Input Screen

Non-Cash Payments/Collections –Browse Screen

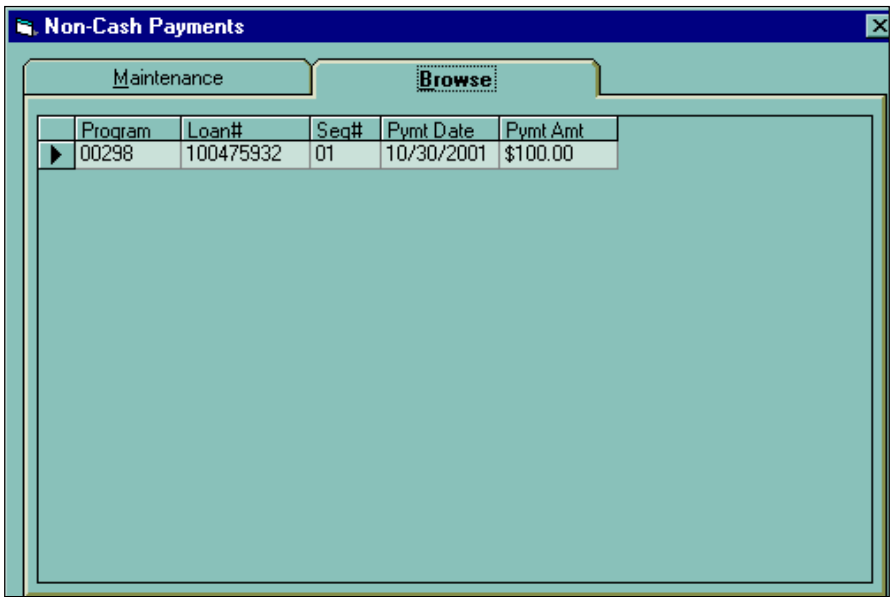


Figure 4-6. Non-Cash Payment Browse Screen

If you accessed the Non-Cash Payment/Collections screen directly from the Transactions menu, the Browse screen displays all payments that have not been downloaded for processing. If the screen was accessed from the Contact Log screen, only the unprocessed payments for that specific borrower will display.

Transactions-Agency Changes

The screenshot shows a software window titled "Agency Transactions". It has two tabs: "Maintenance" (selected) and "Browse". The form contains the following fields and controls:

- Program: [text box] Loan #: [text box] Seq #: [text box] [icon]
- Borrower Name: [text box]
- Action: [dropdown menu] Success? [checkbox] Accelerate? [checkbox]
- Agency: [text box]
- Date: [text box] Amount: [text box] Type: [dropdown menu]
- Buttons: Add, Edit, Delete, Close
- Record navigation: [Previous] [Next] [Record: -1] [Previous] [Next]

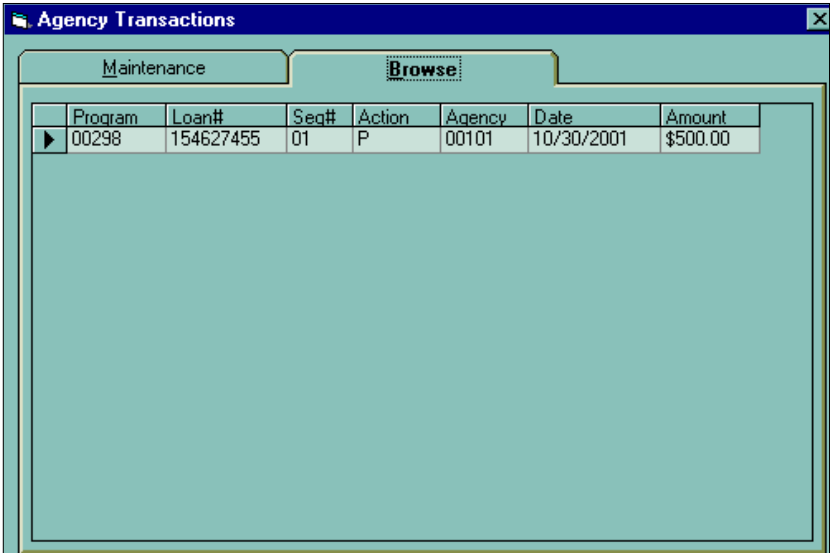
Figure 4-7. Agency Transactions Screen

This screen allows you to withhold from, place with, transfer to, or remove a loan from a collection agency. You can also note if agency was successful or flag the loan to have the loan balance accelerated. Once you have selected an action, enter the agency number where the loan is being referred for place or transfer transactions.

The place date and amount should be entered as appropriate. (If the date and amount fields are left blank, System III defaults apply.) The type would be "manual" for placement with an external collection agency or "Institutional" for placement with an internal collector.

Transactions Agency Change Browse Screen

If the Agency Change Browse Screen were accessed from the Transactions Menu, it displays all transactions that have not yet been downloaded for processing to System III. If the Agency Change Browse screen were accessed from the Contact Log screen, it displays only the unprocessed transactions for that specific borrower.

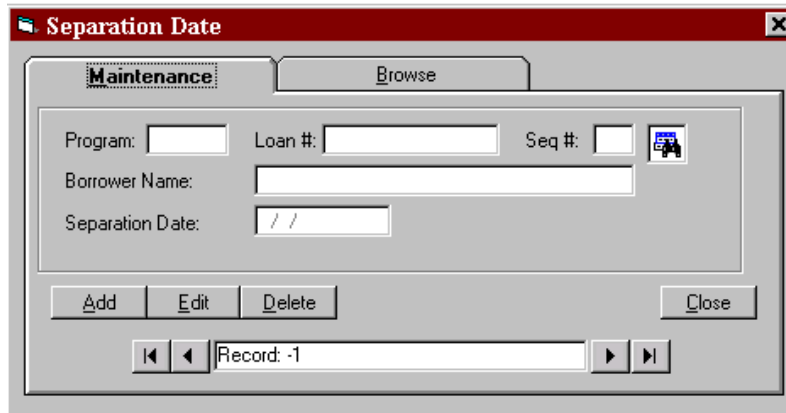


	Program	Loan#	Seq#	Action	Agency	Date	Amount
▶	00298	154627455	01	P	00101	10/30/2001	\$500.00

