	United States Department of Agriculture Office of the Chief Financial Officer National Finance Center Government Employees Services Division

Functional Requirements Document (FRD)		
Project# 291013 (291013)	Project Title: Debt Management Improvement – Collection Strategy Improvements (Group 1)	Date Prepared: September 26, 2012

Scope:	The scope of this project is to complete the first sequence of changes to the functionality of the ABCO system, which will allow it to support the new collection strategies, following the database change, for all PPS clients as identified by Treasury.
Assumptions:	NFC will adopt the definition of the term "delinquent" and the policies for debt collection has determined by the Federal Claims Collection Standard (FCCS) and Treasury Bureau of Fiscal Service (TBFS). These collection strategies are outlined in the SCR's for **Collection of Salary Overpayment Debts (290989), Collection of FEHB Debts to Collect Premiums Missed During Non-Pay/Insufficient Pay Status (290930) and Collection of Delinquent Debts (290954).** These modifications are broken into a series of sequences and will be completed in phases. This FRD will focus on the Group 1 sequences, and assumes that the following projects are complete, **Multiple Debt Collection Project (291008) which is scheduled for PP06, 2014; , ABCO Database Change Project (291013) that occurred PP07, 2013; PPS RA 21 FEHB bills in SPPS(120006) and Generate new FEHB Debt Notice (290930), which is scheduled for PP20, 2013.** The outcome of the database change is the addition of the following elements: **1. ABCO-RECEIVABLE RECORD** DELINQUENCY-IND OVERRIDE-IND DATE-DELINQUENT DELINQUENT-CNT DATE-GRACE-PERIOD-BEGAN GRACE-PERIOD-CNT REPAYMENT-AGREEMENT-IND DATE-ESTIMATED-PAYOFF ESTIMATED-PPS-PAYOFF DATE-CLAIM-REVIEWED PAYMENT-FREQ DATE-AGREEMENT-ENTERED DATE-AGREEMENT-EFF HARDSHIP-IND DATE-HARDSHIP-PROCESSED DATE-HARDSHIP-REVIEWED OVERPAID-UNAPPLIED OVERPPAID-BILLED-UNAPPLIED REMAINING-BAL-AMT

2. ABCO-ACCOUNTING RECORD

TREASURY-ACCOUNT-SYMBOL
BUSINESS-EVENT-TRANSACTION-CODE

3. ABCO-DEBTOR RECORD

DEBTOR-PHONE-PRIMARY
DEBTOR-PHONE-SECONDARY
DEBTOR-PHONE-ALTERNATE
COMMENT-LINE-1
DEBTOR-WORK-EMAIL-PRIMARY
DEBTOR-WORK-EMAIL-SECONDARY
ABCO-EMPLOYMENT-STATUS

CR15482-5 Accepting voluntary payments while in LWOP status
There is an existing business and systemic process in place, for the acceptance of voluntary payments toward a receivables debt (Salary Overpayment). This process will be absorbed into the new collection strategy for **Collection of FEHB Debts to Collect Premiums Missed During Non-Pay/Insufficient Pay Status (290930),** and modified, to accept voluntary payments from employees in LWOP status.

CR15481-4 Validate interest and penalty calculations under delinquent strategy
At present the ABCO system calculates penalties and interest has outlined in the SCR.
No system changes are required.

Develop and issue Separate Demand for Payment letter for Advanced Leave (Separated)–CR15480-3
The sequence has been placed ON HOLD per agency request.

Test:

Functional Requirements

☑ **Payroll Applications Systems Branch (PASB) Requirements**

PAY COMPUTATION SYSTEM (PAYE)

Collection of delinquent debts from awards once debt sent to BFS – CR15481-5
For a receivable with Receipt Account type 15, 16, 06 or 21, modify PAYE to do the following:

For an employee that has received cash awards, garnish up to 100% from these awards to repay the delinquent debt for account receivables. The deduction is made after the deductions for taxes. PAYE5C is called to compute disposable income and determine employment status. This applies to both on rolls and separated employees.

☐ **Personnel Applications Systems Branch (PESB) Requirements**

"Not Applicable"

☑ **Administrative Applications Systems Branch (AASB) Requirements**

ADMINISTRATIVE BILLINGS AND COLLECTIONS(ABCO)

Compute estimated time to repay debt - CR15481-1
The calculation takes place after the receivable has been established.

