WFP User Guide

# Oracle Financial Services Lending and Leasing

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WFP User Guide
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Oracle Financial Services Software Limited

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# Table of Contents

# 1. Navigation

This document provides an overview on the basic template, navigation, common operations that can be performed and keyboard short cuts available in Oracle Financial Services Lending and Leasing. The document is organised into below topics:

- Logging In
- Template and Navigation
- Common Operations
- Hot Keys

**Note**

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

## 1.1 Audience

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

## 1.2 Conventions Used

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

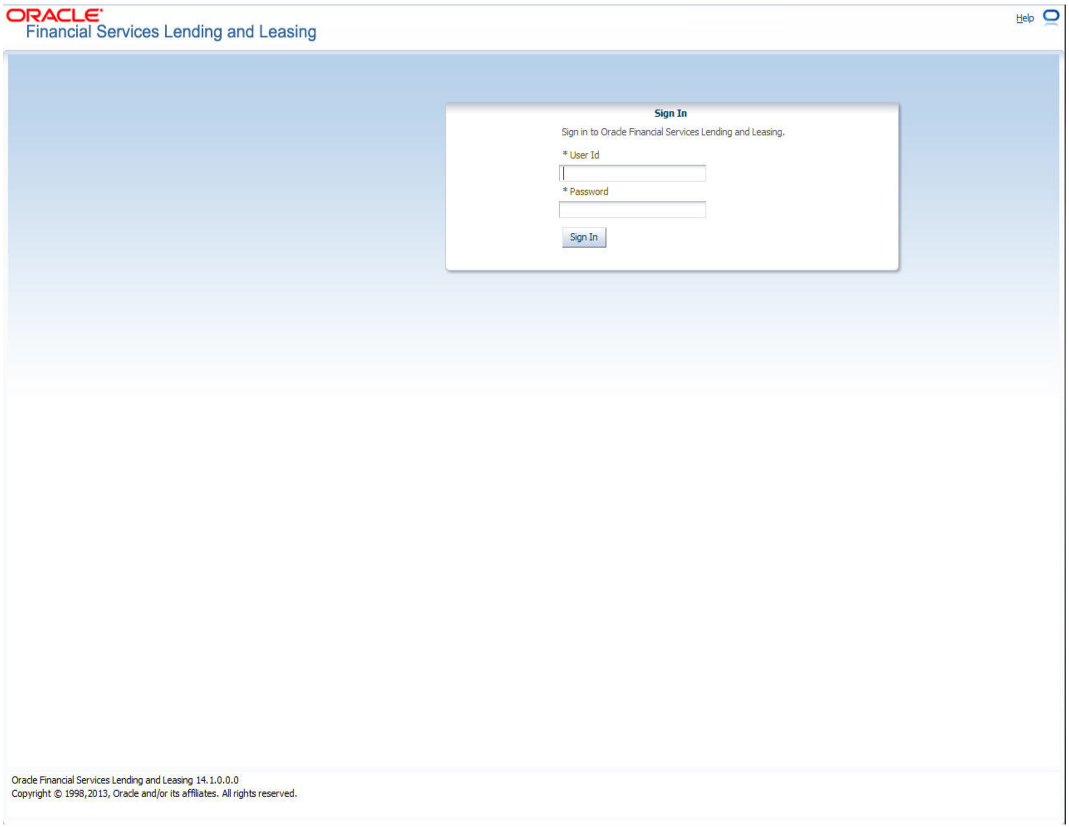
## 1.3 Logging In

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

**Note**

If an User ID is inactive for a specified number of days, then the User ID is disabled automatically.

When you invoke the application, the System displays the **Sign In** page.




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

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**Note**

Password field is case sensitive

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After specifying valid credentials, click **Sign In** to sign into the application.

## 1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system. Details are grouped into two categories to enable easy understanding. These include:

- Home Page
- Screens

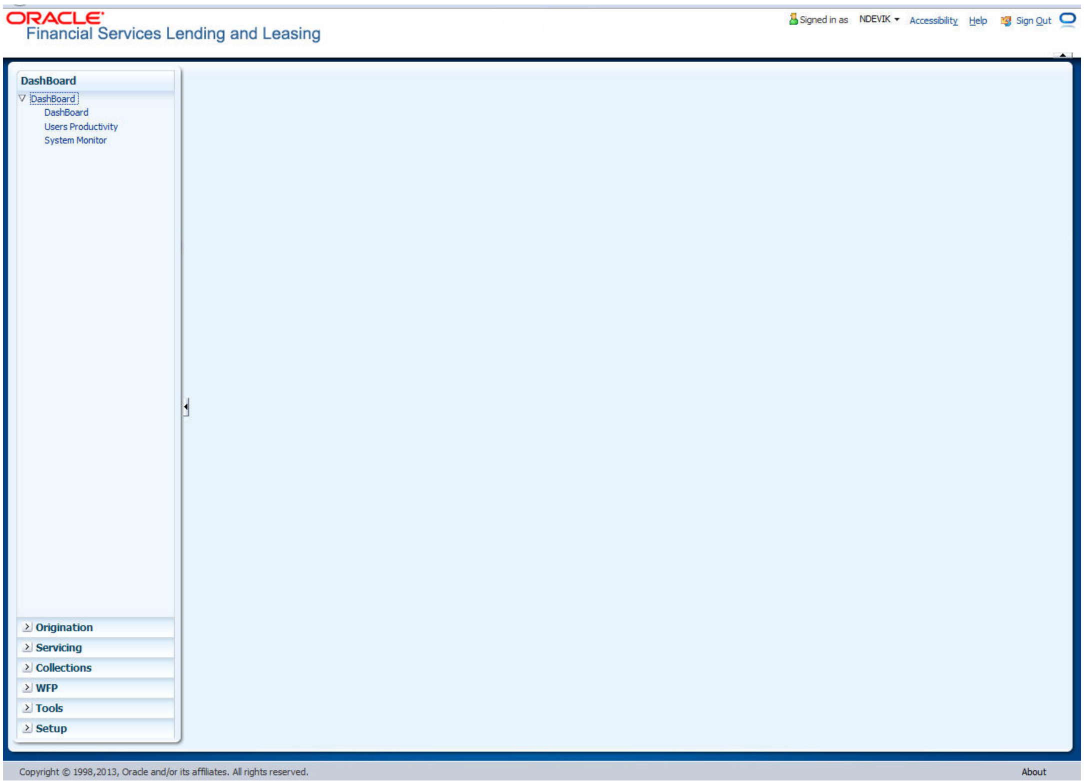
### 1.4.1 Home Page

After you login to the application with your valid credentials, the system recognizes your credentials and displays the Home Page.

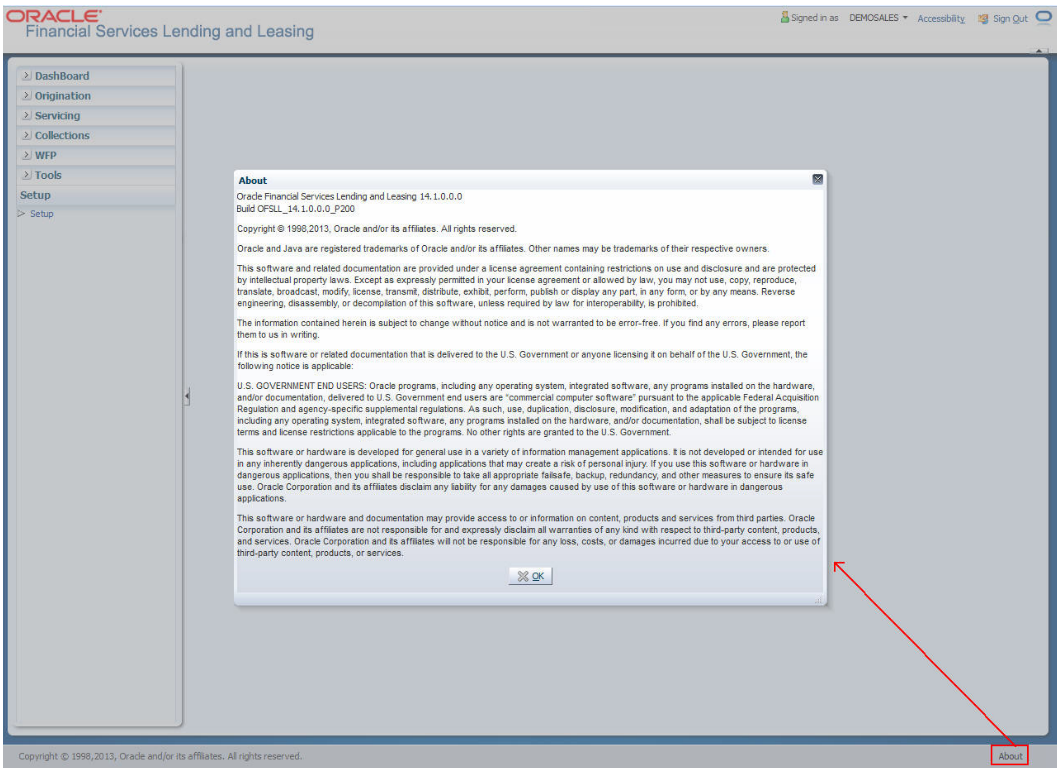
The Home page is split into three windows by vertical and horizontal splitters.

- Header
- Left Pane

- Right Pane/Work Area



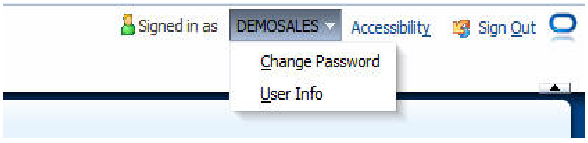

Click **About** link available in the right corner of the footer, to view the application details. For example, the version number of the application.




### Header

In the Header, the system displays;

- User ID you have logged in with – Click the adjoining drop-down arrow, the system displays the following options:



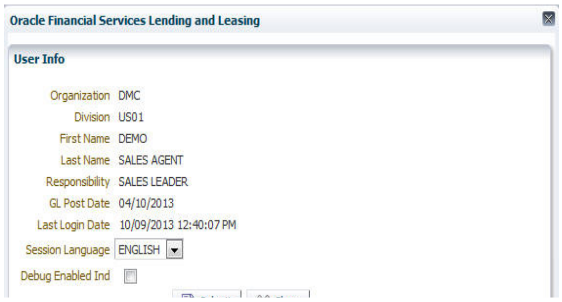

  – Change Password – Click to change the current password.


  Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field.

  Confirm the password specified in the New Password field.

  Click **Submit** to change the password and **Cancel** to revert changes.

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




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

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

  **Debug Enabled Ind** – Check this box to enable error logs.

  Click **Submit** to save the changes, and **Close** to close the window without changes.

- Accessibility – Click the link to view accessibility features of the system

  *Refer accessibility document for further details.*

- Sign Out – Click the link to sign off from the application. You can also click on icon to sign off from the application

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**Note**

Sign off from the system, when you complete your work session.

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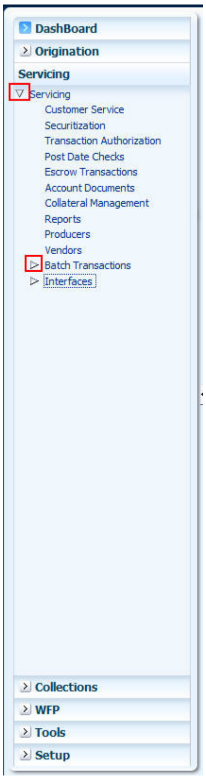
### Left Window

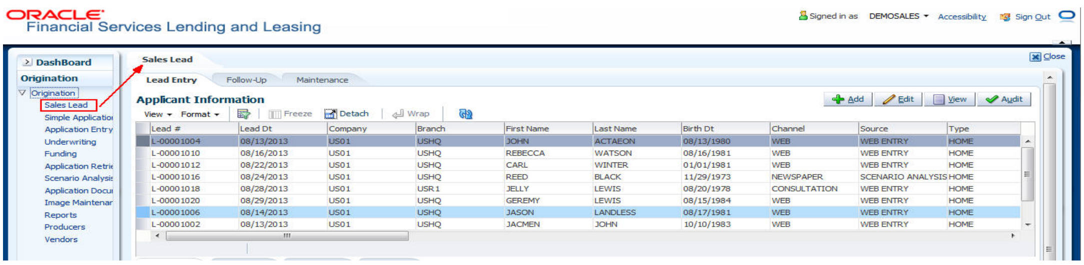
In the left pane, the system lists and provides drop-down links for the various modules available in the product. Click to expand the Module Master Tabs and to collapse them.




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

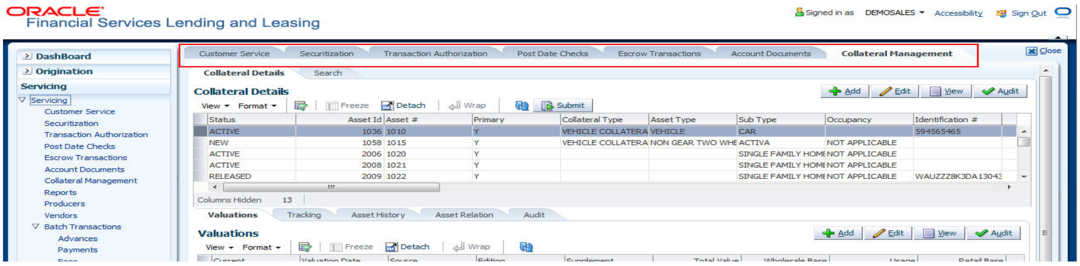
### Right Window

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




You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message as “You have too many tabs open. You will need to close some tabs before opening new ones”. Click ‘OK’ to continue.

In origination, only one among the three screens namely, Application Entry, Underwriting, Funding can be opened at a time. If ‘Application Entry’ screen is open and you click on Underwriting or Funding, the system retains the same screen.



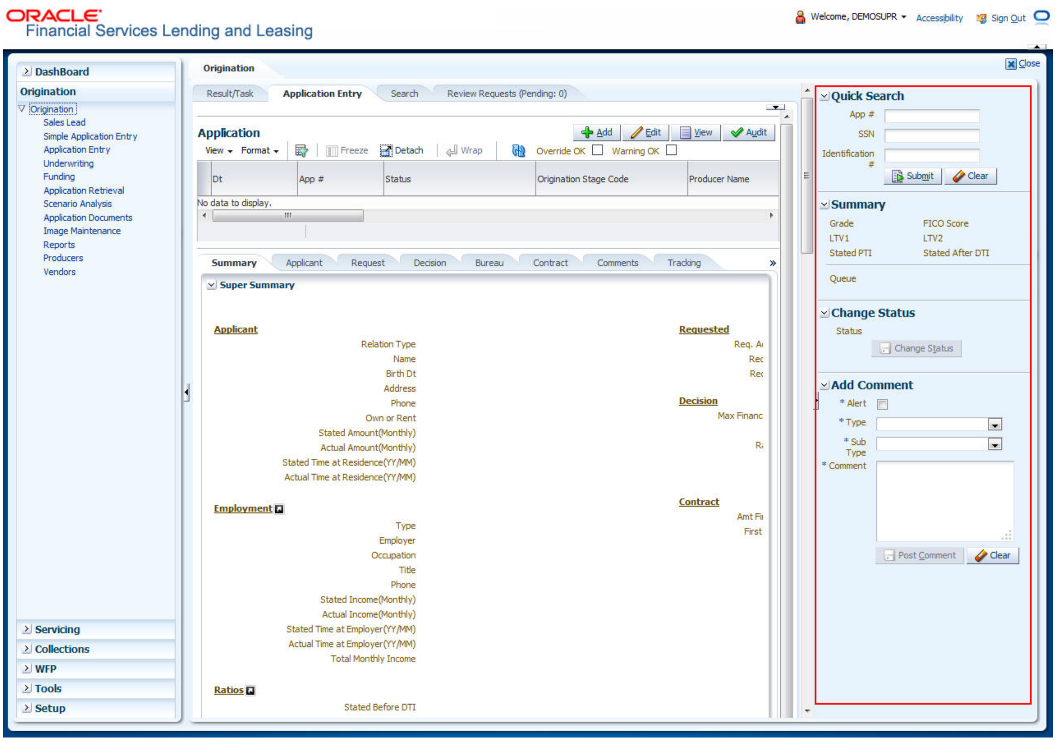

Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in the other screens.