Figure 4-8. Agency Transactions Browse Screen

Transactions-Separation Date Change

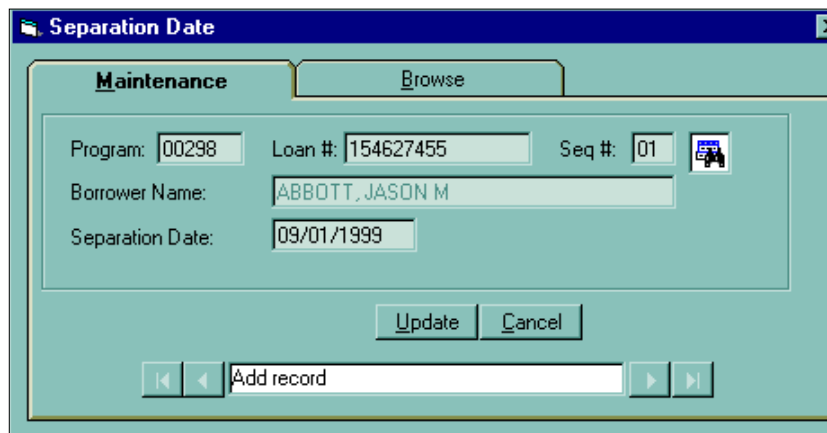
This screen allows you to submit a separation date change for processing on System III. Select “Add” to create a new separation date change transaction. Then enter the program, loan and sequence numbers or use the Borrower Index feature to locate the borrower. When the existing separation date displays, you may update that date by keying in a new separation date. The “Edit” and “Delete” functions allow you to edit or delete separation date change transactions before they are processed on System III.



The screenshot shows a window titled "Separation Date" with a red header bar. It has two tabs: "Maintenance" (selected) and "Browse". The form contains the following fields and controls:

- Program:
- Loan #:
- Seq #:
- Borrower Name:
- Separation Date:
- Buttons: Add, Edit, Delete, Close
- Record navigation: Record: -1 with left and right arrow buttons.

Figure 4-9. Separation Date Screen



The screenshot shows the same "Separation Date" window, but with the "Update" button highlighted. The fields are populated with the following data:

- Program: 00298
- Loan #: 154627455
- Seq #: 01
- Borrower Name: ABBOTT, JASON M
- Separation Date: 09/01/1999
- Buttons: Update, Cancel
- Record navigation: Add record with left and right arrow buttons.

Figure 4-10. Separation Date Screen in Update Mode

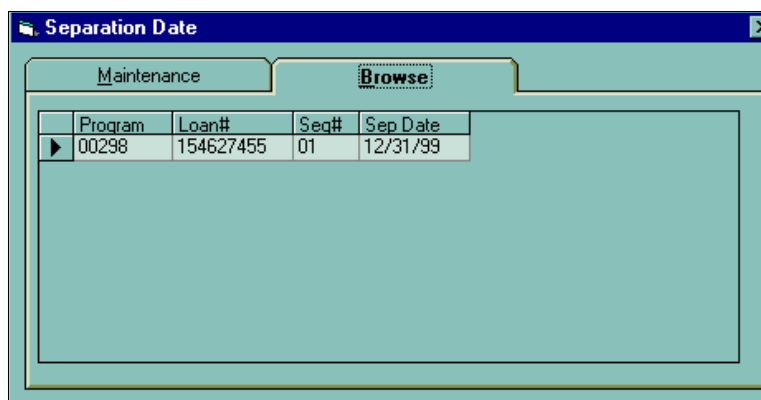


Figure 4-11. Separation Date Transaction Browse Screen

Transactions-*QuikLetter* Transactions

This screen allows you to submit a *QuikLetter* request to the loan servicing system without logging in a contact.

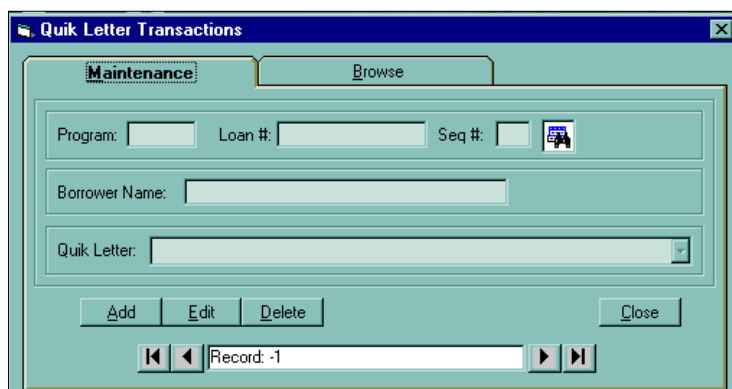


Figure 4-12. *QuikLetter* Transaction Screen

As with other Browse screens, you will be able to view the listing of *QuikLetters* that have been requested and not yet processed by System III.

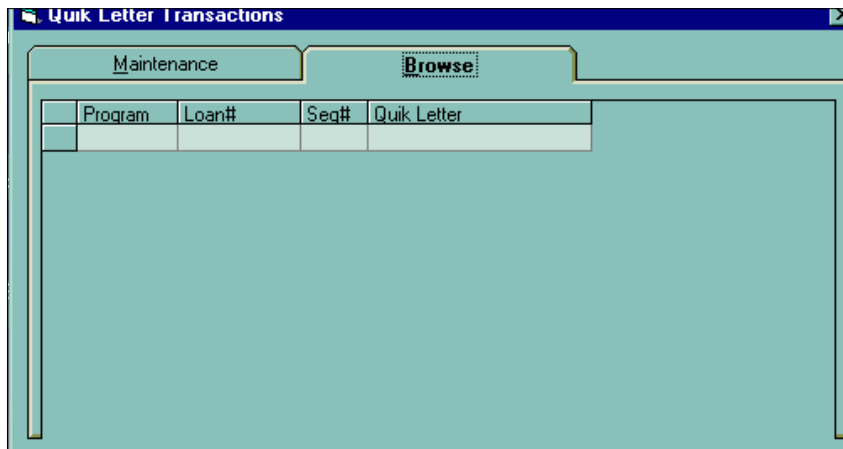


Figure 4-13. *QuikLetter* Transaction Browse Screen

Transactions-Special Billing

The Special Billing Transaction screen (see next page) allows you to input information to be processed on System III. This Input screen does not interface directly with System III and, thus, cannot calculate the last bill or special bill amount. You may access a specific borrower by directly entering their program/loan/sequence number or by using the browse borrower function.