For an established receivable with Receipt Account type 15, 16, modify ABCO to do the following:

Determine the time to repay the receivable through enforced salary offset. This time frame is determined by calculating the values, EST-PAYPERIOD-PAYOFF and DATE-ESTIMATED-PAYOFF, using this formula.

- Divide ORIGINAL-RECVBL-AMT by GARNISH-ESTIMATE-AMT$^{\text{(from ABCO-RECEIVABLE)}}$, round up any decimal portion, the result is a whole number. This is the value EST-PAYPERIOD-PAYOFF

- Take the value EST-PAYPERIOD-PAYOFF
- and multiple it by the number fourteen (14)
- Then add the number twelve (12), the result is the **number of days to pay off the debt**

- Take the DATE-BILL-AGING and add the **number of days to pay off the debt**, The result is a date, DATE-ESTIMATED-PAYOFF

Example :
$1,000 => ORIGINAL-RECVBL-AMT
$200 => GARNISH-ESTIMATE-AMT
($1000 / $200) = 5.0 $^{\text{(round-up)}}$ = 5 (EST-PAYPERIOD-PAYOFF)

To compute the DATE-ESTIMATED-PAYOFF do the following:

$(5 *14^{\text{(days in PP)}}) + 12 =>$ **number of days to pay off the debt**
DATE-BILL-AGING + **number of days to pay off the debt** = DATE-ESTIMATED-PAYOFF

Implement new collection strategy for Past Due FEHB debts - CR15482-2
Affects employees who elect to continue FEHB enrollment while in non-pay status.
Each FEHB receivable will have the REPAYMENT-AGREEMENT-IND set to F, the PAYMENT-FREQ set to M and the HARDSHIP-IND set to the default N.

For the current implementation of this process, each time the value of the HARDSHIP-IND is changed, should the elements DATE-HARDSHIP-PROCESSED or DATE-HARDSHIP-REVIEWED have an existing date value in the field; it will be replaced with the new date value. The agency will provide a spreadsheet for hardship data.

For an established receivable with receipt account type 21, modify ABCO to do the following:

When the receivable is for an employee in pay status, ABCO will generate the new **NOTICE OF INTENT TO RECOVER PAST-DUE HEALTH BENEFITS FROM SALARY**, to mail to the employee. If the employee is separated, generate the existing NFC-631na1. These letters will be created, after the very first bill is generated.

(NOTE: The language for the new notice is a part of project (290930) Generate new FEHB Debt Notice, which is scheduled for PP20, 2013)

For each FEHB receivable :
- Update the REPAYMENT-AGREEMENT-IND to F,
- Set the PAYMENT-FREQ to M.
- Populate the DATE-AGREEMENT-EFF with DATE-BILL-AGING.

When the technician receives the document for an approved hardship:
- The technician changes the HARDSHIP-IND from N to Y.
- This will trigger the system to populate DATE-HARDSHIP-PROCCESSED with the current system date.
- The technician will set the garnishment amount in AR002.
- Collection will be taken from salary as scheduled.

When the technician receives the document for an existing hardship that has been **reviewed and denied**:
- The technician updates the HARDSHIP-IND from Y to N.
- This will trigger the system to overwrite the existing DATE-HARDSHIP-REVIEWED with the current system date.
- The technician will modify the garnishment in AR002.
- Collection from salary will be taken according to the new schedule.

When the technician receives the document for a hardship, which is pending by the agency:
- The technician changes the HARDSHIP-IND to P.
- This will trigger the system to populate DATE-HARDSHIP-REVIEWED with the current system date.
- Populate DATE-STATUS with the current system date.
- The STATUS-CD will populate with the value **HO**.
- Increment the value YYPP-TO-GARNISH by two (2).

Collections will cease for two pay periods. An additional hold can be permitted with a request from a higher authority.
When the agency informs NFC of a decision, the HO code will be over written with an SH code, which means second hold. Collection from pay will resume after two (2) pay periods.

Send consolidated Due Process notice to employee before debt collection – CR15480-1
A new receivable for salary offset debt is established in ABCO.