### Right Splitter/Action Window

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

### Origination Screens

In Origination → Application screens, you can use the Right Splitter/Action Window to do the following:



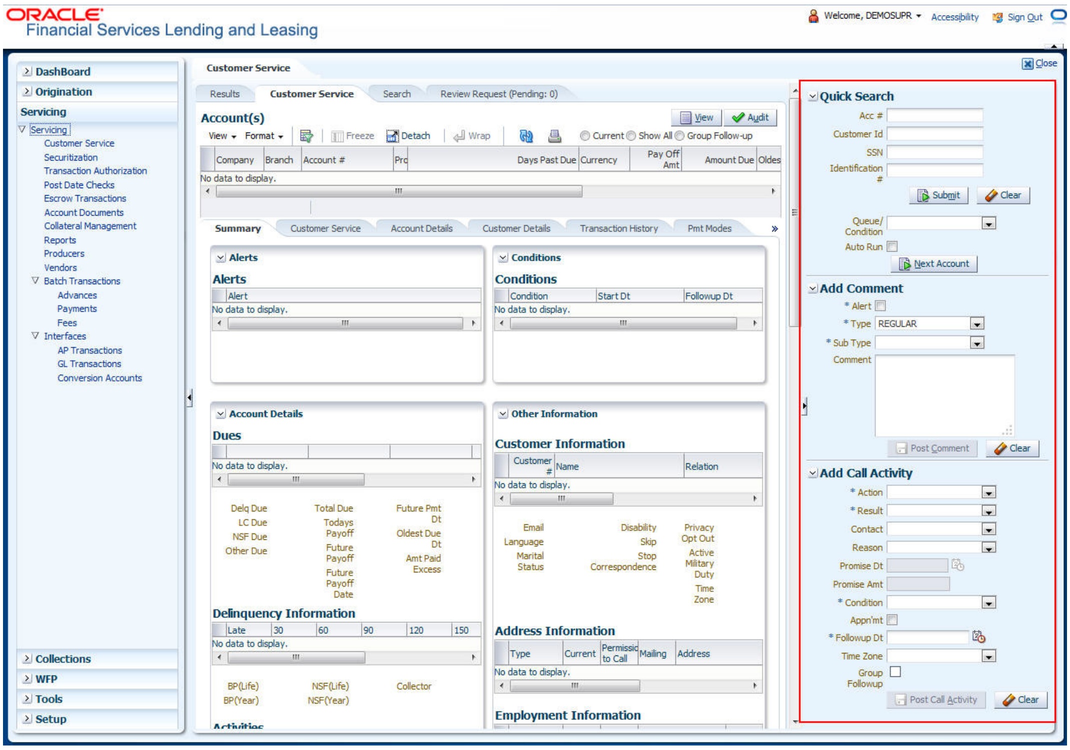

- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple Matches found for the Identification #, Please use normal Search”.

- **Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the ‘Change Status’ will be read-only.
- Use **Add Comment** section to post an alert or comment during Underwriting and Funding stages.

  For detailed information on the above options, refer to respective sections in the document.

### Servicing and Collection Screens

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




- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple Matches found for the Identification #, Please use normal Search”. You can also select the Queue Condition and Auto Run options during search.
- Use **Add Comment** section to post an alert or comment based on Type and Sub Type.
- Use **Add Call Activity** section to post all types of call activities including promise to pay, account conditions and so on, irrespective of the screen you are working on. This is similar to the option available in ‘Call Activities sub tab’ under Customer Service tab.

For detailed information on the above options, refer to respective sections in the document.

The height of the Header and the width of the Left Pane do not change, with the resizing of application window.

The system facilitates toggling the Header and Left Pane of the home page to increase the visible area of the screens. Click to toggle upper pane and to toggle left pane. To un-toggle click and respectively.

**Note**

Few screens in Origination, Servicing and Collection are identical and are linked. Hence, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on the stages of the screens:

**Origination:**

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

**Collection:**

- Collection
- Bankruptcy
- Repossession
- Deficiency

**WFP:**

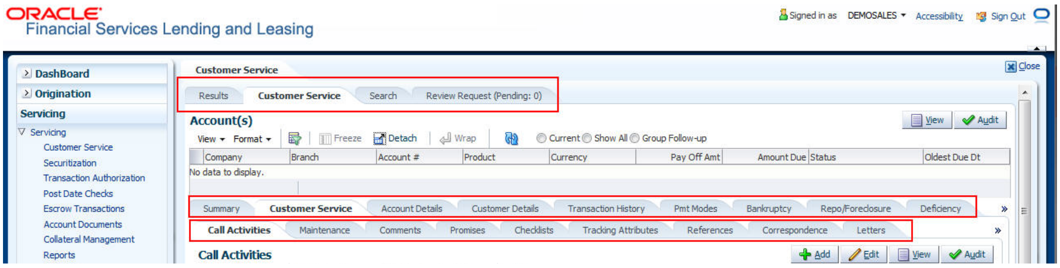
- Producers
- Credit Lines
- Units

To get more clarity on the feature discussed above, consider Origination. If you have opened a screen any of the four screens listed above, say you have opened Application Entry, you cannot open any another screen. To open another screen, you need to close the Application Entry screen.

## 1.4.2 Screens

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

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the screen displays the corresponding tabs and so on.




**Note**

Click » to view the list of additional subtabs, if any.

# 1.5 Common Operations

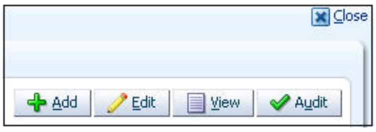
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

## 1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit




When you click any of the operation tabs, the system displays the records in-line, below the respective setup tables.

The table below gives a snapshot of them:

| Basic Operation | Description |
|---|---|
| Add | Click to add a new record. When you click **Add**, the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields with '*' symbol. |
| Edit | Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system displays an existing record in editable mode. Edit the details you need to. |
| View | Click to view an existing record. Select the record you want to view and click 'View'. The system displays an existing record in display mode, |
| Audit | Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click 'Audit'. The system displays the details tracked for that field. |
| Close | Click to close a screen or a record. When you try to close an unsaved, modified record, then the system displays an error message as "You are in middle of transaction, would you like to close the page and loose all changes, if any?". Click 'Yes' to continue and 'No' to save the record. |

## 1.5.2 Basic Actions

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

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

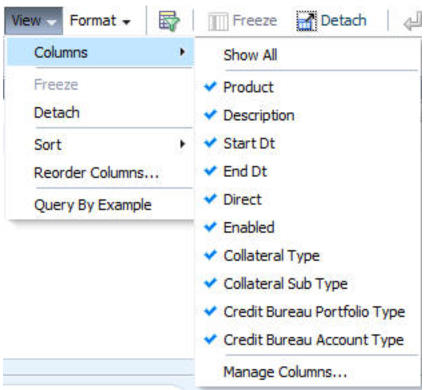

The table below gives a snapshot of them:

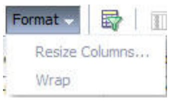
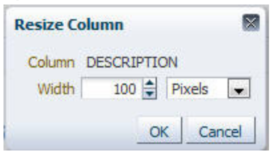
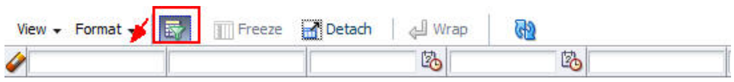
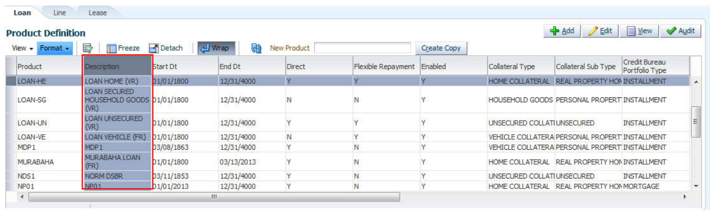
| **Basic Actions** | **Description** |
|---|---|
| Save And Add | Click to save and add a new record. This button is displayed when you click ‘Add’ button. |
| Save And Return | Click to save and return to main screen. This button is displayed when you click ‘Add’ or ‘Edit’ buttons. |
| Return | Click to return to main screen without modifications. This button is displayed when you click ‘Add’, ‘Edit’ or ‘View’ buttons. |

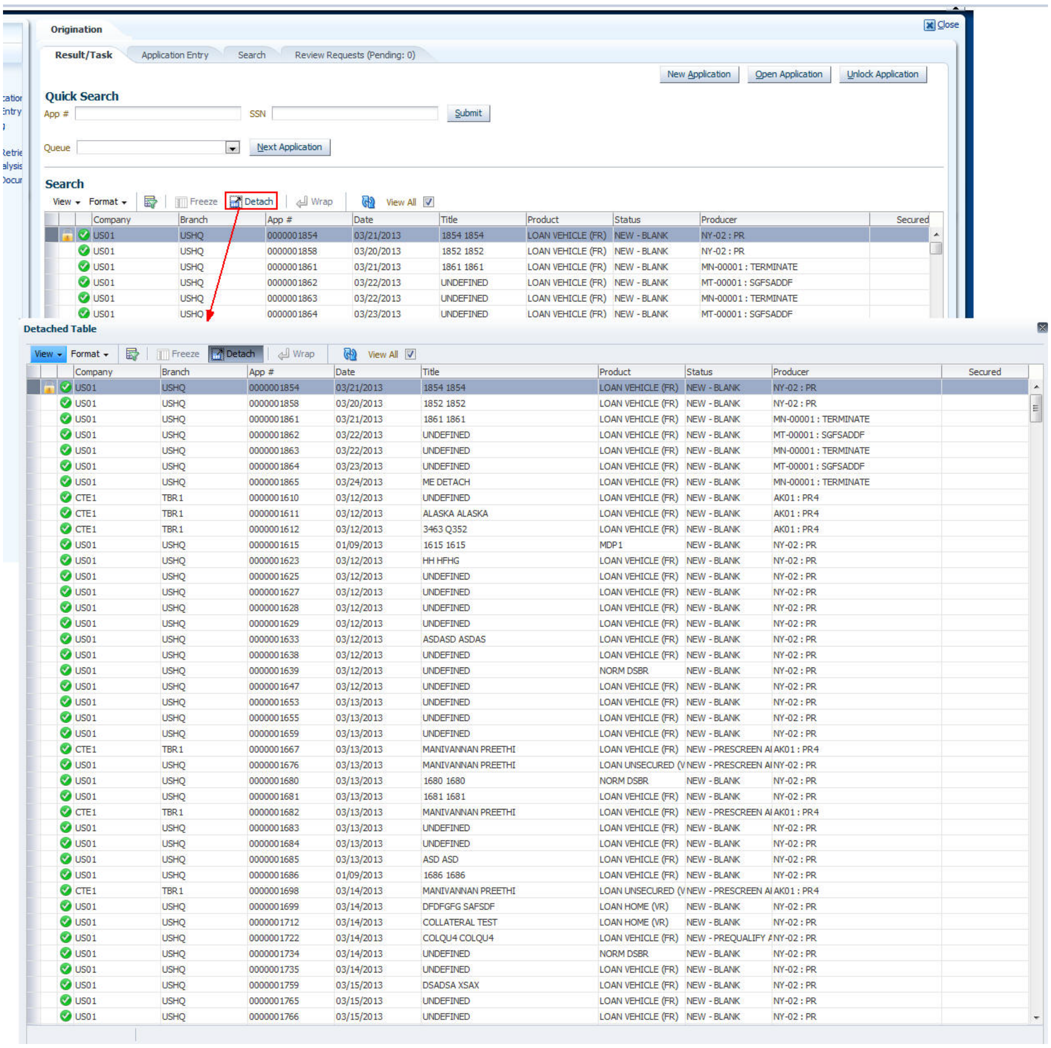
## 1.5.3 Personalization Options

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


The table below gives a snapshot of them:

| **Options** | **Description** |
|---|---|
| View | Click to personalize your view. The drop-down list provides the following options of customization:<br>• Customize columns you wish to view<br>• Sort the order of displayed data<br>• Reorder columns<br>Additionally, the drop-down list provides selection of options adjoining ‘View’.<br> |

| Options | Description |
|---|---|
| Format | Click to resize columns or wrap a data in the table cells.<br><br>Select the column you need to resize and select **Resize Columns** option from the **Format** drop-down list.<br><br>Specify the **Width** and the unit for the selected column. Click **OK** to apply changes and **Cancel** to revert. |
| Query by Example | Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.<br> |
| Freeze | Select the column at which you need to freeze the table and click **Freeze**. Function is similar to the freeze option in MS excel. |
| Detach | Click to detach the setup table from the screen. An example of the detached table is provided below. |
| Wrap | Select the column in which the data needs to be wrapped and click **Wrap**.<br> |
|  | Click to refresh the data in the table |



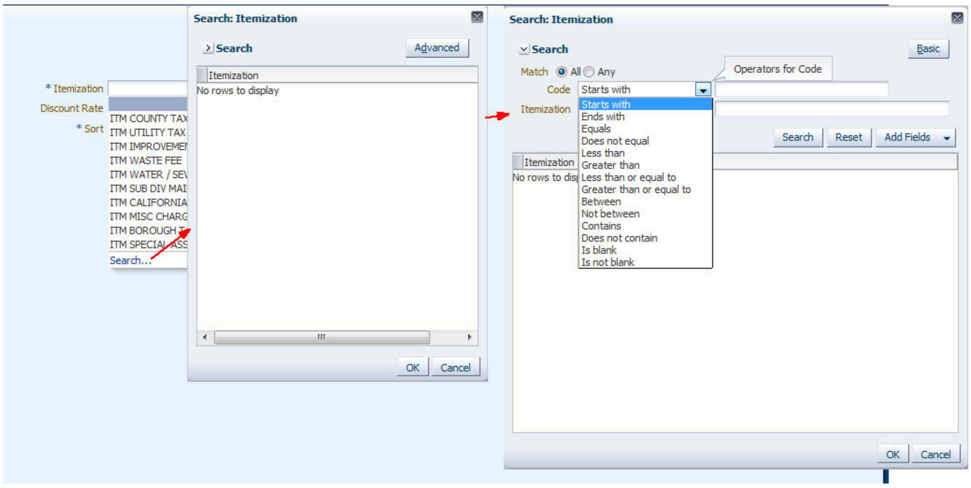

> **Note**
>
> Click ‘Add’, ‘Edit’ or ‘View’ button to open a new page in expanded mode with details.

### Drop-down List

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

- Drop-down list – Provides only select option, search option unavailable

- Combo drop-down list – The LOV contains huge data and provides both select and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.

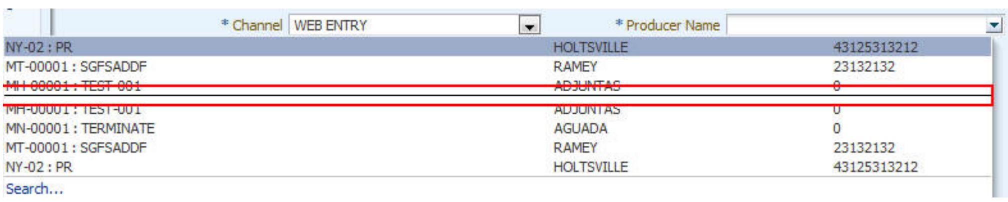



Click the arrow button available before 'Search' to toggle the search options.

| **Buttons/Menu** | **Do this** |
|---|---|
| Basic | Click 'Basic' for normal search. |
| Advanced | Click 'Advanced' for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select). |
| **Note:** The system displays either of the 2 options. | |
| Match | Select 'All' to display results exactly matching the specified characters. Select 'Any' to display results matching any of the specified characters |
| Search | Click to search for the values based on the specified search criteria. The search results are displayed below with the details in respective columns. |
| Reset | Click to reset the search criteria |
| Add Fields | Click to add additional fields to search criteria. |

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

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



## 1.6 Keyboard Compatibility

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

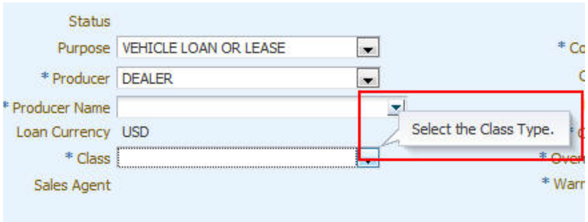
1. **Shift + Alt** + mnemonic to activate buttons on the screen. For example, to open 'Accessibility' window, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted,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

*For further details on Keyboard Compatibility, refer 'Section 1.8.3.2 Keyboard Compatibility'.*

## 1.7 Tool Tips

The system is facilitated with tool tip option. When the cursor is moved to any of the field on the screen, a popup is displayed with a tip on the action to be performed.