Transaction Input Fields

The Transaction Input fields and their definitions are listed below:

- **First bill** represents the first bill due date on the loan when the special billing arrangement becomes effective.
- **Last bill** represents the last bill due date at the end of the special billing arrangement.
- **Amount** represents the amount that the borrower should be billed each month, quarter, etc. based on the special billing frequency.
- **Frequency** represents the frequency the borrower should be billed during the special billing period.
- **Plan** indicates the payment plan that you have selected.
 - Options:
 - *Blank* – the special billing transaction will be entered on the loan using the current repayment plan on the loan,
 - *IA* – the borrower will be billed the special bill amount PLUS accrued interest, and
 - *I* or *H1* – the borrower will be billed equal installments of the special billing amount.

- **Past Due Days Allow** represents the number of days past due the borrower may become on a special bill before the special billing period should be terminated. If the borrower allows a special billing bill to become past due for a number of days greater than the indicated Past Due Days Allow, the special billing plan will end automatically.
- **Drop Current** flag should be set to ✓ if you would like the special billing plan to terminate immediately if the borrower makes a payment(s) to bring the loan completely current.
- **Written Agreement** flag should be set to ✓ if you obtained a written agreement from the borrower.
- **Comments** will allow the input of a free-form comment related to this transaction.

The screenshot shows a software window titled "Special Billing" with a "Maintenance" tab selected. The window contains several input fields and checkboxes. At the top, there are fields for "Program:", "Loan #:", and "Seq #:" followed by a small icon. Below these is a "Borrower Name:" field. Further down are "First Bill:" (with a date format // /), "Last Bill:" (with a date format // /), and "Amount:" fields. Below these are "Frequency:" and "Plan:" dropdown menus. Further down are "Past Due Days Allow:" (a numeric field), "Drop Current?" (a checkbox), and "Written Agreement?" (a checkbox). At the bottom is a large "Comments:" text area. Below the form fields are three buttons: "Add", "Edit", and "Delete". To the right of these is a "Close" button. At the very bottom, there is a navigation bar with left and right arrow buttons, a "Record: -1" display, and more left and right arrow buttons.

Figure 4-14. Special Billing Screen

Transactions-Special Billing

As with all other transactions, the Special Billing Browse screen allows you to view all special billing transactions before they have been transmitted to System III.

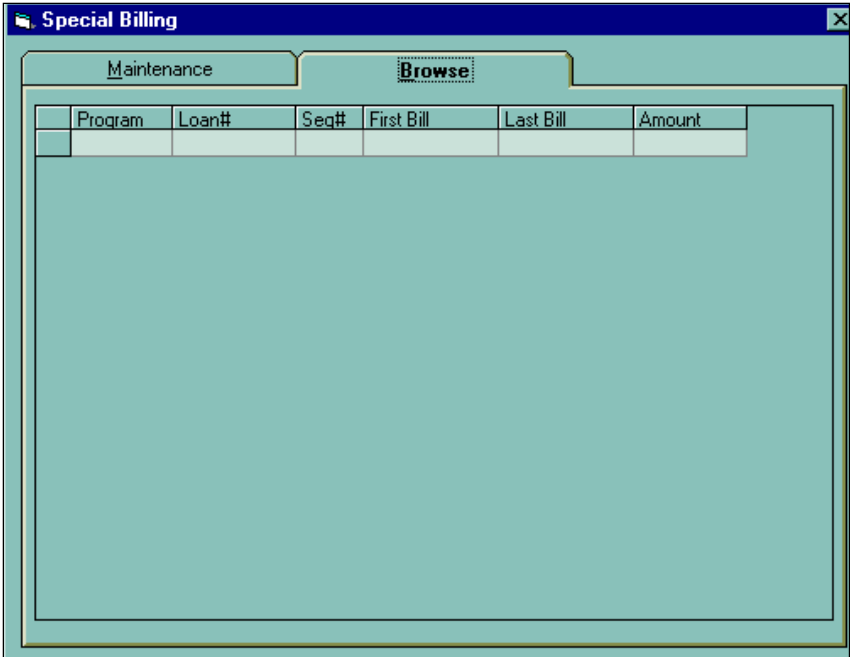


Figure 4-15. Special Billing Browse Screen


Transactions
Other Fees

Other Fees Screen

The Other Fees screen allows the user to add fees due to a loan account. Fee transactions entered on this screen will be downloaded and posted to the loan account on System III on a daily basis.

Other Fees

Maintenance | Browse

Program: Loan #: Seq #: 

Borrower Name:

Late Fees: Collection Fees:

Cost Due: Total Fees:

Record: 1

Cost Due drop down options:

- Litigation (L)
- Internal Collection Cost (I)
- Return Item (R)
- EIP/Cohort Right Track (E)
- Additional (A)
- Customer Defined (1)
- Customer Defined (2)
- Customer Defined (3)

Figure 4-16. Other Fees Screen

The Other Fees Browse screen allows you to review all fee transactions before they are downloaded for posting on System III.

Other Fees

Browse

Maintenance

Program	Loan#	Seq#	Tran Date	Late Fee	Coll Fee	Cost Due	Cost Due To

Figure 4-17. Other Fees Browse Screen

Other Transactions

The Other Transactions screen allows input of Deferment, Bankruptcy or Judgment information. Again, the borrower's program/loan/sequence number may be entered directly or may be accessed by the Browse Borrower function. These three transactions are located in the middle of the Other Transaction screen and immediately below them are fields where data pertaining to the deferment, bankruptcy, or judgement can be entered. A pull down menu is available for Deferment Type and Bankruptcy Type.