For a receivable with receipt account type 15 or 16, populate the DATE-BILL-AGING with the next available bill aging date, when the receivable record is established. If the employee is in pay status, create the new **"Demand Letter for Salary Overpayment"**, to mail to the agency. This letter will replace the existing NFC-1100D & Repayment Agreement and the NFC-1101D. Agency's that mail their own letters will continue to do so. If the employee is separated, generate the existing NFC-631na1. These letters will be created, after the very first bill is generated.

Mark a debt as delinquent, update aging – date CR15475-2
Each receivable record has a DELINQUENCY-IND, with a default value of N. DATE-DELINQUENT is blank and DELINQUENT-CNT is zero. The DATE-BILL-AGING is used to determine delinquency. Delinquency processing will take place when the procedure for billing is run. Once the debts are marked delinquent it will be transferred to BFS. A debt must be delinquent for ninety (90) days before it is transferred to BFS.

Salary Offset: A receivable becomes delinquent when (1) a signed repayment agreement has been returned past the thirty (30) day window, (2)The debtor has failed to remit the full amount of a collection within thirty (30) days of the date GRACE-PERIOD-BEGAN, when the scheduled collection is missed or insufficient to cover the payment, (3) the debtor fails to return a signed repayment agreement and to pay the debt in full, (4) a collection is missed for a receivable with an approved hardship.
For salary offset receivables, the technician will set the REPAYMENT-AGREEMENT-IND to R.

For a receivable with Receipt Account type 15, 16 or 06, modify ABCO to do the following:

(1) When there is a signed repayment agreement (REPAYMENT-AGREEMENT-IND = R), and the DATE-AGREEMENT-ENTERED is greater then the value BILL-AGING-DATE + 30
(NOTE: This scenario will apply when the repayment document is received late).
- Set the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.
- Increment DELINQUENT-CNT by 1. The counter will never be reset.

(2) The debtor fails to manually remit the full collection within thirty (30) days of GRACE-PERIOD-BEGAN, when the scheduled collection is missed or insufficient to cover the payment (COLLECTED-AMT = 0).

Each receivable record has the elements GRACE-PERIOD-BEGAN and GRACE-PERIOD-CNT. GRACE-PERIOD-CNT has a default value of zero. **A grace period will be permitted for major (15) debts only. Only one grace period will be permitted for a receivable.**
Track grace period for a partial payment – CR15475-9

When employee salary is insufficient to take a full collection, ABCO will complete the following:

When the value of GRACE-PERIOD-CNT is zero:
- Populate GRACE-PERIOD-BEGAN with the current system date.
- Increment GRACE-PERIOD-CNT by 1. The counter is never reset.
- Generate the **"missed payment notice"** to mail to the employee.

The employee will have thirty (30) days from the GRACE-PERIOD-BEGAN date (GRACE-PERIOD-BEGAN +30) to manually remit the full amount of the collection. When a timely collection is not received or fails to satisfy the agreed upon payment, the debt is marked delinquent:
- Set the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.
- Increment DELINQUENT-CNT by 1. The counter will never be reset.

(3) When **there is no signed repayment agreement** (REPAYMENT-AGREEMENT-IND=N) and the receivable has not been paid in full (RECVBL-BALANCE **is not zero**).
- Set the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.
- Increment DELINQUENT-CNT by 1. The counter will never be reset.

(4) When there is an approved hardship (HARDSHIP-IND=Y) and payment for a bill has been missed (COLLECTED-AMT = 0).

Each receivable record has the elements GRACE-PERIOD-BEGAN and GRACE-PERIOD-CNT. GRACE-PERIOD-CNT has a default value of zero.
Only one grace period will be permitted for a receivable.

Track grace period for a partial payment – CR15475-9
The value of the element COLLECTED-AMT from the collection record will be compared to the value of the element GARNISH-PP-AMT from the receivable record. If COLLECTED-AMT is zero, the missed payment letter will be printed, but if COLLECTED-AMT is less then GARNISH-PP-AMT the partial payment letter is printed. This comparison will trigger the missed payment letter to generate.