## 1.8 Accessibility




### 1.8.1 Understanding Accessibility

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

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

### 1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled You can set the accessibility preferences soon after login. On the landing page using the 'Accessibility' link on the right end of the header and can set the following preferences as required

#### Screen Reader

Screen reader provides assistance to the visually impaired users. It interprets the screen elements by reading the them aloud.

## High Contrast

High contrast feature increases the contrast level to make the screen more appealing for the reader with low vision.

## Large Fonts

Large fonts feature enlarges the font size to ensure the clear display and appropriate spacing. This benefits the reader with low vision.

### 1.8.2.1 For Visual Challenges

The visual challenges varies widely, however it generally includes, blindness, low vision or colour blindness. To make the application more accessible, following features are provided.

**Blindness:**

In order to interpret the visual display information in the audible form, Screen reader compatibility is provided.

In places where Screen reader technology cannot obtain information from images, text equivalents for images are provided.

For Users with difficulty in using mouse, since it requires hand and eye coordination, Keyboard navigation is provided. Details of keyboard navigation is provided in *'Section 1.8.3.2 Keyboard Compatibility'.*

**Low vision:**

For Users who cannot view the content that has small font size and cannot be enlarged, Software magnifier to enlarge text and images beyond normal font enlargement is provided.

Also, there is no information presented using attributes such as depth, size, location, font etc.

For high contrast requirements Screen setting can be adjusted.

**Color blindness:**

Oracle Accessibility guidelines have been followed and hence accessibility issues relating to colour blindness are addressed.

Also, high contrast colours have been used to address difficulty in identifying shades of colours. For example, Black text in white background.

### 1.8.2.2 For Hearing Challenges

People with hearing challenges or hard of hearing might encounter problems accessing the information presented using sounds. Some application features minimize their concerns.

Visual representations of audible information is provided so that Users with this challenge do not miss information presented using audio.

### 1.8.2.3 For Age-related Challenges

Apart from the above, there can be aging issues like week eye-sight or hearing.

Issues related to week eyesight can be addressed through Application features for Visual Challenges provided in *'Section 1.8.2.1 For Visual Challenges'.*

Issues related to hearing can be addressed through Application features for hearing challenges provided in *'Section 1.8.2.2 For Hearing Challenges'.*

For Users who are less familiar with computers, the simplified user interface with easy navigation options, uniform layout and design and commonly used terminology in the application is of great advantage.

To address issues relating to understanding complex information, User manuals are provided for online help and tool tips at all required places are provided. In addition, system messages like error, warning or information helps you through.

## 1.8.3 Other Accessibility Considerations

### 1.8.3.1 Documentation Accessibility

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

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

### 1.8.3.2 Keyboard Compatibility

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

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

| Browser | Operating System | Key Combination | Action |
|---|---|---|---|
| Apple Safari | Mac OS X | Control + Option + mne-monic | Click |

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

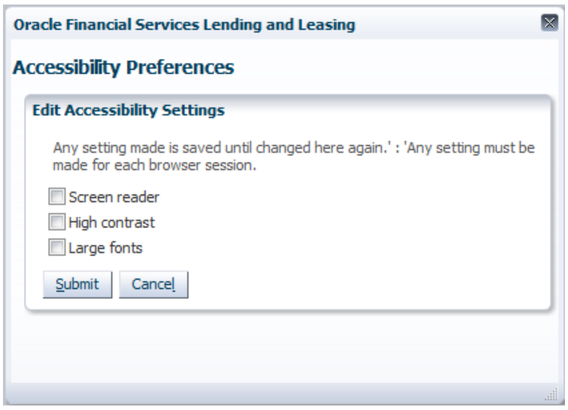
| Shortcut | Action |
|---|---|
| Ctrl++ | To increase zoom level. |
| Ctrl+- | To decrease zoom level. |
| Ctrl+0 | To set zoom level to default level. |

### 1.8.4 Setting up Accessibility Preferences

A user has an option to setup or change the accessibility preferences.

**To edit accessibility settings**

1. Click Accessibility in the header part of the application. The system displays the following screen:.




2. Select any or all of the required options to edit or change the accessibility settings.
3. Click Submit.

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**Note**

– Settings made is saved until changed.

– Settings must be made for each browser session.

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# 2. Dashboards

## 2.1 Introduction

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

This manual explains the functionality of Dashboard facility and the various Dashboards present in the system. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

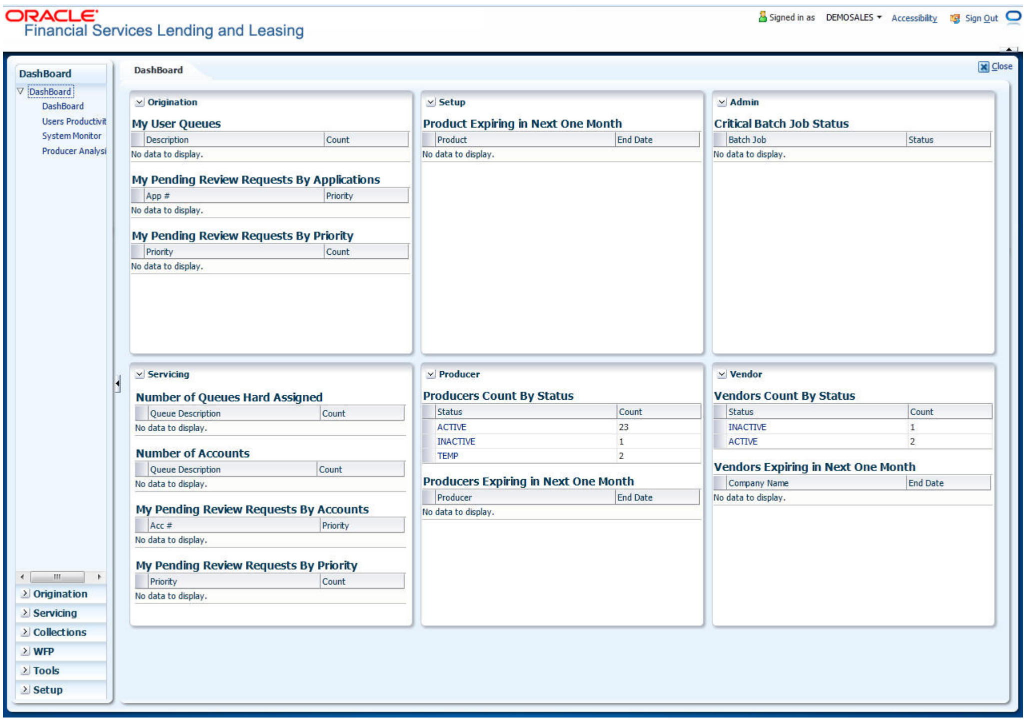
## 2.2 Dashboards

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

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

**Navigating to Dashboards**

Click **Dashboard** →**Dashboard** →**Dashboard**.



**Features**

The following are the features of Dashboard:

- The system organizes Dashboards to provide comprehensive and consolidate snapshot in tiny windows, to access information easily. Thus, helping to; analyze, monitor, and make better decisions which in turn help save time and cost.
- The page is designed to display six Dashboards, distributed in two rows with three Dashboards per row, without scroll bars.
- The height and width of all Dashboards are fixed; however, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.
- Each section in Dashboard is hyperlinked to the home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.

**Example**

Above Dashboard displays the count of active Producers and Vendors. Click these links, the main screen of Producers or Vendors will display the list of all these Active records whose count is mentioned in the dashboard.

Similarly record displayed in Servicing section under ‘My Review Requests’ will open the specific account’s main screen, when clicked.

## 2.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup window is a supervisor feature that allows you to monitor the daily performances of users completing . These tasks are categorized as (loan origination) customer service/collection tasks ().

> **Note**
>
> The system updates this display only form every day.

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

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

**Navigating to User Productivity Page**

1. On the Oracle Financial Services Lending and Leasing home page, click **Dashboard →Dashboard →User Productivity**.
2. The system displays the User Productivity screen. You can view the tasks related to:

- Underwriting/Funding
- Customer Service/Collection

## 2.4 System Monitor

The System Monitor page is the one stop place to check all the activities in and around the system. It maintains the progress of;

- Batch Jobs
- Jobs

- Services
- Database Server Log Files
- Parked Transactions
- Users

**Navigating to System Monitor**

1. On the Oracle Financial Services Lending and Leasing home page, click **Dashboard** → **Dashboard** →**System Monitor**.

## 2.4.1 Monitoring Batch Jobs

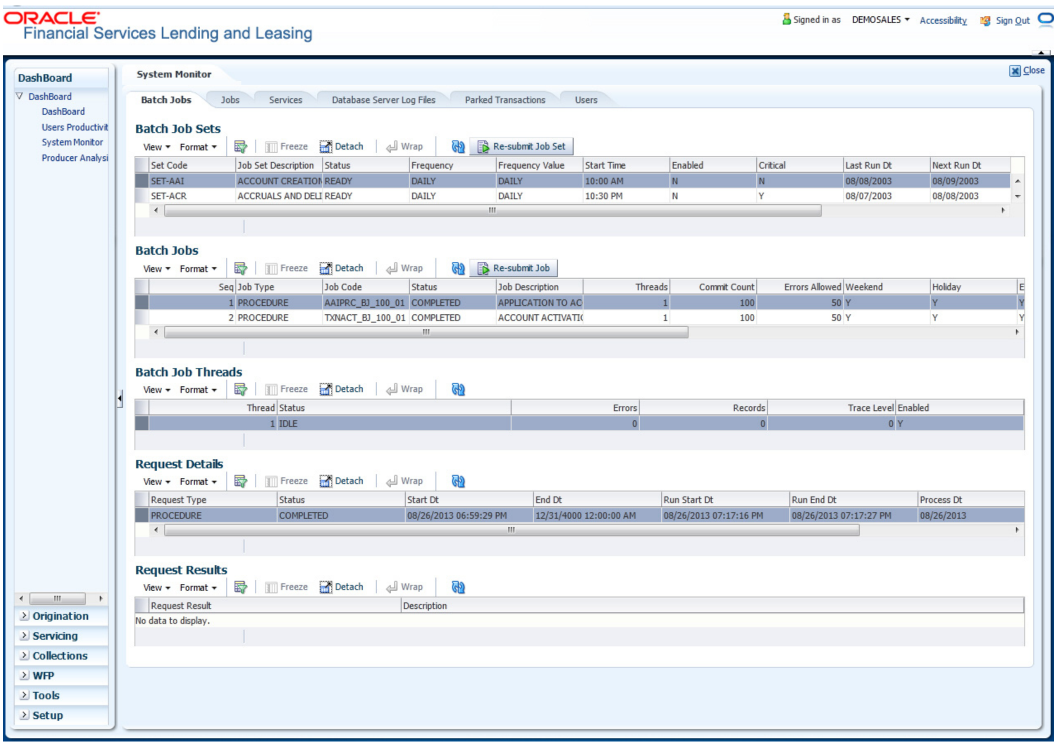
The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details section.

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

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

**To Monitor Batch Job**

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



A brief description of the fields is given below:

| Field: | View this: |
|---|---|
| Set Code | Displays the code for batch job set. |
| Job Set Description | Displays the description for batch job set. |
| Status | Displays the job set status. |
| Frequency Code | Displays the frequency at which the job set is to be executed. |
| Frequency Value | Displays the value of the frequency code chosen for the job set. |
| Start Time | Displays the start time for the job set. |
| Enabled | Displays if the job set is enabled or not. |
| Critical | Displays if this job set is critical or not. |
| Last Run Dt | Displays the date of last run of the job set. |
| Next Run Dt | Displays the next run date for job set. |
| Parent | Displays the preceding job set. |
| Dependency | Displays the type of dependency on predecessor. |

**To resubmit a batch job set**

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set causes the system to re-perform the batch job set and dependent batch jobs.

- In the **Batch Job Sets** section, choose the batch job set to resubmit (only a batch job set with a status of FAILED can be resubmitted), then click **Resubmit Job Set** button.

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

A brief description of the fields is given below:

| Field: | View this: |
|---|---|
| Seq | Displays the batch job sequence number. |
| Job Type | Displays the batch job request type. |
| Job Code | Displays the batch job request code. |
| Status | Displays the job status. |
| Job Description | Displays the batch job description. |
| Threads | Displays the number of threads used by the job. |
| Commit Count | Displays the number of rows after which auto-commit is triggered. |
| Errors Allowed | Displays the number of errors allowed. |

| Field: | View this: |
|---|---|
| Weekend | Displays if the batch job will execute job on weekend or not. |
| Holiday | Displays if the batch job will execute job on a holiday or not. |
| Enabled | Displays if the job is enabled or not. |
| Parent | Displays the preceding job. |
| Dependency | Displays the type of dependency on predecessor. |
| Command | Displays the command line for the job. |
| Rollback Segment | Displays the rollback segment for job. |

**To resubmit a batch job**

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set will cause the system to re-perform the batch job.

- In the **Batch Jobs** section, choose the batch job to resubmit (only a batch job with a status of FAILED can be resubmitted), then choose **Resubmit Job Set**.
- The **Batch Job Threads** section displays the status of the individual threads.

A brief description of the fields is given below:

| Field: | View this: |
|---|---|
| Thread | Displays the name of thread. |
| Status | Displays the status of thread. |
| Errors | Displays the number of errors in the thread. |
| Records | Displays the number of records in the thread. |
| Trace Level | Displays the SQL trace level (0, 1, 4, 8, 12). |
| Enabled | Displays if the job thread is enabled or not. |

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

A brief description of the fields is given below:

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

| Field: | View this: |
|---|---|
| Run End Dt | Displays the date and time at which the job run ended. |
| Process Dt | Displays the transaction is posted with this General Ledger effective date. |
| Description | Displays the job request description. |

If a particular job requires that a result message be created, then that message appears in the Request Results section. A message is usually created in the event of an error.