- *To enter deferment information for processing:*
 - Determine the borrower's deferment eligibility.
 - Then select the appropriate deferment type from the pull down menu.
 - Enter the dates (start and end) of the borrowers certified enrollment, and
 - Enter the OPE number of the school that the borrower is attending if the deferment is for at least half-time student status.
- *To enter Bankruptcy information for processing:*
 - Enter either the Petition date or the Discharge date as appropriate.
 - Select the type of bankruptcy from the pull down 'type' menu.
- *To enter Judgment information for processing:*
 - Enter the date that the court awarded the judgment.
 - Enter the interest rate that should be charged to the borrower beginning on the judgment date. If a court awarded a specific fee, then that amount should be input in the fee field.

Select the "Add" function to add a new transaction record. Once added, a transaction record may be edited or deleted until it is downloaded for processing on System III.

Figure 4-18. Other Transactions Screen

Other Transactions – Browse Screen

This screen displays all entered deferment, bankruptcy, and judgement transactions that have not been uploaded to System III for processing.

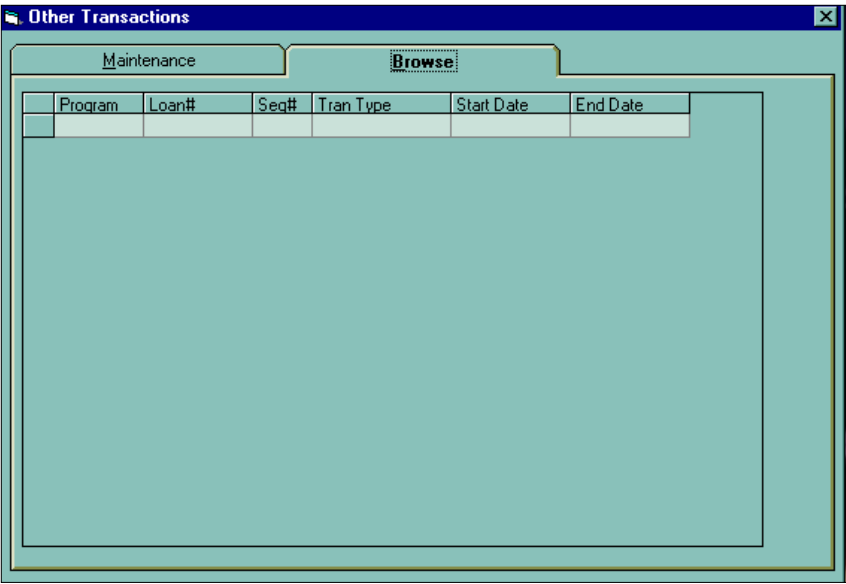


Figure 4-19. Other Transactions Browse Screen

Chapter 5 – Administration Menu

From the Administration screen, the school administrator may control several key functions of the Collections System.



Figure 5-1. Administration Menu

Collector Maintenance Screen

The administrator may add and delete an individual collector's access to Collections System options, edit existing collector accounts, and update each collector's access limits from the Collector Maintenance screen.

Examples:

Alpha

Collector 1 A to HZ
Collector 2 I to QZ
Collector 3 R to Z

SSN Range

Collector 1 000000000 to 546999999
Collector 2 547000000 to 608999999
Collector 3 609000000 to 999999999

Figure 5-2. Collector Maintenance Screen

The options available for individual collector assignment are Cohort, Alpha, SSN Range, Agency Assignments, Program Assignments, and Menu Options Access. Please see the example on the next page of screens for individual collectors.

- Cohort Assigns cohort and projected cohort loans to an individual collector.
- Alpha Alphabetic break. (Up to the first four characters of the last name.)
- SSN Range Uses entire 9-digit SSN. (All 9-digits must be filled in using no hyphens.)
- Agency Assignments Collection agency numbers shaded indicate the ones that are assigned to each individual collector.
- Program Assignments Program numbers shaded indicate the ones assigned to an individual collector.
- Menu Options Access The level of access granted to an individual collector.

Note: Press Control/Tab on the keyboard and then left-click on the agency number, program number, or menu option to remove the shading from that option.

Collector's Signature

The collector's signature should be stored as a bitmap (example: C:\collectorsignature.bmp) and will print automatically on custom letters. Make sure each letter that should include a collector's signature has the signature box checked on the "Custom Letter Maintenance" screen (Fig. 5-8). The signature will print after the body of the letter.

Individual Collector Screens

For example: Collector 1 and Collector 2 may be assigned to program number 00001, but Collector 2 will receive cohort and projected cohort loans only from program number 00001.

Screen for Collector 1

Screen for Collector 2

Screen for Collector 1**Screen for Collector 2****Figure 5-3. Collector Maintenance-Individual Collector Assignment****Add Function**

When the “Add” function is selected, a blank input screen with a list of available Collections System options displays. From this screen, the administrator inputs the appropriate information for each collector and assigns appropriate activity access limits.

Collector Maintenance Add Screen

Figure 5-4. Collector Maintenance Add Screen

Borrower Response Maintenance

From the Borrower Response Maintenance screen, the Collections System administrator may control the listing of acceptable response codes. New responses may be added and existing response codes may be edited or deleted as appropriate.

The administrator controls the list of available response codes based on the type of contact made with the borrower. For example, “Mail Returned From Bad Address” would be an appropriate response code for a “Letter or Other Contact” type, but would not be appropriate for “Telephone or In-Person contacts.”

The “Number of Days to Schedule Follow-up” box will automatically calculate the appropriate follow-up date based on the values selected and placed on the Borrower Response table for the action performed on the loan. The system will add the selected number of days to the current date for this estimate. The calculated date will immediately display in the follow-up date field based on the response code selected on the Contact Log screen.

In addition, the administrator controls whether or not the response code should satisfy an outstanding worklist item. For example, if the collector enters a response code of “BORROWER PHONE IS BUSY” to indicate that an unsuccessful attempt was made to telephone the borrower, the attempt should not satisfy the worklist item. However, a successful contact with the borrower such as “BORROWER HAS FILED BANKRUPTCY” will satisfy the outstanding worklist item.

Keep in mind that even when a worklist item is satisfied, it may be appropriate for the collector to schedule other follow-up activity such as letters, *QuikLetters*, additional calls, skip tracing, etc. In addition to the ability for the collector to manually schedule activities, some activities are automatically scheduled by Automatic Event Processing controls.