When payment is missed for a receivable with an approved hardship, ABCO will complete the following:

When the value of GRACE-PERIOD-CNT is zero:
- Populate GRACE-PERIOD-BEGAN with the current system date.
- Increment GRACE-PERIOD-CNT by 1. The counter is never reset.
- Generate the **"missed payment notice"** to mail to the employee.

The employee will have thirty (30) days from the GRACE-PERIOD-BEGAN date (GRACE-PERIOD-BEGAN +30) to manually remit the full amount of the collection. When a timely collection is not received or fails to satisfy the agreed upon payment, the debt is marked delinquent:
- Set the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.

- Increment DELINQUENT-CNT by 1. The counter will never be reset.

Past due FEHB Debt Collection: A receivable becomes delinquent when (1) the amount collected, via salary offset, does not cover the scheduled premium, (2) the debtor fails to remit a scheduled manual payment for a past due premium, (3) the premium is missed for a receivable with an approved hardship.

For a receivable with Receipt Account type 21 modify ABCO to do the following:

(1) When the amount collected, via salary offset, does not cover the scheduled premium, and the debtor fails to remit the full amount of the premium within thirty (30) days of GRACE-PERIOD-BEGAN. (COLLECTED-AMT is less than GARNISH-PP-AMOUNT):

Track grace period for a partial payment – CR15475-9
Each receivable record has the elements GRACE-PERIOD-BEGAN and GRACE-PERIOD-CNT.
GRACE-PERIOD-CNT has a default value of zero.
Only one grace period will be permitted for a receivable.

When employee salary is insufficient to take a full premium, ABCO will complete the following:

When the value of GRACE-PERIOD-CNT is zero:
- Populate GRACE-PERIOD-BEGAN with the current system date.
- Increment GRACE-PERIOD-CNT by 1. The counter is never reset.
- Generate the **"missed payment notice"** to mail to the employee.

The employee will have thirty (30) days from the GRACE-PERIOD-BEGAN date (GRACE-PERIOD-BEGAN +30) to manually remit the full amount of the premium. When a timely premium is not received or fails to satisfy the agreed upon payment, the debt is marked delinquent:
- Set the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.
- Increment DELINQUENT-CNT by 1. The counter will never be reset.

(2) When the debtor fails to send a scheduled manual payment for a past due premium, and fails to remit the full amount of the missed premium within thirty (30) days of the date GRACE-PERIOD-BEGAN:
Track grace period for a partial payment – CR15475-9
Each receivable record has the elements GRACE-PERIOD-BEGAN and GRACE-PERIOD-CNT.
GRACE-PERIOD-CNT has a default value of zero. **Only one grace period will be permitted for a receivable.**

When employee salary is insufficient to take a full premium, ABCO will complete the following:

When the value of GRACE-PERIOD-CNT is zero:
- Populate GRACE-PERIOD-BEGAN with the current system date.
- Increment GRACE-PERIOD-CNT by 1. The counter is never reset.
- Generate the **"missed payment notice"** to mail to the employee.

The employee will have thirty (30) days from the GRACE-PERIOD-BEGAN date (GRACE-PERIOD-BEGAN +30) to manually remit the full amount of the premium. When a timely premium is not received or fails to satisfy the agreed upon payment, the debt is marked delinquent:
- Set the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.
- Increment DELINQUENT-CNT by 1. The counter will never be reset.

(3) When there is an approved hardship (HARDSHIP-IND=Y) and a premium payment has been missed (COLLECTED-AMT = 0).

Track grace period for a partial payment – CR15475-9

Each receivable record has the elements GRACE-PERIOD-BEGAN and GRACE-PERIOD-CNT. GRACE-PERIOD-CNT has a default value of zero. **Only one grace period will be permitted for a receivable.**

When a premium is missed for a receivable with an approved hardship, ABCO will complete the following:

When the value of GRACE-PERIOD-CNT is zero:
- Populate GRACE-PERIOD-BEGAN with the current system date.
- Increment GRACE-PERIOD-CNT by 1. The counter is never reset.
- Generate the **"missed payment notice"** to mail to the employee.

The employee will have thirty (30) days from the GRACE-PERIOD-BEGAN date (GRACE-PERIOD-BEGAN +30) to manually remit the full amount of the premium. When a timely premium is not received or fails to satisfy the agreed upon payment, the debt is marked delinquent:
- Set the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.
- Increment DELINQUENT-CNT by 1. The counter will never be reset.