A brief description of the fields is given below:

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

### 2.4.2 Monitoring Jobs

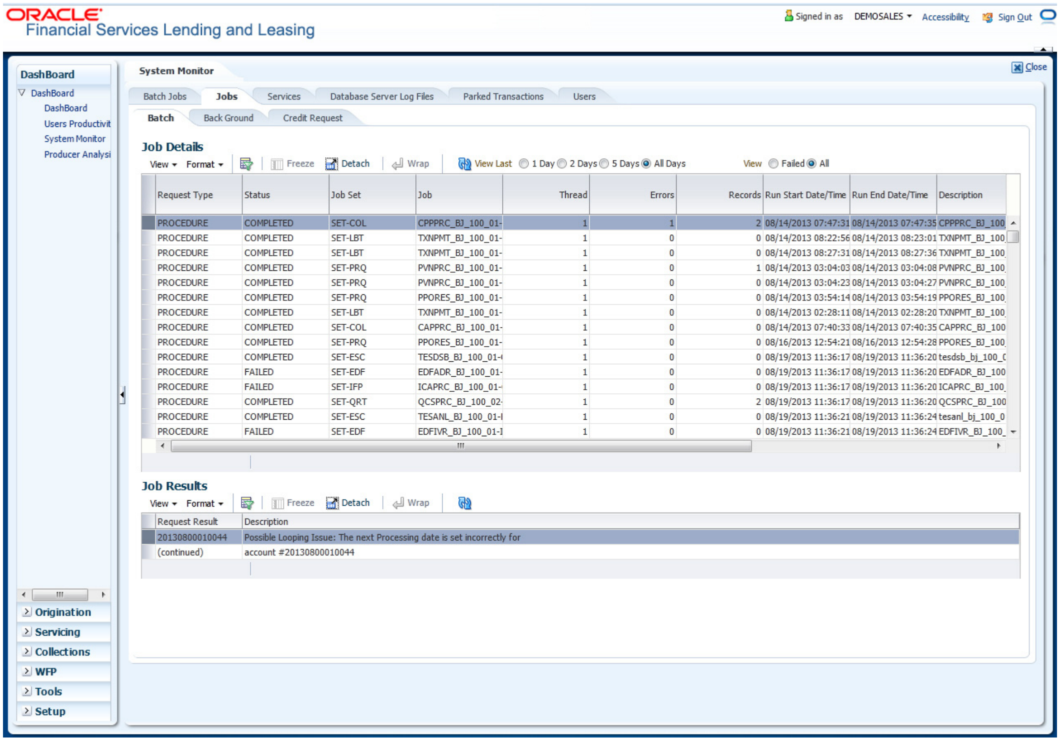
The Monitor Jobs page provides another view of monitoring all system processes, including credit bureau requests and payment posting. This page displays the data in reverse chronological order of the Run Start Date/Time, where as the Monitor Batch Jobs page provides the historical data about each job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

**To Monitor Job Details**

1. Click **Dashboard** → **Dashboard** →**System Monitor** →**Jobs**.
2. On the **Job** page, select the type of jobs you want to view in the Job Details section. You can select any of the following jobs:

- Batch
- Back Ground

- Credit Request




A brief description of the different jobs available is given below:

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

3. In the **Job Details** section, select the time frame of the contents of the **Job Details** section. You can select any of the following options:

| Select: | System Displays: |
|---|---|
| 1 Day | All the types of jobs selected in the Jobs Type section of the last one-day. |
| 2 Days | All the types of jobs selected in the Jobs Type section of the last two days. |
| 5 Days | All the types of jobs selected in the Jobs Type section of the last five days. |
| All Days | All the types of jobs selected in the Jobs Type section. |

4. If you select **Failed** option in the **View** section, the system displays the failed jobs on the type and time frame you have selected.
5. In the **Job Details** section, you can view the following information about the jobs matching the contents of the Job Type, View Last, and Failed boxes:

A brief description of the fields is given below:

| Field: | View this: |
|---|---|
| Request Type | Displays the job request type. |
| Status | Displays the job request status. |
| Job Set | Displays the job set code. |
| Job | Displays the job description. |
| Thread | Displays the job thread. |
| Errors | Displays the number of errors. |
| Records | Displays the number of records processed by the job. |
| Run Start Date/Time | Displays the job run start date time. |
| Run End Date/Time | Displays the job run end date time. |
| Description | Displays the job request description. |
| Process Dt | Displays the job process date. |
| **Valid Execution Period** | |
| Start Date/Time | Displays the job start date/time. |
| End Date/Time | Displays the job end date time. |

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

A brief description of the fields is given below:

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

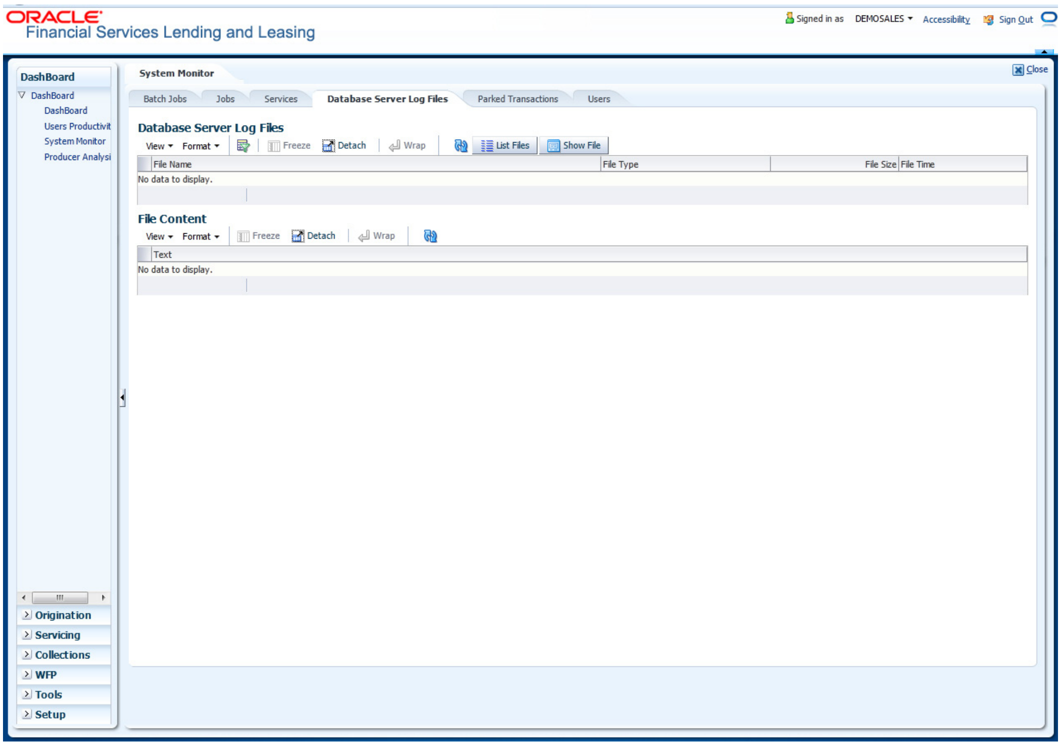
### 2.4.3 Monitoring Services

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

**To stop, start, or refresh a processing service**

1. Click **Dashboard** → **Dashboard** →**System Monitor** →**Services**.

2. In the **Services** section, you can view the following information about the system's processing services:




A brief description of the fields is given below:

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

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

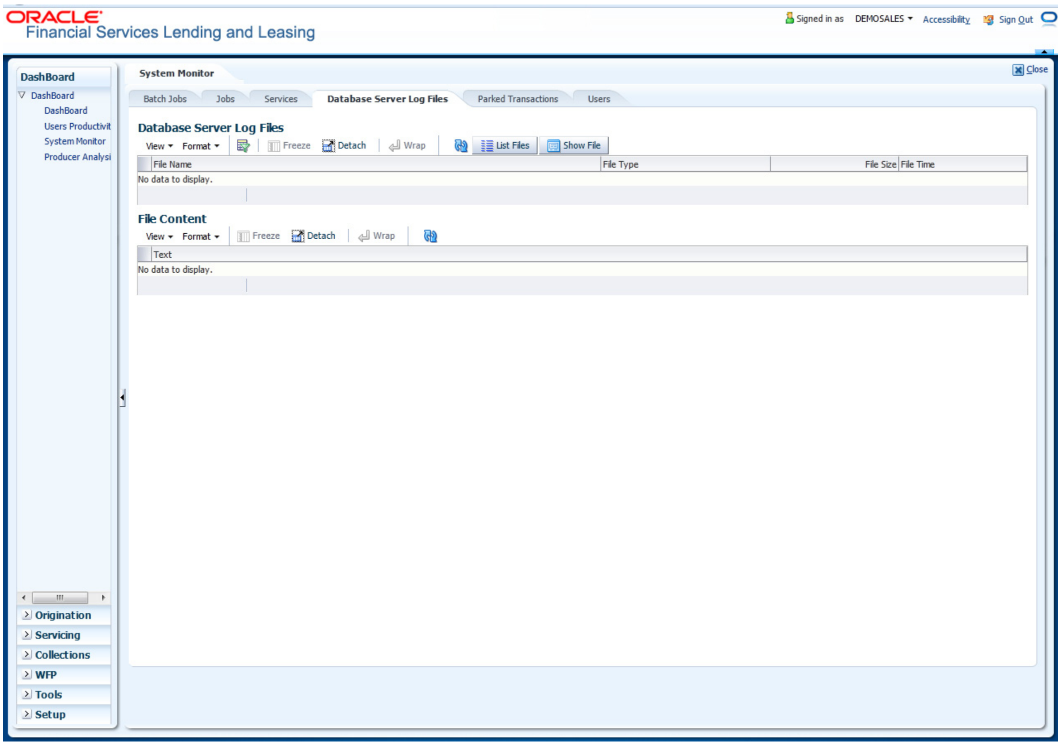
| **Choose:** | **System:** |
|---|---|
| Status | Refreshes (updates) the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command. |
| Start | Starts the job service. |
| Stop | Stops the job service.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

### 2.4.4 Data Server Log Files

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

**To view a log file on the database server**

1. Click **Dashboard** → **Dashboard** →**System Monitor** →**Database Server Log Files**.
2. In the **Database Server Log Files** section, click **List Files**.




3. Then in the **Database Server Log Files** section, you can view the following information. A brief description of the fields is given below

| **Field** | **View this:** |
|---|---|
| File Name | Displays the name of the file. |
| File Type | Displays the type of the file. |
| File Size | Displays the size of the file. |
| File Time | Displays the time stamp of the file. |

4. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files.**
5. Click **Show File**. A File Download - Security Warning dialog box is displayed with the confirmation message “Do you want to save this file?”
6. Click **Save**.
7. In the **Save As** dialog box, select the location you want to save the file and click **Save**.

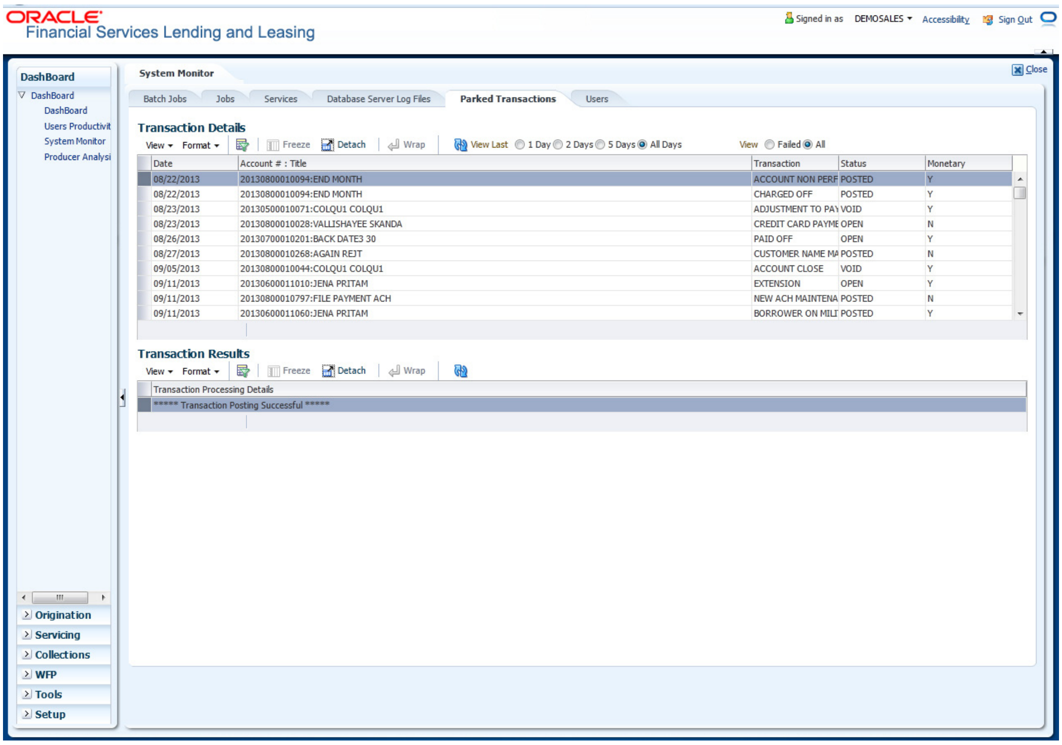
### 2.4.5 Parked Transactions

Transactions which are posted when the end of the day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as “parked” transactions.

They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction page.

**To Monitor parked transactions**

1. Click **Dashboard** → **Dashboard** →**System Monitor** →**Parked Transactions**
2. In the page's **View Last** section, select the time frame of the contents of the **Transaction Details** section.




A brief description of the fields is given below:

| Select: | System Displays: |
|---|---|
| 1 Day | All parked transaction from the last one-day. |
| 2 Days | All parked transaction from the last two days. |
| 5 Days | All parked transaction from the five days. |
| All Days | All parked transactions. |

3. If you select **Failed** in the **View** section, the system displays the failed transactions of the time frame you have selected.
4. In the **Transaction Details** section, you can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections.

A brief description of the fields is given below:

| Field: | View this: |
|---|---|
| Date | Displays the transaction date. |
| Account #: Title | Displays the account number and title. |

| Field: | View this: |
|---|---|
| Transaction | Displays the transaction |
| Status | Displays the status of the transaction |
| Monetary | Displays if the transaction is a monetary transaction or not. |

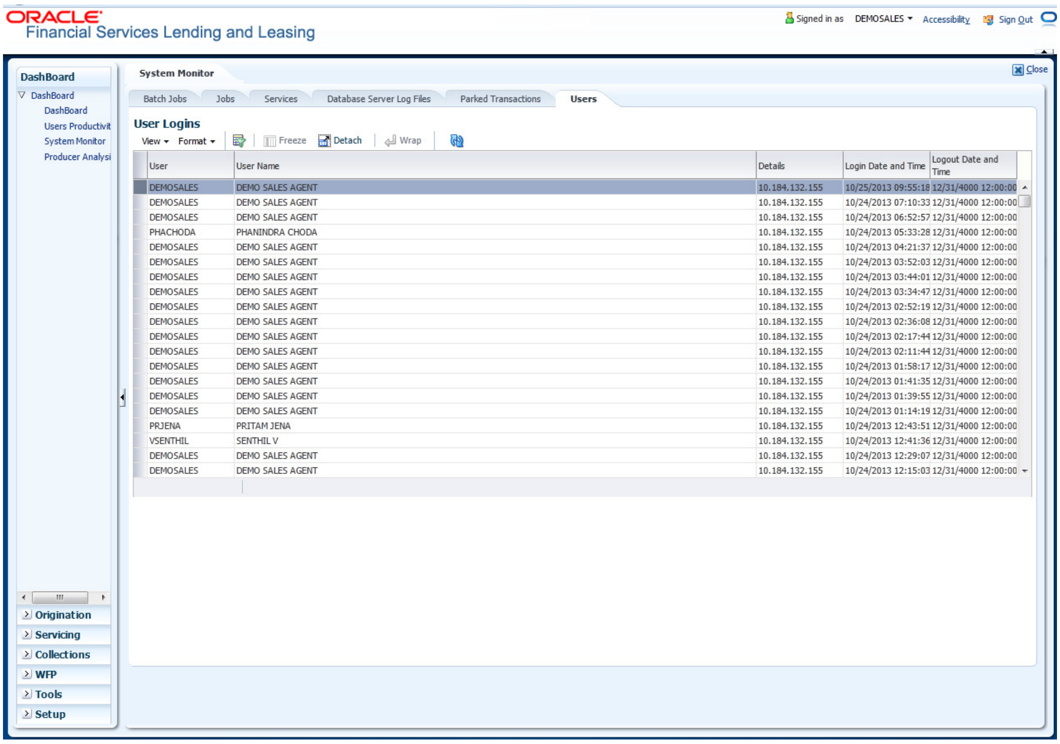
5. In the **Transaction Results** section, view the results of the transaction in the Transaction Processing Details field.