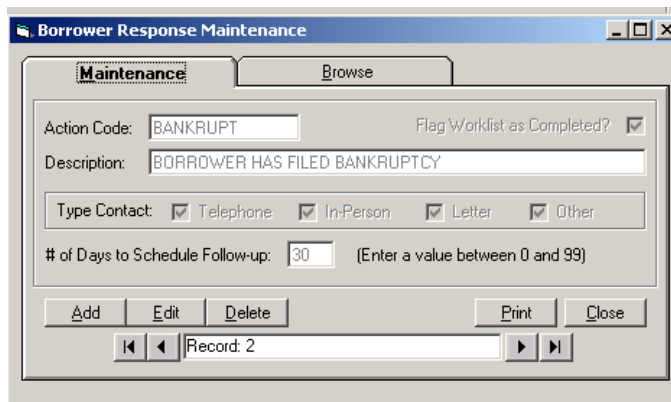


Figure 5-5. Borrower Response Maintenance Screen

Borrower Response Maintenance Browse Screen

The Borrower Response Maintenance browse screen lists the descriptions and action codes for currently available options. The screen provides left/right and up/down scroll bars to display the complete listing.

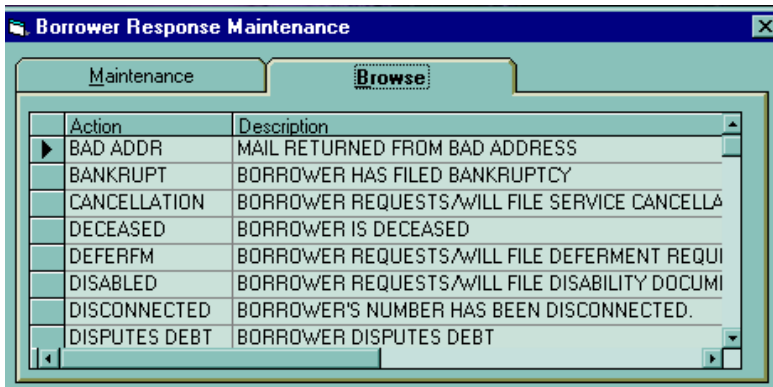


Figure 5-6. Borrower Response Browse Screen

Automatic Event Processing

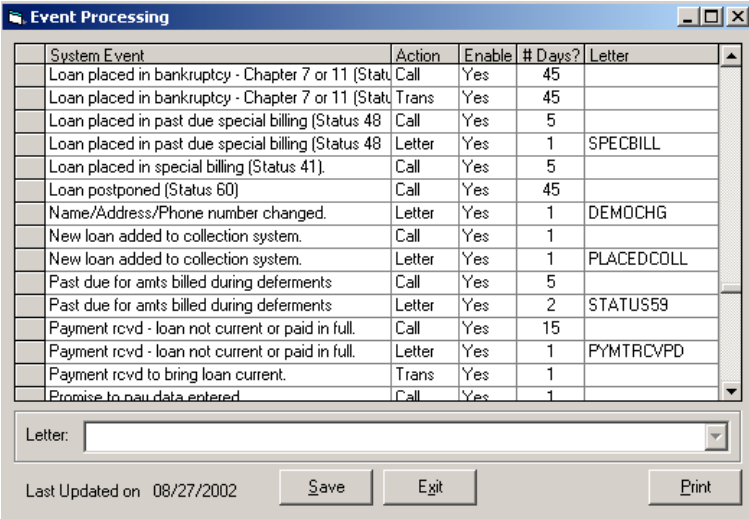
From the Automatic Event Processing screen, the Collections System administrator sets up “rules” to control the automatic scheduling of future events, such as calls, transactions, or letters, based on activity on the loan that has or has not occurred. Each listed system event may be enabled or disabled to meet the needs of the client. The administrator schedules the call, letter, or transaction to occur at a specified number of days after the defined system event.

Note: When “transaction” appears in the screen’s *Action* column, the number of days until the loan’s scheduled removal from the Collection System appears under the *#days?* column.

For example, when a “promise to pay” date is entered, a letter automatically will be scheduled to be sent the following day if the Administrator has selected “1” day in the “# Days?” field. The name of the letter to be sent based on the specific event then inputs and displays in the Letter column. In the example below, the letter PROMPAY will be scheduled to be sent one day after a promise to pay is entered. In addition, based on the example below, the borrower’s loan appears on the collector’s worklist again seven days prior to the promise date to prompt a second telephone call to remind the borrower of the promised payment.

This screen is equipped with a up/down scroll bar to display the complete listing of available “rules.”

Use “Y” or “N” in the “Enable” column to change from “Yes” or “No” and then press the “Save” button.



System Event	Action	Enable	# Days?	Letter
Loan placed in bankruptcy - Chapter 7 or 11 (Statu	Call	Yes	45	
Loan placed in bankruptcy - Chapter 7 or 11 (Statu	Trans	Yes	45	
Loan placed in past due special billing (Status 48	Call	Yes	5	
Loan placed in past due special billing (Status 48	Letter	Yes	1	SPECBILL
Loan placed in special billing (Status 41).	Call	Yes	5	
Loan postponed (Status 60)	Call	Yes	45	
Name/Address/Phone number changed.	Letter	Yes	1	DEMOCHG
New loan added to collection system.	Call	Yes	1	
New loan added to collection system.	Letter	Yes	1	PLACEDCOLL
Past due for amts billed during deferments	Call	Yes	5	
Past due for amts billed during deferments	Letter	Yes	2	STATUS59
Payment rcvd - loan not current or paid in full.	Call	Yes	15	
Payment rcvd - loan not current or paid in full.	Letter	Yes	1	PYMTRCVPD
Payment rcvd to bring loan current.	Trans	Yes	1	
Promise to pay data entered.	Call	Yes	1	

Letter:

Last Updated on 08/27/2002

Figure 5-7. Event Processing Screen

Custom Letter Maintenance

The Collections System administrator may add, edit, or delete custom collection letters and define the letter code and description from this screen. The letter text may include one or more of the predefined and system limited Merge Codes. When editing a custom letter using a merge code, you need to type the new merge code field as shown here. (Example: <<Loan Type>>) If you try to double click the merge code, the merge code (i.e. <<Loan Type>>) will appear at the end of your text. Data made available in the Merge Codes is obtained from the Collections System (System III data downloads) and the Collections System tables. Examples of data from the Collections System tables are the Collector name, title, etc. that would be obtained from the Collector Maintenance screen. Custom letters that are automatically scheduled can be excluded for borrowers who are assigned to external collection agency.