At the agency's discretion, delinquency will be overridden by setting the OVERRIDE-IND. DELINQUENCY-IND is set to Y, the DATE-DELINQUENT has a value and the DELINQUENT-CNT is 1. **Only one override will be permitted for a receivable.**

For a receivable with Receipt Account type15, 16, 06 or 21 modify ABCO to do the following:

The agency will notify NFC to override a delinquency. This will set the following in motion:
- The technician will set the OVERRIDE-IND to Y.
- This will trigger the system to update the DELINQUENCY-IND to N.
- Collection will be taken from salary as scheduled.

The debtor will have thirty (30) days from the DATE-DELINQUENT to make arrangements to repay debt. Otherwise, at thirty (30) days past DATE-DELINQUENT, the debt will be marked delinquent and ABCO will systemically do the following:
- Update the DELINQUENCY-IND to Y.
- Populate DATE-DELINQUENT with the current system date.
Increment DELINQUENT-CNT by 1. The counter will never be reset.

Add values to TOP Ind. In CLAIMS to show that debt was sent to TOP, BFS, Cross-servicing-CR15481

The receivable record will have DELINQUENCY-IND set to Y, DATE-DELINQUENT will be populated and the value for DELINQUENCY-CNT is greater then or equal to 1. The receivable is sent to BFS at ninety (90) days past the DATE-BILL-AGING. The format of the debts names is updated to LAST-FIRST, so the file format can be forwarded to BFS.

For a receivable record, with a receipt account type of 15, 16, 06, or 21, modify ABCO to do the following:

Generate a CLAIMS receivable for the debt in the ABCO CLAIMS database.
- Set the TOP STATUS to 4.
- Populate the DATE with the current system date.
- Set the OFFSET TYPE to 1.
   NOTE: OFFSET TYPE of 1, tells the ABCO/CLAIMS database that this debt is owned by an employee.

This is done to establish the receivable for the debt. Once the receivable has been established in ABCO CLAIMS, do the following:
- TOP STATUS is set to C.
- Updated the CLAIMS-IND from N to Y.

- Populate the DATE with the current system date.
- TOP ACTION will populate with the current system date.
- OFFSET TYPE is set to 1.

This indicates the debt was sent to BFS.

Track # of payments, partial and missing payments – CR15475-8
For the ABCO Inquiry system, modify ABCO to do the following:

Provide a screen which will display the current value of these fields:

Provide a **"Debt Snapshot"** screen which will display the current value of these fields:

This screen will accessible from the receivable record screen.
The user will view a receivable record and then hit the PF2 (Next PG) key.
One the second page of the receivable record, hitting the PF2 key will take the user the debt snapshot screen.
This screen will display the current value of these fields:

- REPAYMENT-AGREEMENT-IND
- DATE-AGREEMENT-ENTERED
- DATE-ESTIMATED-PAYOFF
- DELINQUENCY-IND
- DAYS-DELINQUENCT
- HARDSHIP-IND
- DATE-HARDSHIP-PROCESSED
- HIR-STATUS

- PAYMENT-FREQ
- DATE-AGREEMENT-EFF
- EST-PAYPERIOD-PAYOFF
- DATE-DELINQUENT
- DEBT-AGE
- DATE-HARDSHIP-REVIEWED
- TOP-STATUS
- HIR-PLAN-CODE

(Please see the included mock-up at the end of this document.)
NOTE: Final screen may differ from mock-up in appearance.

A detailed record for the bill is displayed for key (PF5).
Add these fields to the bill record:

- MISSED PAYMENT-IND
- GRACE-PERIOD-CNT
- REMAINING-BAL-AMT

- DATE-GRACE-PERIOD-BEGAN
- LATE-PAYMENT-CNT

When the value of COLLECTED-AMT is zero (0) the collection for the bill is missed.
The MISSED-PAYMENT-IND will display a Y, otherwise it is N.
When the MISSED-PAYMENT-IND is Y, the value LATE-PAYMENT-COUNTER is calculated and displayed for the bill record.
When the COLLECTED-AMT is greater then zero and less then GARNISH-PP-AMOUNT, a partial collection is made.
The unpaid balance for the bill will display for REMAINING-BAL-AMT; otherwise this value should display as zero (0).
The user can scroll through each detailed bill record via (PF7, PF8).
(Please see the included mock-up at the end of this document.)
NOTE: Final screen may differ from mock-up in appearance.