### 2.4.6 Monitoring Users

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

**To monitor users who have logged on to the system**

1. Click **Dashboard** → **Dashboard** →**System Monitor** →**Users**.
2. In the **User Logins** section, you can view the following information




A brief description of the fields is given below:

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

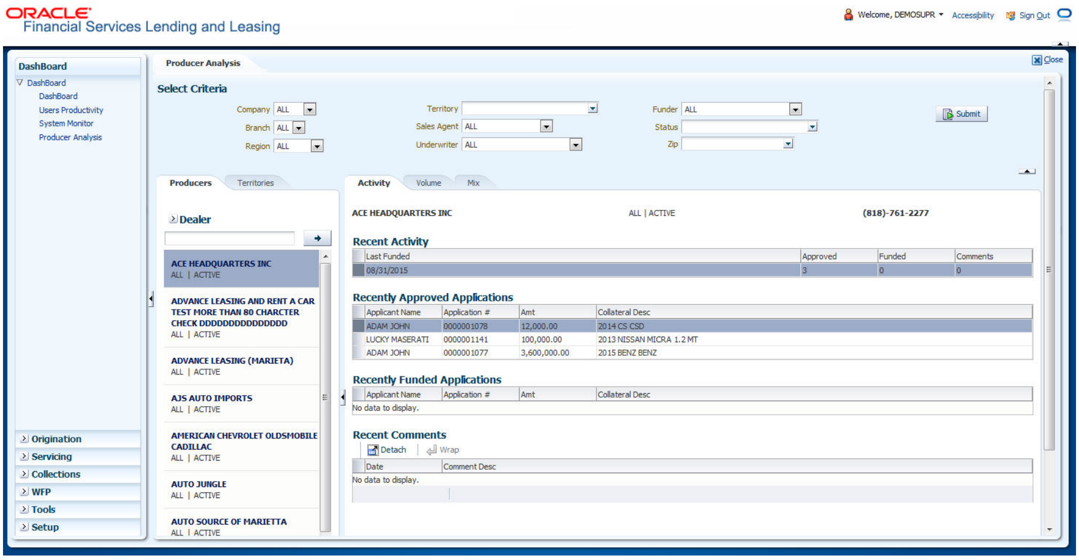
| Field: | View this: |
|---|---|
| Logout Date and Time | Displays the logout date time for the user. |

# 2.5 Producer Analysis

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

**Navigating to Producer Analysis**

Click **Dashboard** →**Dashboard** →**Producer Analysis**.



## 2.5.1 Select Criteria

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

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

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

The Producer Analysis screen is further categorized into two sections (left and right panels) to support various details depending on the selection criteria. The left Panel consists of two tabs, Producers and Territories.

### 2.5.2 Producers

In the Producers Tab, you can use search option to search for a producer by name. Enter the producer name and click button. You can also search for all the producers maintained in the system by doing a blank search.

Based on criteria specified, all the matching records are listed in alphabetical order and the producers sales metrics for the first selected record (by default), is displayed in the right panel through following tabs. Also the current status of the producer and contact information is displayed on the top.

#### 2.5.2.1 Activity Tab

The activity tab displays all the applications processed by the producer as per the following categorization.

**Recent Activity**

This section displays the following information:

- Last Funded - Date on the which the recent application was funded.
- Approved - Total number of applications approved, but not funded in last 30 days.
- Funded - Total number of applications funded in last 30 days.
- Comments - Total number of producer comments added in the last 30 days.

**Recently Approved Applications**

This section displays the first 10 credit applications which have been approved, but not funded in last 30 days along with their applicant name, application number, amount and collateral description details.

**Recently Funded Applications**

This section displays the first 10 credit applications which have been approved and funded in last 30 days along with their applicant name, application number, amount and collateral description details.

**Recent Comments**

This section displays the first 10 application comments of the total comments added in the last 6 months with their date and comment description.

#### 2.5.2.2 Volume Tab

The volume tab provides a graphical (bar chart) representation of volume metrics.

**Volume Metrics**

You can filter the metrics data to be displayed based on Credit Amount or Units Sold by selecting **Amt** or **Units** radio button respectively.

The table in volume metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  – MONTH TO DATE: Indicates the total applications processed in the current month till date.

- CURRENT PACE: Indicates the speed at which the applications are being processed by calculating the total applications submitted against elapsed days of the month.

- Submitted - Indicates the ratio of total requested amount per units (applications) submitted for processing.
- Approved - Indicates the ratio of total financed amount per units (applications) approved but not funded.
- Funded - Indicates the ratio of total contract amount financed per units (applications) funded.

You can further sort the display of metrics data based on applications submitted or approved or funded against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, “Submitted” and “6M” options are selected.

#### 2.5.2.3 Mix Tab

The mix tab provides a graphical (bar chart) representation of mix of business metrics.

**Mix of Business**

You can filter the metrics data to be displayed based on Credit Request Percentage or Units Sold by selecting **Percentage** or **Units** radio button respectively.

The table in volume metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the total applications processed in the current month till date.
  - PREVIOUS MONTH: Indicates the total applications processed in the previous month.
- Tier 1 - Total of applications processed in first slab.
- Tier 2 - Total of applications processed in second slab.
- Tier 3 - Total of applications processed in third slab.

You can further sort the display of metrics data based MTD (month to date) or 6M (6 months) or 6Y (6 years) of which “6M” is selected by default.

### 2.5.3 Territories

On selecting the Territories Tab, you can view the territory-wise producer sales metrics. Depending on the territory selected in ‘Select Criteria’ section, all the matching records are listed in alphabetical order with the total amount funded for the particular territory from beginning of the month till date. If you have selected multiple territories in the search criteria, then the cumulative total of amount funded for all the selected territories are listed under ‘ALL’ categorization.

The producer sales metrics for the first selected record (by default), is displayed in the right panel through following tabs.

#### 2.5.3.1 Portfolio

The portfolio tab provides a graphical (bar chart) representation of territory-wise business metrics in term of volume i.e. total amount funded against date.

### Portfolio Information

You can filter the metrics data to be displayed based on total number of **Actual** (only funded applications) or **Actual + In For Funding** (both submitted and funded applications) by selecting the appropriate radio buttons.

The table in Portfolio Information section displays the following details:

- Measurement - This consists of the following two specific records.
  - MONTH TO DATE: Indicates the total applications processed in the current month till date.
  - TARGET: Indicates the total number of applications expected to be processed by the producer.
- Volume - Indicates the ratio of total amount funded to the total number of applications submitted.
- Percentage - Indicates the ratio of total amount funded against the target volume expected.

You can further sort the display of metrics data based on Volume or Percentage against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, “Volume” and “MTD” options are selected.

### 2.5.3.2 Volume

The volume tab provides a graphical (bar chart) representation of territory-wise volume metrics.

*For more information, refer to ‘Volume Tab’ explained in Producers section.*

### 2.5.3.3 Mix

The mix tab provides a graphical (bar chart) representation of territory-wise mix of business metrics.

*For more information, refer to ‘Mix Tab’ explained in Producers section.*

### 2.5.3.4 Ratios

The ratios tab provides a territory-wise graphical (bar chart) representation of different ratios of applications being processed by producers.

### Ratios

The table in ratios metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the number of applications being processed in the current month till date.
  - PREVIOUS MONTH: Indicates the number of applications processed in the previous month.
- Look to Book - Indicates the ratio of funded applications against the total submitted for processing.
- Approval Ratio -Indicates the ratio of approved applications against the total submitted for processing.
- Cashout Ratio - Indicates the ratio of funded applications against the total approved.

You can further sort the display of metrics data based on the above ratios - LTB (Look to Book) or Approval or Cashout against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, “LTB” and “6M” options are selected.

#### 2.5.3.5 Producers

The producers tab provides a territory-wise graphical (bar chart) representation of producer metrics.

**Producer Metrics**

The table in producer metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the number of producers processing applications in the current month till date.
  - PREVIOUS MONTH: Indicates the number of producers who have processed applications in the previous month.
- Submitting - Indicates the number of producers with a minimum of one submitted application for processing.
- Approving - Indicates the number of producers with a minimum of one approved application.
- Funding - Indicates the number of producers with a minimum of one funded application.

You can further sort the display of metrics data based on producers who have submitted or approved or funded applications against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, “Submitted” and “6M” options are selected.

# 3. Wholesale Floor Planning

Wholesale Floor Planning (WFP) is an individual module within the Oracle Financial Services Lending and Leasing Lending Suite. WFP enables a financial institution, mainly vehicle finance companies, to offer and manage lines of credit to its producers.

With WFP, the financial institution can manage and post transactions at three levels:

- Unit
- Credit Line
- Producer.

You can offer financing to producers as a line of credit and each producer can have multiple credit lines.

The credit line is an open-ended loan. Producers can finance multiple units per line of credit.

A unit is an asset. Each unit has a set number of terms.

## 3.1 WFP Maintenance window

The Wholesale Floor Planning Maintenance window records and maintains all the details about the producers, the credit lines extended to the producers, and the unit level details of all the loans extended under a credit line. This form enables you to:

- View the current producer, credit line, and unit level information
- Set up new producers and record information for new credit lines and the units funded under these credit lines
- Enter manual transactions at the producer, credit line, and unit level

Performs such operations as rescheduling and changing rates at unit level.

## 3.2 Assumptions

This document assumes the following:

- The usual Oracle Financial Services Lending and Leasing Suite setup is complete in all respects and system defined data is already populated in the database.
- All fields on the Wholesale Floor Planning forms accept data only in the defined format. For example, the Date field only accepts input in the MM/DD/YYYY format. Percentage fields accept numbers less than 100. The acceptable format would be mentioned in the hint in case the user keys in a unacceptable format.
- At least one instrument is available for each producer, that is, either the instrument company/ branch should match the producer company/ branch or an instrument having company / branch = ALL/ ALL should be defined in setup.
- The payoff quote computation is based on the current outstanding balances plus the interest payable up to the payoff quote date. It assumes that there would be no other receivables such as late fees, servicing fees and other fees.

## 3.3 Restrictions

The Wholesale Floor Planning module does not take into account the late fees, servicing fees and other fees in computing a Payoff quote.

## 3.4 Note

The following will not be shown on the Unit Assets page (Units link) or the Units master page:

- Effective date
- Valuation date
- Source
- Usage
- Usage value
- Add-ons
- MSRP
- Title release date
- Total value.

However, the fields would be retained in the database for possible future use.

# 4. Producers

## 4.1 Introduction

The sections under the Producers screen allows you to maintain the producer level activities and transactions.

The Producer master page displays summary information for a specific producer, including the address of the producer and the financial summary of the wholesale credit that is extended. It appears on the screens opened from the following links under Producers section:

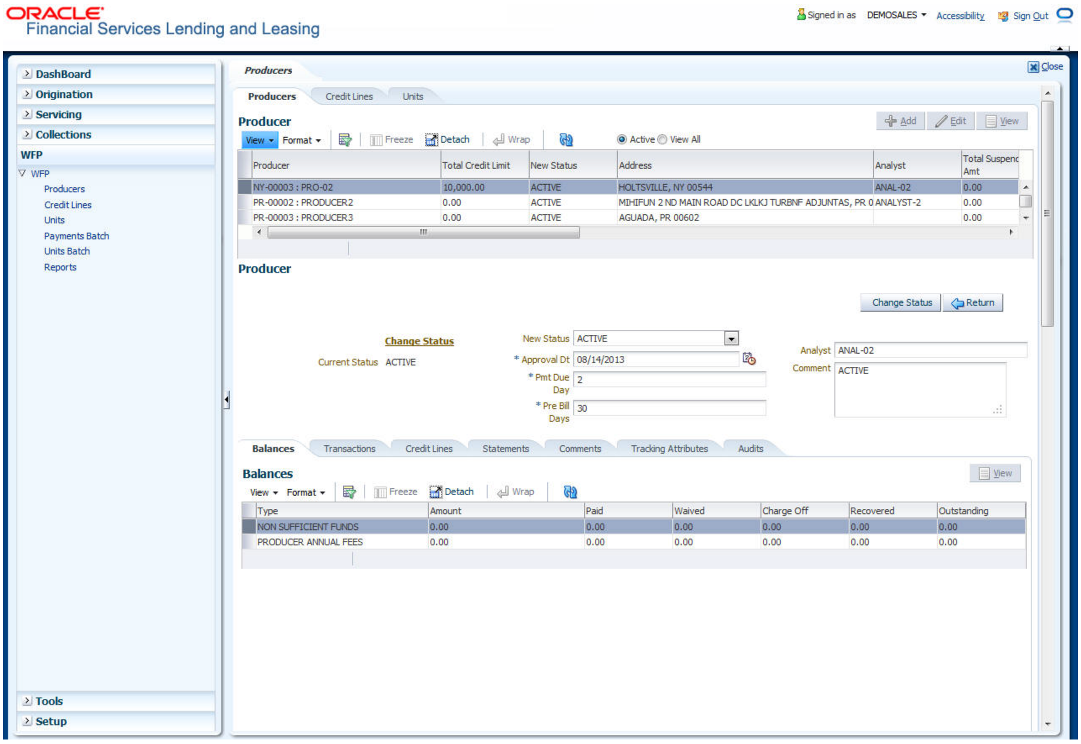
- Balances
- Transactions
- Credit Lines
- Statements
- Comments
- Tracking Attributes
- Audits

## 4.2 Producers

**To view the Producer screen**

1. On the Oracle Financial Services Lending and Leasing home page, click the **WFP** master tab.
2. Click the **Producers** bar link.

3. Select the status of the producer you want to work with.



| If you click this: | Financial Services displays: |
|---|---|
| | |
| **Active** | The active producers. |
| **View All** | Both the active and inactive producers. |

4. On the **Producers** master page, select the record you want to work with and click **View**.
5. On the **Producer** master page, view the following information:

| In the field: | View this: |
|---|---|
| Select | If selected, indicates this is the current record. |
| Producer | The producer number and name. By default, only active producers are displayed. |
| Total Credit Limit | The sum total of all the credit lines extended to the producer. This field is 0 for inactive producers. |
| New Status | The status of the producer in WFP module: ACTIVE or INACTIVE. ACTIVE indicates the producer has open lines of credit or outstanding unit loans. |
| Address | The address of the selected producer. |
| Analyst | The name of the analyst who activated the producer in WFP module. |
| Total Suspended Amt | The sum of the suspended amount for all credit lines, or the amount from the credit limit that will not be available. This is a means of temporarily reducing the credit limit. |

| In the field: | View this: |
|---|---|
| Advance Balance | The current balance of the advance outstanding with the producer. |
| Available Credit | The current available credit limit. The available credit equals the total credit less the suspended amount less the advance balance. |
| Approval Dt | The date on which the producer status changes to ACTIVE or INACTIVE. |
| Pre Bill Days | The number of days before the due date when the statement would be generated. |
| Pmt Due Day | The day of the month when the payment is due. |
| Last Pmt Dt | The date on which the last payment was made |
| Last Pmt Amt | The amount received in the last payment made by the producer. |
| Last Bill Dt | The date when the last billing statement was generated. |
| Next Bill Dt | The date when the next billing statement will be generated. |

## 4.2.1 Balances sub tab

The Producer Balances  sub screen displays producer level balance information.

**To view the Producer Balances screen**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Producers →Balances**


1. On the **Producer** screen, select the record you want to work with.
2. In the **Producer Balances** screen's **Balances** section, select the record you want to work with.
3. In the **Balances** section, view the following information:

| In the field: | View this |
|---|---|
| Type | The description of balances type. |
| Amount | The balance due from the producer. |
| Paid | The balance paid by the producer. |

| In the field: | View this |
|---|---|
| Waived | The balance waived by the financial institution. |
| Charge Off | The balance charged-off by the financial institution. |
| Recovered | The recovered charged-off balance. |
| Outstanding | The balance that is still due from the producer. The outstanding balance equals the amount minus the paid amount minus the waived amount minus the charged-off amount minus the recovered amount. |

## 4.2.2 Transactions sub tab

The Producer Transactions screen enables you to view past producer level transactions. Based on WFP set up, certain transactions can also be reversed.

**To view the Producer Transactions screens**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Producers →Transactions**

1. On the **Producer** screen, select the record you want to work with.


In the **Sort By** section, choose **Post Dt** to sort the entries in the **Transactions** section in order of when the transaction was created.
-or-

Choose **Txn Dt** to sort the entries in the **Transactions** section in order of when the transaction occurred.

-or-

2. Select **View All** to view all transactions.
3. In the **Producer Transactions** page's **Transactions** section, select the record you want to work with.
4. In the **Transactions** section, view the following information:

| In this field: | View this: |
|---|---|
| Select | If selected, indicates this is the current record. |
| Post Dt | The post date of the transaction. |
| Txn Dt | The effective date of the transaction. |

| In this field: | View this: |
|---|---|
| Transaction | The description of the transaction. |
| Amount | The transaction amount. |
| Reason | The reason for the transaction. |
| Comment | The comment for the transaction. |

**To reverse a transaction**

5. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Producers →Transactions**
6. On the **Producer** master page, select the record you want to work with

In the **Sort By** section, choose **Post Dt** to sort the entries in the **Transactions** section in order of when the transaction was created.
-or-

Choose **Txn Dt** to sort the entries in the **Transactions** section in order of when the transaction occurred.