Letter Fee is an optional field that can be used to assess a fee (other cost) to the borrower for a specific letter.

Figure 5-8. Custom Letter Maintenance Screen

The Custom Letter screen allows the user to print or preview a new or existing letter using fictitious information (ie. “Merge codes” and “includes”). By pressing the button labeled ‘Sample’ the user can work preview letters to work with merge codes, includes and margins (from the System Default table) to make sure the letter appears as needed.

Note: When assigning the name to a new custom letter that you have created, no spaces should appear in the Letter Code text.

Please see a list of Available Merge Codes on the next page.

Available Merge Codes

<<Borr Name>>	<<Amt Committed>>	<<Loan Bal>>
<<Borr Address>>	<<Promise Date>>	<<Last Pymt Date>>
<<Account Number>>	<<Spec Bill Amount>>	<<Last Pymt Amt>>
<<Program/Seq Number>>	<<Spec Bill Begin>>	<<Lender Name>>
<<Loan Type>>	<<Spec Bill End>>	<<Defer Start>>
<<Current Date>>	<<Separation Date>>	<<Defer End>>
<<Collector Name>>	<<Orig Loan Amt>>	<<Defer Grace Date>>
<<Collector Title>>	<<Prin Loan Bal>>	<<Invoice Amt>>
<<Collector Phone>>	<<Loan Curr Amt Due>>	<<Total Invoice Amt>>
<<Collector Fax>>	<<Loan Past Due Amt>>	<<Reply By Date>>
<<Collector Email>>	<<Loan Fees Due>>	<<Return Form By Date>>
<<Coll Agency Name>>	<<Total Loan Amt Due>>	
<<Coll Agency Phone>>	<<Rtrn Ck Fee>>	

Sample Letter

This sample letter can be used to test different “includes” on the Custom Letter Maintenance screen.

(Examples: school name/address, collector name, enclosures, etc.) This sample letter will help you test different margins (left, right, top, and bottom) on the System Default table. To print the sample letter, go to Reports/Letters/Letter Generation. On the Letter Generation screen, press the button labeled “*SAMPLE*.”

Note: You can only edit “Include” on the sample letter

Figure 5-9. Custom Letter Maintenance Screen-Sample Letter

Assign Collector to Borrower

The “Assign Collector to Borrower” function can be used to override the automatic assignment of a loan to a specific collector. To override the automatic assignment, select the borrower from the browse borrower feature, and then select the collector from a drop down box containing the list of collectors from the Collector Maintenance screen.

Figure 5-10. Assign Collectors Screen

Reassign Collectors

The Reassign Collectors screen adds the ability to change open existing assignments by group (program, collection agency, alpha, cohort, and social security number). This feature only changes existing worklist items not processed or cancelled and existing scheduled letters that have not been printed or cancelled.

Note: Future collector assignments still will be determined by ‘Collector’.

Examples:

Alpha

Collector 1 A to HZ
Collector 2 I to QZ
Collector 3 R to Z

SSN Range

Collector 1 000000000 to 546999999
Collector 2 547000000 to 608999999
Collector 3 609000000 to 999999999

Figure 5-11. Reassign Collectors Screen

Collection System Activity Flag

From this screen, the Collections System administrator may send a transaction back to System III to change the Activity flag on an individual loan. This action either removes the loan from the collection system or changes the flag to “D” (do not automatically remove) to prevent the loan from being automatically removed from the Collections System for any reason.

Figure 5-12. Collection Activity Flag Screen

Collection Activity Browse Flag

As with other transaction screens, the Collection Activity Flag screen has a browse screen that allows the collector to view all outstanding Collection Activity flag transactions that have not yet been downloaded to System III for processing. The transaction date controls when the transaction will be downloaded to System III.

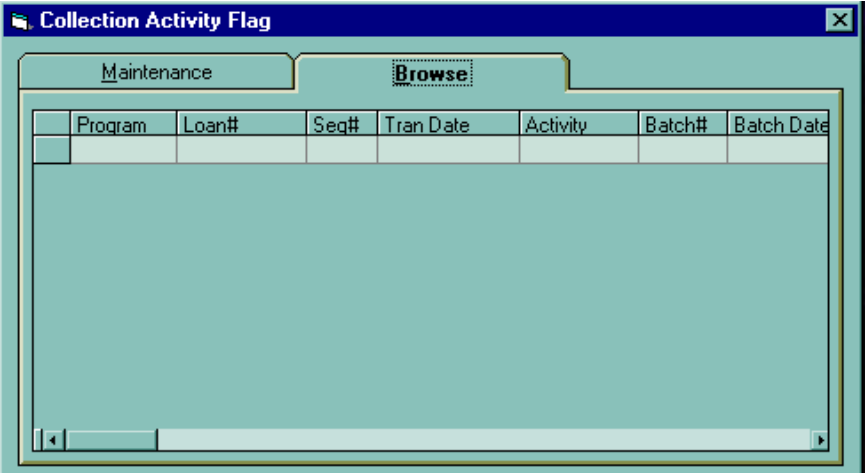


Figure 5-13. Collection Activity Flag Browse Screen

Worklist Balancing

From the Worklist Balancing screen, the Collections System administrator can adjust workloads to accommodate changes in work schedules (vacation, sick leave, etc.). The administrator may elect to distribute the worklist assignments for a collector among all collectors or reassign them to one particular collector. If 'share' is selected, all collectors will see the workload for the collector out of the office.

Figure 5-14. Worklist Balancing Page

Calendar

Clicking the icon at the top of the Worklist Balancing screen will launch a calendar. This calendar allows the administrator to view the workload for all collectors for the week selected. The week begins on a Monday. If a date other than a Monday is selected, the system will default to the following Monday. The two arrows at the top of the calendar allow the user to view different months. The date circled in red is the current date.