The user will view the detailed record for the receivable with (PF9).
Add these fields to the receivable screen in ABCO Inquiry:

Add the category DELINQUENCY and display the value for these fields:

- DELINQUENCY-IND
- DELINQUENCT CNT
- DATE-DELINQUENT

Please see the included mock-up at the end of this document.)
NOTE: Final screen may differ from mock-up in appearance.

The ABCO technicians will be responsible for updating these elements.
Add these fields to the AR002 screen in ABCO:

The technicians will need to update these fields:

- REPAYMENT-AGREEMENT-IND
- HARDSHIP-IND
- OVERRIDE-IND
- PAYMENT-FREQ

Increase Write-Off amount for Separated employees from =<\$10 to =<\$25 – CR15481-1
For debts which are less ≤\$25, for separated employees, when it is determined that **the debt can not be** sent to CLAIMS or deemed uncollectable, **with approval from their agency** the debt can be written-off.

Modify ABCO to increase the WRITE-OFF amount of debts from ≤\$10 to ≤\$25, when the employee pay status is separated.
Any collections for the debts will be terminated.

☐ **Payroll Web Systems Branch (PWSB) Requirements**

"Not Applicable"

☐ **Administrative Web Systems Branch (AWSB) Requirements**

"Not Applicable"

☐ **Human Resources Applications Branch (HRAB) Requirements**

"Not Applicable"

Signature of Systems Requirements Branch Chief: Date:

Josie Stovall, Acting Chief Systems Requirements   09/25/13

Functional Requirements Document (FRD)		
Project# 291013 (291013)	Project Title: Debt Management Improvement – Collection Strategy Improvements (Group 1)	Date Prepared: September 26, 2012

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Micro Focus Rumba NFCPLEX B Screen #1 MOD2

File  Edit  View  Connection  Transfer  Options  Tools  Help

DATE 02/28/13                          USDA-NFC                         TIME 09:21:10
                        ADMINISTRATIVE BILLINGS AND COLLECTIONS

                                   BILL RECORD


   DEBTOR NUMBER ___   123456789   ___        BILL NUMBER  123456789

   BILL DATE  02  24  12                       BILLING ALC . . . . . . . . . . .