-or-

7. Select **View All** to view all transactions.
8. In the **Producer Transactions** screen's **Transactions** section, select the transaction you want to reverse. (You may have to search to find the transaction).
9. On the **Producer Transactions** screen, click **Reverse**.

---

**Note**

Not all transactions can be reversed. If a transaction cannot be reversed, the Reverse button is dimmed when the transaction is selected.

---

10. In the **Transactions** section, select **All Txns** to view the reversed transaction.

---

**Note**

Reversed transactions do not appear on the Transactions section when the View All box is cleared.

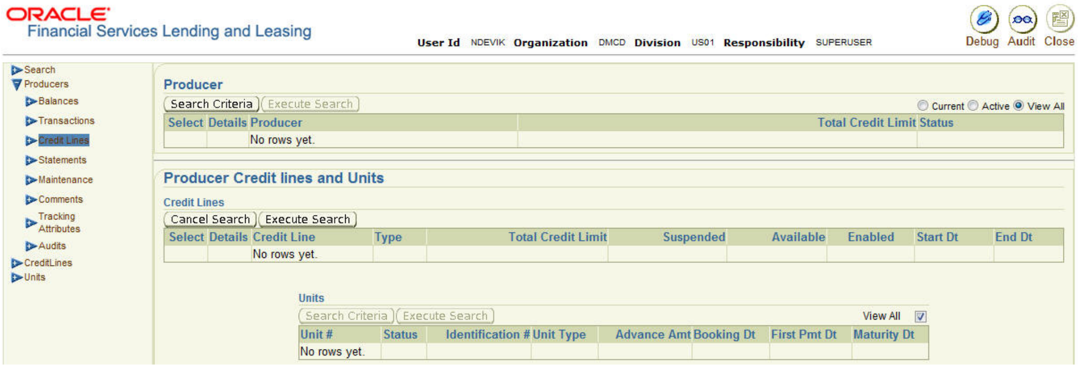
---

### 4.2.3 Credit Lines sub tab

The Producer Credit Lines screen displays a summary of the credit lines extended to the producer. The Units section displays summary information of each unit funded with the selected credit line.

### To view the Producer Credit Lines sub screen

1. On the Oracle Financial Services Lending and Leasing home screen, click




**WFP →WFP →Producers →Credit Lines**

2. On the **Producer**s screen, select the record you want to work with
3. In the **Producer Credit lines** screen's **Credit Lines** section, select the record you want to view.
4. In the **Credit Lines** section, view the following information:

| In this field: | View this |
|---|---|
| Producer Name | The name of the producer. |
| Credit Line | The description of the credit line. |
| Type | The unit type associated with the credit line. |
| Total Credit Limit | The total credit limit for the credit line. |
| Suspended | The amount of the credit line that is suspended (not available for disbursement). |
| Available | The available credit for the credit line. |
| Enabled | If selected, the credit line is enabled. |
| Start Dt | The start date of the credit line. |
| End Dt | The end date of the credit line. |

**Note:**

An empty field indicates that the line is active.

5. In the **Units** section, select the record you want to view.
6. In the **Units** section, view the following display only information:

| In this field: | View this |
|---|---|
| Unit # | The unique number of the unit loan |
| Status | The status of the unit loan; either ACTIVE or INACTIVE. |
| Contract Dt | The date when the contract was signed |

| In this field: | View this |
|---|---|
| Advance Amt | The value of the loan advanced for financing the asset |
| Funded Dt | The date when the unit was funded. |
| First Pmt Dt | The date when the first payment would be due from the producer. |
| Maturity Dt | The date when the loan matures and is expected to be paid back in full. |
| Total Term | The term of the loan for unit, in months. |

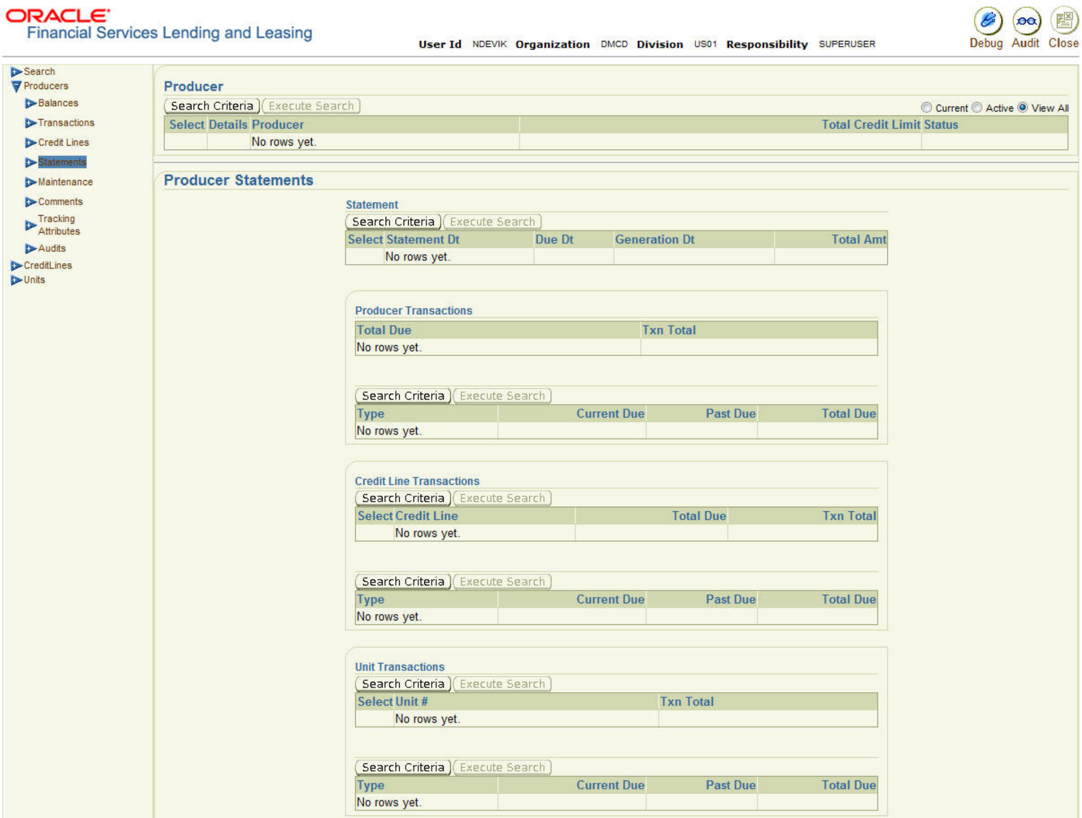
**Note**

If you select **View All**, Oracle Financial Services Lending and Leasing displays all units with all status, including the active ones, in the Units section. When a unit is paid off, its status changes and you'll have to choose **View All** to view it here.

**Statements sub tab** The display only Producer Statements page displays a history of the monthly statements generated for the producer in reverse chronological order.

**To view the Producer Statements sub screen**

1. On the Oracle Financial Services Lending and Leasing home screen, click




**WFP →WFP →Producers →Statements**

2. On the **Producer** master page, select the record you want to work with
3. In the **Producer** screen's **Statement** section, select the record you want to view.

4. In the **Producer Transactions** section, view the following display only producer level information about the selected statement.

| In this field: | View this: |
|---|---|
| Total Due | The total amount due from the producer as of the current statement. The total due equals the sum (the total due for all credit lines) plus the producer level transaction total. |
| Txn Total | The total of producer level transactions as of the statement date. The transaction total equals the sum of the total due for all producer level transactions. |
| Type | The descriptions of the producer level transaction type. |
| Current Due | The amount due for the specified transaction type during the current statement period. |
| Past Due | The unpaid value due for the specified transaction type for all the past statements. |
| Total Due | The value total due for the specified transaction type. |

The Credit Line Transactions section contains two table records: the one on the top lists the credit lines for the producer and the one on the bottom lists the transaction details for a particular credit line. These sections have a parent - child relationship. In this case, what transactions information appears in the table record on the bottom depends on what credit line is selected in the top.

5. In the **Credit Line Transactions** section, select the record you want to view.
6. In the **Credit Line Transactions** section, select the credit line you want and view the following display only information:

| In this field: | View this |
|---|---|
| Select | If selected, indicates this is the current record. |
| Credit Line | The credit lines offered to the producer. |
| Total Due | The total amount due for the credit line as of the current statement. The total due equals sum of the transaction total for all units under the credit line plus the credit line level transaction total. |
| Txn Total | The total of credit line level transactions as of the statement date.The transaction total equals the sum of the total due for all transactions of a credit line. |

7. In the **Credit Line Transactions** section, view the following credit line level transaction information for the credit line you selected in the previous step.

**Note**

There may be more than one transaction listed.

| In this field: | View this: |
|---|---|
| Type | The description of the credit line transaction. |

| In this field: | View this: |
|---|---|
| Current Due | The amount due for the specified credit line transaction type during the current statement period. |
| Past Due | The unpaid dollar amount due for the specified credit line transaction type for all the past statements. |
| Total Due | The dollar amount total due for the specified credit line transaction type (current plus past). |

The Unit Transactions section contains two table records: the one on the top lists the units for the credit line selected in the Credit Line Transactions section, the one of the bottom lists the transaction details for a particular unit. These sections have a parent - child relationship.

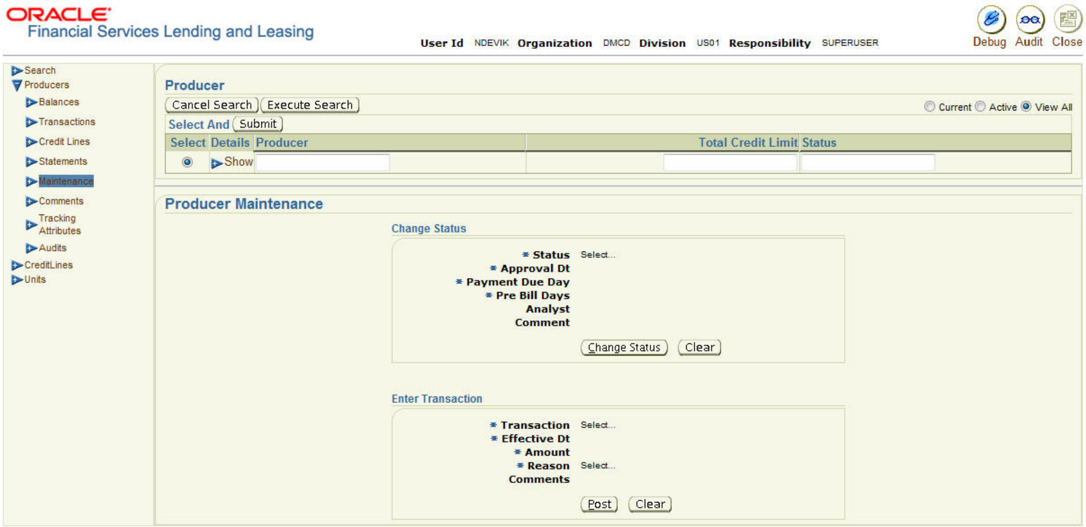
8. In the **Unit Transactions** section, select the record you want to view.
9. In the **Unit Transactions** section, select the unit you want and view the following information:

| In this field: | View this |
|---|---|
| Select | If selected, indicates this is the current record. |
| Unit # | The unique unit number. |
| Txn Total | The total of unit level transactions as of the statement date. The transaction total equals the sum of total due for all transactions for a unit. |

10. In the **Unit Transactions** section, view the following unit level transaction information for the unit you selected in the previous step.

| In this field: | View this |
|---|---|
| Type | The description of the balance type. |
| Current Due | The amount due for the specified unit transaction type during the current statement period. |
| Past Due | The unpaid dollar amount due for the specified unit transaction type for all the past statements. |
| Total Due | The total dollar amount due for the specified unit transaction type (current + past). |

## 4.2.4 Comments sub tab



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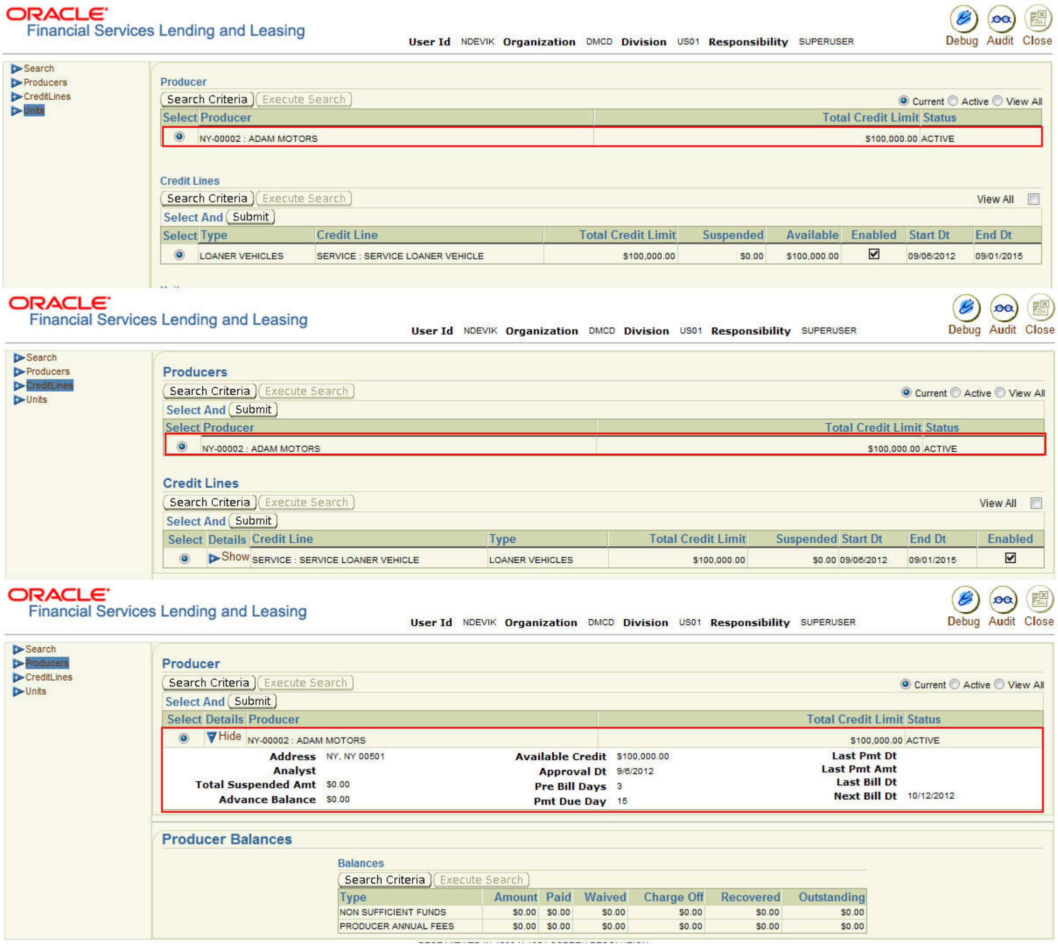



The Producer Comments sub screen enables you to enter new comments regarding the producer. Oracle Financial Services Lending and Leasing saves and displays previously entered comments in reverse chronological order.

### To add or view a comment attached to a producer

1. On the Oracle Financial Services Lending and Leasing home screen, click


   **WFP →WFP →Producers →Comments**

2. In the **Producer** master screen, select the producer you want to work with.

3. In the **Producer Comments** section, select the record you want to work.

---

**Note**

If you are entering a new record, click **Add**.

---

4. In the **Currency** section, enter or view the following information:

| In this field: | Do this: |
|---|---|
| **Type** | Select the comment type. This field notes the nature of the comment and can help in classifying comments (required). |
| **Sub Type** | Select the comment sub type. This field also notes the nature of the comment and can help further classify comments (required). |
| **Comments** | Enter the comment details (required). |
| Comment By* | View the user id of who posted the comment (display only). |
| Comment Dt* | View the date and time that the comment was posted (display only). |

5. Click **Save** on the Producer Comments page.

   *Oracle Financial Services Lending and Leasing notes the user who entered this comment and the time it was saved.

## 4.2.5 Tracking Attributes sub tab

Using the Producer Tracking Attributes sub screen, you can add tracking attribute information to a producer at any time.