Figure 5-15. Calendar

To share or reassign a collector's workload

1. Click the 'Add' button on the right side of the Worklist Balancing screen.
2. Go to the bottom half of the screen and select the collector whose work needs to be shared or reassigned.
3. Select the collector's name by the using the drop down arrow box.
4. Click the icon to the right of the start and end date.
5. This icon will launch a calendar that allows the administrator to select the day(s) or week(s) of the workload that needs to be shared or reassigned.

In the example below the week is shaded in gray (September 13 through September 17). You can manually enter the dates or you can click and drag across the dates on the calendar.

Next, you will have the option of distributing the workload among the other collectors or reassigning it to a particular collector by using the radio buttons beside 'Worklist Assignment.'

6. If you choose the 'Assign to' radio button, then use the drop down box beside of this field to select the name of the collector to whom you want to reassign the workload. The comment box is a free form box, where you can make notes about the workload reassignment (ex: Vacation, sick time).

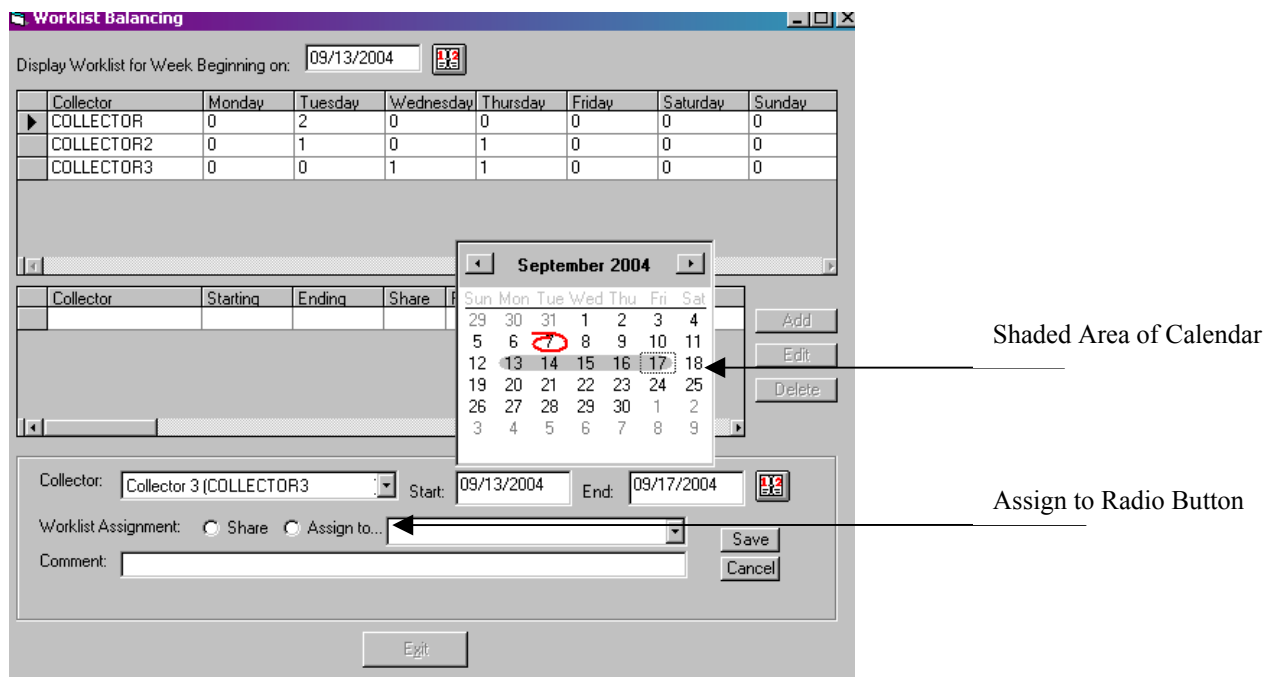


Figure 5-16. Calendar with Dates Shaded

7. After you click save, you will find the reassignment in the middle portion of the screen. This will display the collectors name, the start and end date, whether the workload is shared (yes) or reassigned (name of collector), and any notes made about the reassignment of the workload.

The screenshot shows the 'Worklist Balancing' application window. At the top, it says 'Display Worklist for Week Beginning on: 09/13/2004'. Below this is a table showing the workload for three collectors (COLLECTOR, COLLECTOR2, COLLECTOR3) across the days of the week (Monday through Sunday). The table shows that COLLECTOR has a workload of 2 on Tuesday, COLLECTOR2 has a workload of 1 on Wednesday, and COLLECTOR3 has a workload of 1 on Thursday. Below the table is a section for reassignments, which is currently empty. To the right of this section are buttons for 'Add', 'Edit', and 'Delete'. At the bottom of the window, there are fields for 'Collector' (set to 'Collector 3 (COLLECTOR3)'), 'Start' (09/13/2004), 'End' (09/17/2004), 'Worklist Assignment' (radio buttons for 'Share' and 'Assign to...'), and a 'Comment' field (set to 'Vacation'). There are 'Save' and 'Cancel' buttons next to these fields, and an 'Exit' button at the very bottom.

Collector	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
COLLECTOR	0	2	0	0	0	0	0
COLLECTOR2	0	1	0	1	0	0	0
COLLECTOR3	0	0	1	1	0	0	0

Collector	Starting	Ending	Share	Reassign To	Notes
COLLECTOR3	09/13/2004	09/17/2004	Yes		Vacation