     PRIOR BALANCE . . .  0.00                    AMT DR ADJ PRINCIPAL . . .  0.00

     COLLECTED AMT . . .  0.00                     AMT DR ADJ NOT PRIN . . .  0.00


     AMT CREDIT ADJ . . .  0.00                     CURRENT CHARGES . . .   261.30

     AMT PAST DUE . . .   50.00                       BILLED AMOUNT . . .       50.00

                                                    REMAINING BAL AMT . . .   0.00


     MISSED PAYMENT . . .          Y

     DATE GRACE PERIOD BEGAN   12  12  12

     GRACE PERIOD COUNT          1

     LATE PAYMENT COUNTER . . .   3


                    CLEAR EXIT INQUIRY          PF3  COLLECTION RECORD
                    PF1 MENU SCREEN             PF4  ADJUSTMENT RECORD
                    PF9 RECEIVABLE              PF7  PRIOR BILL RECORD
                                                PF8  NEXT BILL RECORD
```

A mockup-up of the new Bill Record screen as it may appear in ABCO INQURY. Note the addition of the missed payment, grace period date; grace period count and late payment counter fields in the bottom left corner, and the REMAINING-BAL-AMT field directly under the field BILLED AMOUNT in the middle right column .

Functional Requirements Document (FRD)		
Project# 291013 (291013)	Project Title: Debt Management Improvement – Collection Strategy Improvements (Group 1)	Date Prepared: September 26, 2012

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Micro Focus Rumba NFCPLEX B Screen #1 MOD2

File  Edit  View  Connection  Transfer  Options  Tools  Help

DATE 02/28/13                           USDA-NFC                         TIME 09:21:10
                          ADMINISTRATIVE BILLINGS AND COLLECTIONS
                                    RECEIVABLE RECORD


    DEBTOR NUMBER  ___   123456789    ___          BILL NUMBER  123456789


    BALANCES:    RECVBL          .00      ORIGINAL RECVBL AMT    261.00
                 PRINCIPAL       .00
                 INTEREST        .00         BATCH NUMBER    X12345
                 PENALTY         .00         UPDATE REF      NF1111 22222 333333
                 ADMIN COST      .00         TAPE BILL IND   N



    PAID:       INTEREST         .00      PROCESSED:   DATE   78 91 23
                PENALTIES        .00                   TIME   18:18:18
                ADMIN COSTS      .00
                                          REGISTER:  NUMBER   666666
    LAST PAY:   AMOUNT           .00                  TYPE    0000
                TYPE
                DATE        00 00 00      STATUS:    CODE    DD
                                                     DATE    12 34 56
    DELINQUENCY:  DELINQUENCY IND    Y
                  DATE          12 34 56
                  DELINQUENT COUNT   2


    CLEAR EXIT
    PF1  MENU
    PF2  NEXT
    PF3  ACCTNGPG      PF4  ACCT W/COLLET
    PF5  BILLS                               PF7  PRIO RECVBL   PF10 CLAIMS INFO
    PF6  DESC TEXT                           PF8  NEXT RECVBL   PF11 DETAIL RECS
                                             PF9  DEBTOR INFO   PF12 EMPLOY INDET
```
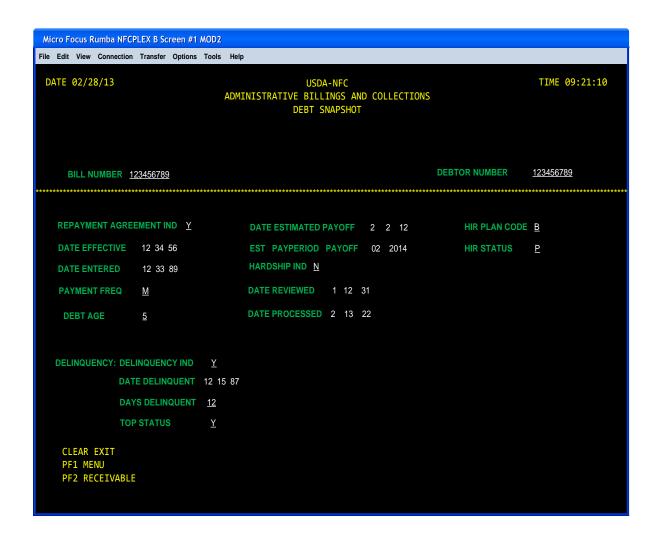
A mockup-up of the new Receivable Record screen as it may appear in ABCO INQURY.

Note the addition of the delinquency fields in bottom left corner.

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Micro Focus Rumba NFCPLEX B Screen #1 MOD2
File  Edit  View  Connection  Transfer  Options  Tools  Help

 DATE 02/28/13                        USDA-NFC                    TIME 09:21:10
                         ADMINISTRATIVE BILLINGS AND COLLECTIONS
                                   DEBT SNAPSHOT



      BILL NUMBER 123456789                         DEBTOR NUMBER    123456789
 *************************************************************************************

     REPAYMENT AGREEMENT IND  Y      DATE ESTIMATED PAYOFF   2  2  12    HIR PLAN CODE  B

     DATE EFFECTIVE   12 34 56        EST  PAYPERIOD  PAYOFF   02   2014    HIR STATUS     P

     DATE ENTERED     12 33 89        HARDSHIP IND  N

     PAYMENT FREQ     M               DATE REVIEWED    1  12  31

      DEBT AGE        5               DATE PROCESSED  2  13  22



     DELINQUENCY: DELINQUENCY IND    Y

                  DATE DELINQUENT  12 15 87

                  DAYS DELINQUENT  12

                  TOP STATUS        Y

     CLEAR EXIT
     PF1 MENU
     PF2 RECEIVABLE
```

This is a mockup of the Debt Snapshot screen as it may appear in ABCO INQUERY.