**To add or view a tracking attributes attached to a producer**

1. On the Oracle Financial Services Lending and Leasing home screen, click


   **WFP →WFP →Producers →Tracking Attributes**

2. In the **Producer** screen, select the producer you want to work with.
3. In the **Producer Tracking** sub screen, click **Create Tracking**.

   Oracle Financial Services Lending and Leasing loads the tracking parameters.

4. In the **Tracking Attributes** section, select the record you want to view or edit.
5. To update a tracking attribute, click Edit and enter the requested parameter in the **Value** field.

Click Save and Add to add a new record. Click Save and Return to return to main screen.

## 4.2.6 Audit sub tab

If an audit is set for a record, then the system tracks the changes for that record. Select the record for which you want to view the audit info and click 'Audit' tab. The system displays the details tracked for that record.

**To view the log report of a record attached to a producer**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Producers →Audit**
2. In the Producer screen. select the producer you want to work with and click **Audit.**

The system displays the following details of the selected record:

| In this field: | View this: |
|---|---|
| **Record Id** | The ID of the selected record. |
| **Field** | The amended field name. |
| **Old Value** | The old value of the field. |
| **New Value** | The changed value of the field. |
| **Changed By** | The name of the user who changed the value. |
| **Changed Dt** | The date when the value was changed. |

# 5. Credit Lines

## 5.1 Introduction

The screens in the Credit Lines allows you to enter and maintain credit lines for producers who are set up in the WFP module. Each line of credit contains multiple units.The Credit Line screen displays summary information for a specific producer, including the address of the producer and the financial summary of the wholesale credit that is extended. The sub sections under the credit line section are:

- Balances
- Transactions
- Credit Limit History
- Units
- Comments
- Tracking Attributes
- Audits

## 5.2 Credit Lines Screen

**To view the Credit Lines screen:**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Credit Lines**
2. In the **Producers** screen, select the producer you want to work with.
3. In the **Credit Lines** screen, select the record you want to work with and click **Show** in the **Details** column.

---

**Note**

If you choose, use **Search Criteria** to limit the display of credit line records.

– If you select **View All**, Oracle Financial Services Lending and Leasing displays both active and inactive credit lines.

---

4. In the **Credit Lines** master page, view the following display only information:

| In this field: | View this: |
|---|---|
| Select | If selected, indicates that this is the current record. |
| Credit Line | The description of the credit line. |
| Type | The unit type associated with the credit line. |
| Total Credit Limit | The total credit limit for the credit line. |
| Suspended | The dollar amount of the credit line that is suspended (not available for loan). |
| Start Date | The start date of the credit line. |
| End Date | The end date of the credit line.<br>**Note**: An empty field indicates that the line is active. |

| In this field: | View this: |
|---|---|
| Credit Line Details section | |
| Total Credit Limit | The credit limit of the credit line. This is the same value as the contents of the Total Credit Limit field above in the Credit Lines section on the Credit Lines page. |
| Suspended | The dollar amount of the credit line that is suspended (not available for loan). |
| Available | The dollar amount of credit utilized by the producer. The available credit equals the credit limit minus the suspended limit minus the outstanding advance. |
| Advance % | The percent of the value of each unit that would be extended as a loan. If the credit line is for NEW VEHICLES, then the value of loan usually equals the vehicle value; for example, the advance percent equals 100 percent. |
| Total Term | The term of the loan extended under the credit line in months.<br>**Note**: This will be same for all units funded under the credit line. |
| O/s Advance | The dollar amount of total advance due on the loans extended under the credit line. |
| O/s Interest | The dollar amount of total interest due on the loans extended under the credit line. |
| O/s Fees | The dollar amount of the fees outstanding on the credit line including those at unit level. The outstanding fees for a credit line equals the sum of the outstanding unit fees plus the outstanding credit line fees. |
| Current Curtailment % | The percent of principal to be recovered per month in the current year. |
| Prior Curtailment % | The percent of principal recovered per month in the prior year. |
| Curtailment Start Months | The number of months after which loan curtailment (principal repayment) starts. |
| First Pmt Start Months | The number of months after which the first payment would be due for a unit loan extended under the credit line. |
| Accrual Start Days | The number of days from the day a loan is extended under the credit line after which interest rate accrual starts. |
| Margin Index | The index that would be used for setting the interest rate on unit loans. |
| Margin Rate | The number to be added to the index rate to arrive at the interest rate. |
| Ceiling Index | The index that would be used for setting the interest rate ceiling on unit loans. |
| Ceiling Rate | The number to be added to the ceiling index rate to arrive at the ceiling interest rate. |

### 5.2.1 Balances sub tab

The Credit Line Balances sub screen enables you to view the type of credit line balance and its amounts paid, waived, charged-off, recovered, and outstanding.

**To use the Credit Line Transaction screen**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Credit Lines →Balance.**

*For more details on **Balances** refer section Balances sub tab in **Producers** chapter.*

## 5.3 Transaction sub tab

The Credit Line Transactions page enables you to post new credit line transactions and view past transactions. Transactions can be both monetary (for example, a credit line audit fee) and nonmonetary (such as suspending a credit line). Based on WFP setup, certain credit line transactions can also be reversed with the Credit Line Transactions page.

**To use the Credit Line Transaction page**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Credit Lines →Transactions**.

*For more details on **Transaction** refer section Transactions sub tab in **Producers** chapter.*

### Reversing a Transaction

The following unit level monetary transactions can be reversed:

- Late Charge transactions with the actions CHARGE-OFF and WAIVE
- Unit Other Fee transactions with the actions POST, CHARGE-OFF, and WAIVE
- Unit Service Fee transactions with the actions CHARGE-OFF and WAIVE
- Interest and Principal transactions with the actions CHARGE-OFF and WAIVE
- Rate Change, Reschedule, Unit Activation, Unit Charge-off, and Unit Paid off transactions with the action **Post**.

**To reverse a transaction**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **WFP** master tab.
2. Click the **Credit Lines** bar link.
3. In the WFP Maintenance link bar, click the **Credit Lines** drop-down link, then click **Transactions**.
4. In the **Producers** master page, select the producer you want to work with.
5. In the **Credit Lines** master page, select the credit line you want to work with.
6. In the **Credit Line Transactions** page's **Transactions** section, select the record you want to reverse.
7. In the **Transactions** section, click **Reverse**.

---

**Note**

Not all transactions can be reversed. If a transaction cannot be reversed, the Reverse button is dimmed when the transaction is selected.

Reversed transactions do not appear on the Credit Line Transactions page's Transaction section when the View All box is cleared.

### 5.3.1 Credit Limit History sub tab

The Credit Limit History page enables you to view the older credit lines of a producer in the WFP module.

**To view the Credit Limit History page:**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Credit Lines →Credit Limit History**

1. In the **Credit Limit History** sub screen, enter, view, or edit the following information:

| In this field: | Do this: |
|---|---|
| **Commitment** | The credit limit committed to the producer. |
| **Action** | The action that was performed. |
| **Reason** | The reason why the credit limit was changed. |
| **Analyst** | The name of analyst who authorized /altered the credit limit.<br>**Note**: As this information comes from an optional field, it may be blank. |
| **Change Dt** | The date when the credit limit was altered. |

### 5.3.2 Units sub tab

The Credit Line Units sub screen displays the details of the units that are funded through the credit line selected on the Credit Lines screen.

**To view the Credit Line Units screen**

1. On the Oracle Financial Services Lending and Leasing home screen, click
   **WFP →WFP →Credit Lines →Units**
2. In the **Producers** screen, select the producer you want to work with.
3. In the **Credit Lines** screen, select the credit line you want to work with.
4. In the **Credit Line Units** sub screen, select the record you want to view.
5. In the **Units** section, view the following information:

| In this field: | Do this: |
|---|---|
| Select | If selected, indicates that this is the current record. |
| Unit # | The unique number of the unit loan. |
| Status | The status of the unit loan; either ACTIVE or INACTIVE. |
| Contract Dt | The date when the loan contract was signed. |
| Advance Amt | The amount of loan given for financing the asset. |
| Funded Dt | The date when the unit was funded |

| In this field: | Do this: |
|---|---|
| First Pmt Dt | The date when the first payment would be due from the producer. |
| Maturity Dt | The date when the loan matures and is expected to be paid back in full. |
| Total Term | The term of the loan for unit, in months. |

### 5.3.3 Comments link

The Credit Line Comments sub screen enables you to view or enter new comments regarding the credit line. Oracle Financial Services Lending and Leasing saves and displays previously entered comments in reverse chronological order.

**To view the Credit Line Comments page**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Credit Lines →Comments**

*For more details on **Comments** refer section Comments sub tab in **Producers** chapter..*

### 5.3.4 Tracking Attributes sub tab

When using WFP, you can add tracking attribute information to a credit line at any time using the Credit Line Tracking Attributes page.

**To add or view a tracking attributes attached to a credit line**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Credit Lines →Tracking Attributes**

*For more details on **Tracking Attributes** refer section Tracking Attributes sub tab in **Producers** chapter.*

### 5.3.5 Audit sub tab

If an audit is set for a record, then the system tracks the changes for that record. Select the record for which you want to view the audit info and click 'Audit' tab. The system displays the details tracked for that record.

**To view the log report of a record**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Credit Lines →Audit**

*For more details on **Audit,** refer section Audit sub tab in **Producers** chapter.*

# 6. Units

## 6.1 Introduction

The pages opened from the Units drop-down link allow you to enter and maintain asset units funded under a credit line for producers who are set up in the WFP module. With the Units master page you can select a producer in the Producers section and view its extended lines of credit in the Credit Lines section, then view the units funded with that credit line. It appears at the top of the pages opened from the following links on the Units drop-down link:

- Details
- Maintenance
- Asset
- Transactions
- Balances
- Comments
- Verification
- Tracking Attributes

## 6.2 Units Screen

**To view the Units screen**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Units**

1. In the **Producers** master page, select the producer with the units you want to work with.
2. In the **Credit Lines** master page, select the active credit line with the units you want to work with.
3. In the **Units** master page, select the unit you want to work with.

**Note**

Select the **View All** check box to view both active and inactive units.

4. In the **Units** screen, view the following display only information:

| In this field: | Do this: |
|---|---|
| Select | If selected, indicates this is the current record. |
| Unit # | The unique number of the unit loan. |
| Status | The status of the unit loan, either ACTIVE or INACTIVE. |
| Contract Dt | The date when the contract was signed. |
| Advance Amt | The loan amount advanced for financing the asset. |
| Funded Dt | The date when the unit was funded. |
| First Pmt Dt | The date when the first payment would be due from the producer. |
| Maturity Dt | The date when the loan matures and is expected to be paid back in full. |

| In this field: | Do this: |
|---|---|
| Total Term | The term of the loan for unit, in months. |

### 6.2.1 Units Details

The Unit Details section enables you to set up the details of new units funded under a credit line. Initially, the status of the unit is PENDING.

The Unit Details page enables you to view the contract details for the unit when the unit was funded. It also displays the current contract details for the same unit.

**To view the Units Details page**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Units**
2. In the Units section click the **Add** to specify the details.In the **Producers** master page, select the producer with the units you want to work with.
3. In the **Credit Lines** master page, select the active credit line with the units you want to work with.
4. In the **Units** master page, select the unit you want to work with.
5. In the Unit Details section, enter, view, or edit the following information:

| In this field: | View this: |
|---|---|
| Unit# | The unique number of the unit loan. |
| Producer Name | Select the producer name. |
| Status | View the status of the unit |
| Company/ Branch | View the producers’ company/ branch |
| Credit Line | Select the credit line. |
| Instrument | The type of instrument under which the funding was done. |
| Contract Dt | The date when the contract was signed. |
| First Pmt Dt | The date when the first payment would be due. |
| Maturity Dt | The maturity date of the loan. |
| Total Term | The term of the loan for unit, in months. |
| Advance% | Enter the advance percent of the unit loan |
| Advance Amt | The amount that was extended as a loan for funding the unit. |
| Curtail-ment% | The currently applicable curtailment percent. |
| Curtailment Start Dt | The date when the curtailment would start for the loan. |

| In this field: | View this: |
|---|---|
| Accrual Dt Start | The date when the interest accrual would begin for the unit funded. |
| Index Type | The type of index applicable for computing the applicable interest rate. |
| Index Rate | The currently applicable index rate for the type selected above. |
| Margin Rate | The currently applicable margin rate to be added to the index rate to arrive at the interest rate. |
| Total Rate | The sum of the index rate and the margin rate. |
| Ceiling Index Type | The type of index applicable for computing a ceiling interest rate. |
| Ceiling Index Rate | The currently applicable ceiling index rate for the type selected above. |
| Ceiling Margin Rate | The currently applicable ceiling margin rate to be added to the Ceiling index rate to arrive at ceiling interest rate. |
| Total Ceiling Rate | The sum of the ceiling index rate and the ceiling margin rate. |
| Producer Analyst | The analyst's name. |

### 6.2.2 Balances Sub tab

The Unit Level Balances sub screen enables you to view the type of unit level balance and its amounts paid, waived, charged-off, recovered, and outstanding.

**To view the unit level balances screen**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Units →Balances**

*For more details on **Balances** refer section Balances sub tab in **Producers** chapter.*

### 6.2.3 Transaction sub tab

The Units Maintenance page enables you to:

- Enter a new unit level transaction
- Compute and save new payoff quotes
- Apply a new rate change
- Reschedule the term of the unit
- Change the status of the unit
- Change the condition of the unit.

**To enter a new unit**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Units →Transactions**

*For more details on **Transactions** refer section Transactions sub tab in **Producers** chapter.*

### 6.2.4 Payoff Quotes sub tab

The Payoff Quotes section lists all past saved payoff quotes provided to the producer for paying off the unit selected in the top section. Payoff quotes appear in the reverse chronological order based on quote date.

**To generate a new pay off quote**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Units →Payoff Quotes**
2. In the **Producers** section, select the producer with the units you want to work with.
3. In the **Credit Lines** section, select the active credit line with the units you want to work with.
4. In the **Units** section, select the unit you want to work with.
5. The **Units Maintenance** page's **New Payoff Quote** section enables you to generate a new payoff quote.

   The New Payoff Quote section enables you to compute the amount to be collected from the producer in case the producer wants to repay the loan before the actual term of the loan is complete.
6. In the **New Payoff Quote** section, enter the following information:

| In this field: | Do this: |
|---|---|
| **Last Service Dt** | Enter the date when the unit was last serviced (required). |
| **Quote Dt** | View the payoff quote date (required). |
| **PayOff Amt** | Enter the payoff amount (required). |
| **Provided To** | Enter the name of the person to whom the payoff quote is provided (required). |
| **Last Accrual Dt** | Enter the last date when interest was accrued on the loan (required). |
| **PayOff Dt** | Enter the date when the producer wishes to payoff the loan (required).<br>(Oracle Financial Services Lending and Leasing populates this field when you choose the Compute button) (required). |
| **Quote Amt** | Enter the amount actually quoted to the producer so as to payoff the loan. **Note**: This could be the same as or different than the payoff amount (required). |
| **Balance** | Enter the outstanding loan amount (required). |

7. Click **View** to view in the Payoff Quotes section the payoff amount based on the balance due, last accrual date, last service date and payoff date.
8. Choose **Save Quote and Add** to save the quote given to the producer in the Payoff Quotes section on the Unit Details page (Details link) and add a new record.
9. Click **Save Quote and Return** to save the quote given to the producer in the Payoff Quotes section on the Unit Details page (Details link) and return to the main screen.

### 6.2.5 Rate Change sub tab

Oracle Financial Services Lending and Leasing applies the rate change to the amounts on the Units Balances (Balances link) and Units Transactions (Transactions link) pages.

**To change the interest rate for a unit**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Units →Rate Change**

1. In the **Producers** section, select the producer with the units you want to work with.
2. In the **Credit Lines** section, select the active credit line with the units you want to work with.
3. In the **Units** section, select the unit you want to work with.

   The **Units** screen's **Rate Change** section enables you to change to the rate applicable to the unit.