Reassignments Displayed Here

Figure 5-17. Worklist Displaying Reassignments

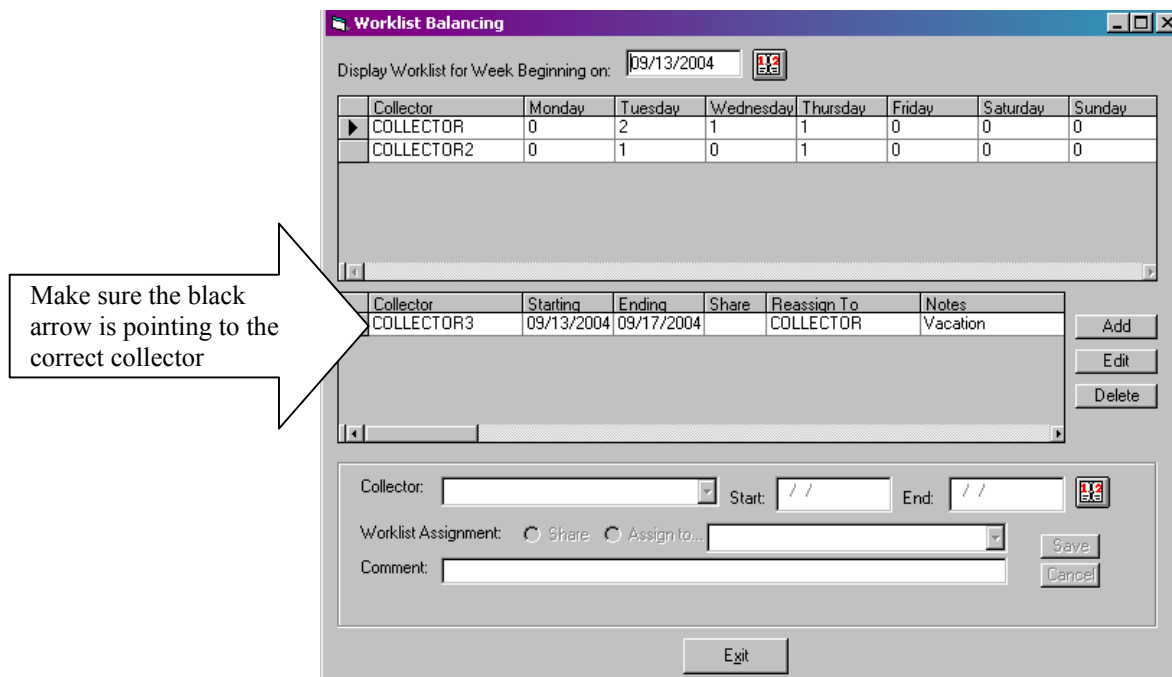
Editing an Assignment

To edit a collector's reassignment, first make sure that the black arrow on the left-hand side is pointing to the collector's reassignment that you would like to edit. You may edit:

- the worklist assignment (share or assign to),
- the name of the collector the workload was assigned to,
- and/or comments.

To change the start or end date, delete the reassignment and add a new one.

To delete a collector's reassignment, make sure that the black arrow on the left-hand side is pointing to the collector's reassignment that you would like to delete and then press the 'delete' button.



Worklist Balancing

Display Worklist for Week Beginning on: 09/13/2004

Collector	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
COLLECTOR	0	2	1	1	0	0	0
COLLECTOR2	0	1	0	1	0	0	0

Collector	Starting	Ending	Share	Reassign To	Notes
COLLECTOR3	09/13/2004	09/17/2004		COLLECTOR	Vacation

Buttons: Add, Edit, Delete

Collector: [dropdown] Start: / / End: / /

Worklist Assignment: ☐ Share ☐ Assign to... [dropdown]

Comment: [text area]

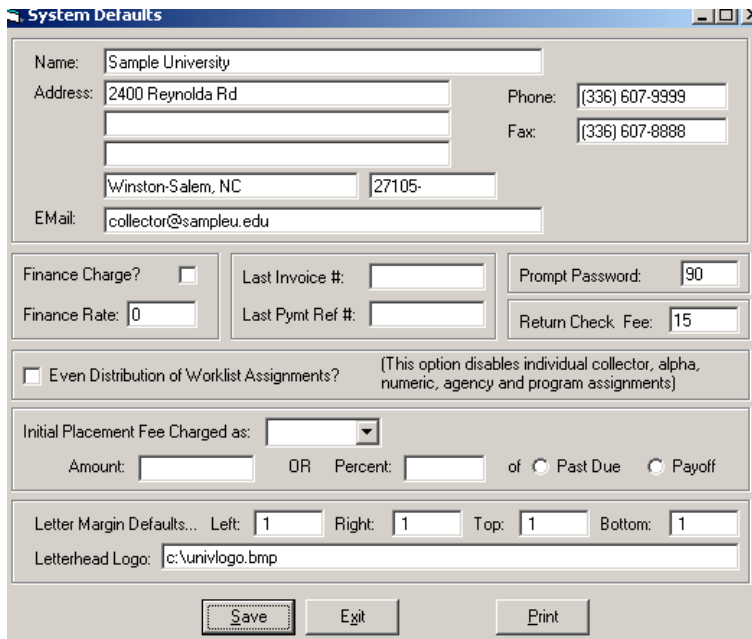
Buttons: Save, Cancel, Exit

Make sure the black arrow is pointing to the correct collector

Figure 5-18. Worklist Balancing Page

System Defaults Screen

The school name, address, telephone number, logo, etc. on this screen will appear on custom letters. The return check fee amount will be used when the return check fee variable is printed in a custom letter. Please note that the return check fee is not automatically added to the loan. The letter margin defaults can be set so that custom letters can be adjusted to fit different types of letterhead. The initial placement fee can be assessed as a collection fee or other fee. The fee can be a flat amount or a percentage of the past due or payoff amount.



The letterhead logo should be stored as a bitmap (example: c:\universitylogo.bmp) and will print automatically on custom letters. Make sure each letter that should include the school logo has the “letterhead logo” box checked on the “Custom Letter Maintenance” screen (Fig. 5-8). The logo will print at the top of the letter.

Figure 5-19. System Defaults Screen

Change Collector Password Screen

The Collections System will prompt each user to change their password every 60 days. This password must be at least 8 characters long.

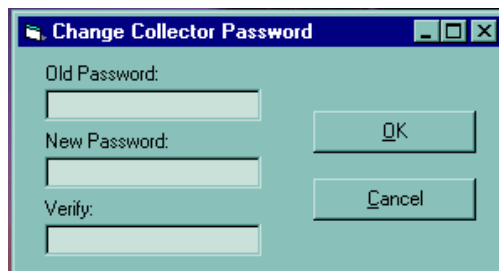


Figure 5-20. Change Password Screen