4. In the **Rate Change** section, enter the following information:

| In this field: | Do this: |
|---|---|
| **Margin Rate** | Enter the new margin rate to be applied on the index rate. **Note**: This cannot be a negative number (required). |
| **Index Type** | Select the new index type (required). |
| **Effective Dt** | The date from when the new rate is applicable. This is either:<br>Nothing less than the last billing date<br>-or-<br>The contract date for the unit, whichever is greater.<br>**Note**: This cannot be a future date (required). |
| **Reason** | Select the reason for the rate change (required). |
| **Comment** | Enter any comments related to the rate change operation (required). |
| **Index Rate** | Enter the index rate applicable for the selected index type (display only). |
| **Total Rate** | Enter the new interest rate for the unit. The total rate equals the index rate plus the margin rate.<br>This is rate applicable for interest computation for the units (display only). |

5. In the **Rate Change** section, click the **Apply** button to apply the new rate on the unit.

### 6.2.6 Reschedule Change sub tab

**To reschedule the term for the unit**

1. On the Oracle Financial Services Lending and Leasing home screen, click
   **WFP →WFP →Units →Reschedule Change**
2. In the **Producers** section, select the producer with the units you want to work with.
3. In the **Credit Lines** section, select the active credit line with the units you want to work with.
4. In the **Units** section, select the unit you want to work with.

   The **Reschedule** Change section enables you to reschedule the term of the unit.

5. In the **Reschedule** section, enter the following information:

| In this field: | Do this: |
|---|---|
| **New Term** | Enter the new term of the loan. **Note**: The new term should not be less or equal to the term elapsed for the loan as of the current date. For example: If the term was initially 24 months and if the rescheduling is happening after 12 months, then the new term cannot be 12, since 12 months have already elapsed (required). |
| **Existing term** | View the existing term of the unit (display only). |
| **Reason** | Select the reason for schedule change (required). |
| **Comment** | Enter any comments related to the rescheduling operation (optional). |
| **Curtailment %** | Enter the new curtailment percent. **Note**: Making back dated changes to the curtailment percentage or term results in Oracle Financial Services Lending and Leasing computing all the balances based on the new interest rate from the date when the new rate and term becomes effective.(required). |
| **Effective Dt** | The date from when the new rate is applicable. This is either:<br>Nothing less than the last billing date<br>-or-<br>The contract date for the unit, whichever is greater.<br>**Note**: This cannot be a future date (required). |

6. In the **Reschedule** section, click **Apply** to apply the new schedule on the unit.

   Oracle Financial Services Lending and Leasing displays the updated schedule in the Current section of the Unit Details page (Details link).

## 6.2.7 Status Change sub tab

**To change the status of a unit**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Units →Status Change**
2. In the **Producers** section, select the producer with the units you want to work with.
3. In the **Credit Lines** section, select the active credit line with the units you want to work with.
4. In the **Units** section, select the unit you want to work with.

The **Status Change** section allows enables you to change the status of the unit.

The following are the possible status change combinations:

| From Status | To Status | Validations/prerequisites |
|---|---|---|
| PENDING | ACTIVE | None |
| PENDING | VOID | None |
| ACTIVE | CHARGE OFF | None |

| From Status | To Status | Validations/prerequisites |
|---|---|---|
| ACTIVE | PAID | Balances should be zero or less than the tolerance |
| ACTIVE | PENDING | There should be no payments against the Unit. Making the unit status pending would make all the balances zero. |
| PAID | ACTIVE | None |
| CHARGE OFF | ACTIVE | None |

**Note**

Once the status becomes VOID, it cannot be changed to any other status.

5. In the **Status Change** section, enter the following information:

| In this field: | Do this: |
|---|---|
| **New Status** | Select the new status for the unit (required). |
| **Effective Dt** | Enter the effective date of status. This defaults to current date. This cannot be less than:<br>The last billing date<br>-or-<br>The unit contract date, whichever is greater.<br>**Note**: This cannot be a future date (required). |
| **Reason** | Select the reason for changing the status of the unit (required). |
| Comment | Enter any comments related to the status change (optional). |

6. In the **Status** section, click **Post** to apply the new status on the unit.

### 6.2.8 Conditions sub tab

Oracle Financial Services Lending and Leasing changes the condition of the unit on the WFP window.

**To change the condition of a unit**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Units →Conditions**
2. In the **Producers** section, select the producer with the units you want to work with.
3. In the **Credit Lines** section, select the active credit line with the units you want to work with.
4. In the **Units** section, select the unit you want to work with.

The **Condition** section enables you to change the condition of the unit.

5. In the **Condition** section, enter the following information:

| In this field: | Do this: |
|---|---|
| **Condition** | Select the condition related to the unit (required). |
| **Action** | Select the action related to condition of the unit (required). |
| **Effective Dt** | Enter the date from when the new condition is effective. **Note**: The default value is the GL post date (required). |
| **Reason** | Select the reason for the condition change (required). |
| **Comments** | Enter any comments associated with the condition (optional). |

6. In the **Condition** section, click **Apply** to apply the new condition on the unit.

   Oracle Financial Services Lending and Leasing displays the updated condition in the Condition section of the Unit Details page (Details link).

### 6.2.9 Assets sub tab

In the **Units** screen's **Asset Details** section, select the record you want to work with.

> **Note**
>
> If you choose, use **Search Criteria** to limit the display of unit records.
>
> – If you are entering a new record, click **Add**.
>
> – If you are changing an existing record, click **Edit**.

7. In the **Asset Details** section, enter, view, or edit the following information:

| In this field: | Do this: |
|---|---|
| **Select** | If selected, indicates that this is the current record. |
| **Type** | Select the unit type (required). |
| **Asset Desc** | View the description of the asset, formed by compiling the year, make and model (display only). |
| **Year** | Enter the year of the manufacture for the asset (required). |
| **Make** | Enter the make of the asset (required). |
| **Model** | Enter the model of the asset (required). |
| **Sub Model** | Enter the sub model of the asset (optional). |
| **Identification #** | Enter the vehicle identification number of the asset (required). |
| **Invoice** | Enter the invoice value of the asset, that is, the price at which the asset is sold to the producer (optional). |

8. If you are entering or editing a unit, click **Activate** in the **Entry** section.

### 6.2.10 Comments sub tab

The Units Comments page enables you to record comments about the asset and maintain a history of the past comments in reverse chronological order.

**To view the Units Comments page**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP →WFP →Units →Comments**
2. In the **Producers** section, select the producer with the units you want to work with.
3. In the **Credit Lines** section, select the active credit line with the units you want to work with.
4. In the **Units** section, select the unit you want to work with.
5. In the **Comments** section, select the record you want to view.

---

**Note**

If you choose, use **Search Criteria** to limit the display of comment records.

---

6. In the **Details** section, view the following information:

| In this field: | Do this: |
|---|---|
| **Select** | If selected, indicates this is the current record. |
| **Type** | Select the comment type. This field notes the nature of the comment and can help in classifying comments (required). |
| **Sub Type** | Select the comment sub type. This field also notes the nature of the comment and can help further classify comments (required). |
| **Comments** | Enter the comment details (required). |
| **Comment By*** | View the user id of who posted the comment (display only). |
| **Comment Dt*** | View the date and time that the comment was posted (display only). |

7. Click **Save** on the Units Comments page.

*Oracle Financial Services Lending and Leasing notes the user who entered this comment and the time it was saved.

## 6.2.11 Tracking Attributes Sub tab

When using the WFP Maintenance window, you can add tracking attribute information to a unit at any time using the Tracking Attributes page.

**To add or view a tracking attributes attached to a unit**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Units →Tracking Attributes**

*For more details on **Tracking Attributes** refer section Tracking Attributes sub tab in **Producers** chapter.*

## 6.2.12 Audits sub tab

The Audit page enables you to search for the unit.

**To Search for the attached to a unit**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Units →Audits**

*For more details on **Audits** refer section Audit sub tab in **Producers** chapter.*

# 7. WFP Payments Batch

## 7.1 Introduction

The WFP Payments Batch window enables you to apply payments received from the producer at the producer, credit line, and unit levels. It also allows for bulk batch payments by displaying the data received from the producer through a file. After that, you can adjust the unit level payments.

## 7.2 Payments Batch

The Payments Batch under WFP enables you to manually apply various types of payments received from a producer at the producer, credit line, and unit level. You can also specify the method of applying spreads at each level.

In addition, the Payments Batch enables you to reverse posted payments and void a payment due to non sufficient funds in the producer’s bank account.

Three types of payments can be made by the producer: statement payment, payoff payment and regular payment.

**To apply payments**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Payments Batch**

The Payment section enables you to select the producer to which the payment applies, as well as the method of payment. In this section, Oracle Financial Services Lending and Leasing displays all the payments that are not yet posted (that is, all payments with status as OPEN.)

1. In the **Payment** section, select the record you want to work with.

---

**Note**

Choose **View All** to view all the payments applied to date. You can view all the payments by using the scroll bar adjacent to the Payments section.

If you choose, use **Search Criteria** to limit the display of payment records.

– If you are entering a new record, click **Add**.

– If you are changing an existing record, click **Edit**.

---

2. In the **Payment** section, enter, view, or edit the following information:

| In this field: | Do this: |
|---|---|
| **Producer** | Select the producer number and name (required). |
| **Pmt Mode** | Select the payment mode (required). |
| **Statement Dt** | Enter the statement date (optional). |
| **Statement Amt** | View the total amount due as per statement (display only). |

| In this field: | Do this: |
|---|---|
| **Pmt Dt** | Enter the date the payment amount is applied to the unit. Payment date cannot be less than either:<br>The last billing date less value defined in the system parameter WFP_-MAX_CYCLES_BACKDT<br>-or-<br>The approval date for the producer/start date credit line/effective date for units.<br>It also cannot be a future date (required). |
| **Pmt Amt** | Enter the payment amount received from the producer. **Note**: If you do not enter a value in this field, Oracle Financial Services Lending and Leasing completes it with the statement amount for the statement payment when you choose Create Details in the Action section (required). |
| **Status** | View the status of the payment batch (display only). |
| **Post Dt** | View the batch payment posting date (display only). |
| **Current Due** | View the total dollar amount due from the producer (display only). |
| **Doc #** | Enter the document/reference number (optional). |
| **Receipt #** | Enter the receipt number of the payment (optional). |
| **Reason** | Select the payment reason (required). |
| **Remarks** | Enter any comments related to payment.<br>**Note**: If the status of the payment is ERROR, Oracle Financial Services Lending and Leasing displays the reason why in this field (optional). |

3. In the **Producer Fee Payment** section, enter, view, or edit the following information:

| In this field: | Do this: |
|---|---|
| **Current Due** | View the current due amount for producer level fees (display only). |
| **Statement Amt** | View the due amount as per the statement for producer level fees.<br>**Note**: Oracle Financial Services Lending and Leasing populates this field only for statement payments when you choose Create Details in the Action section (display only). |
| **Payment Amt** | Enter the amount to be applied to the producer level fees.<br>**Note**: This will default to the statement amount for the statement payment when you choose Create Details in the Action section (required). |
| **Spread** | Select the payment application spread (required). |

4. In the **Unit Payments** section, select the record you want to work with.

---

**Note**

If you choose, use **Search Criteria** to limit the display of unit payment records.

– If you are entering a new record, click **Add**.

– If you are changing an existing record, click **Edit**.

5. In the **Unit Payments** section, enter, view, or edit the following information:

| In this field: | Do this: |
|---|---|
| **Select** | If selected, indicates that this is the current record. |
| **Unit#** | Select the unit number to which the payment can be applied (required). |
| **Status** | View the status of the unit.<br>**Note**: The payment cannot be applied against a unit with a status of PAID, VOID, or PENDING unit (display only). |
| **Current Due** | View the current amount due on the unit (display only). |
| **Statement Amt** | View the total amount due on the unit for the statement selected in statement date.<br>**Note**: Oracle Financial Services Lending and Leasing will populate this field only for statement payments (display only). |
| **Payment Amt** | Enter the payment amount to be applied to the unit.<br>**Note**: This defaults to the statement amount if the payment mode is the statement payment and you choose Create Details in the Action section (required). |
| **Spread** | Enter the payment spread (required). |

The Credit Lines section displays the credit line information for the producer selected in the Payment section.

6. In the **Credit Lines** section, select the record you want to work with and view the following display only information:

**Note**

If you choose, use **Search Criteria** to limit the display of credit line records.

| In this field: | View this: |
|---|---|
| **Select** | If selected, indicates that this is the current record. |
| **Credit Line** | View the credit line details for the producer selected in Payment section. |
| **Current Due** | View the current dollar amount due on the credit line.<br>**Note**: The credit line current due equals the sum of the unit level current due plus the current credit line fee due. |
| **Statement Amt** | Displays the dollar amount due for the statement as of a particular date.<br>**Note**: This field is required for statement payments and is populated when you choose Create Details in the Action section. |
| **Payment Amt** | Payment amount made against the credit line. Data is displayed in case of a posted payment<br>Would be blank for a new payment being posted. |

The Credit Line Fee Payment section enables you to apply a payment at the producer level for the producer selected in the Payments section.

7. In the **Credit Line Fee Payment** section, select the record you want to work with.

---

**Note**

If you choose, use **Search Criteria** to limit the display of total credit fee payment records.

– If you are entering a new record, click **Add**.

– If you are changing an existing record, click **Edit**.

---

8. In the **Credit Line Fee Payment** section, enter, view, or edit the following information:

| In this field: | Do this: |
|---|---|
| **Current Due** | View the current due amount for credit line level fees (display only). |
| **Statement Amt** | View the due amount as per the statement for credit line level fees.<br>**Note**: Oracle Financial Services Lending and Leasing populates this field only for statement payments when you choose Create Details in the Action section (display only). |
| **Payment Amt** | Enter the amount to be applied to the credit line level fees.<br>**Note**: This will default to the statement amount for the statement payment when you choose Create Details in the Action section (required). |
| **Spread** | Select the payment application spread (required). |

The Producer Fee Payment section records the producer level fee amount being paid.

9. In the **Producer Fee Payment** section, select the record you want to work with.

---

**Note**

If you choose, use **Search Criteria** to limit the display of total producer fee payment records.

– If you are entering a new record, click **Add**.

– If you are changing an existing record, click **Edit**.

---

## Applying a Statement Payment

A statement payment is the payment made against the monthly statement sent to the producer.

**To apply a statement payment**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **WFP** master tab.
2. Click the **Batch Transactions** bar link.
3. In the Batch Transactions link bar, click **Payments**.
4. In the **Payments** section, click **Add**.
5. In the **Producer** field on the **Payments** section, select the producer from whom the payment was received.

Oracle Financial Services Lending and Leasing completes the Current Due field with information about the selected producer.

6. In the **Pmt Mode** field, select STATEMENT PAYMENT.
7. In the **Statement Dt** field, select the statement date against which the payment is being applied.

   Oracle Financial Services Lending and Leasing completes the Pmt Amt and Statement Amt fields. The statement amount is the amount expected from the producer for that statement period. Payment amount, by default, would be the same as statement amount (if not already entered by the user).
8. Edit the **Pmt Amt** field if necessary.
9. In the **Action** section, click **Create Details**.

   Oracle Financial Services Lending and Leasing completes the following fields in the Credit Lines, Credit Line Fee Payment, Producer Fee Payment, and Unit Payments section.
10. In the **Action** section, click **Post Payment**.

Oracle Financial Services Lending and Leasing posts the payment. The payment can be viewed on the Transaction section of the maintenance screens.

## Applying a Payoff Payment

The payoff payment is the payment made by the producer that pays off the entire outstanding amount against a unit. Typically, in such cases, the producer would ask for a payoff quote from the financial institution. The payoff quote for a unit can be generated with the WFP Maintenance window on the Units link's Units Maintenance page with the New Payoff Quote section.

**To apply a payoff payment**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **WFP** master tab.
2. Click the **Batch Transactions** bar link.
3. In the Batch Transactions link bar, click **Payments**.
4. In the **Payments** section, click **Add**.
5. In the **Producer** field on the **Payments** section, select the producer from whom the payment was received.

   Oracle Financial Services Lending and Leasing completes the Current Due field with information about the selected producer.
6. In the **Pmt Mode** field, select PAY-OFF PAYMENT.

   Oracle Financial Services Lending and Leasing completes the **Current Due** field with the pay-off amount.
7. In the **Unit Payments** section, select the unit to be paid off in the unit payments section.
8. Enter the amount in the **Current Due** field of the **Unit Payments** section in the **Pmt Amt** field in the **Payments** section.
9. In the **Action** section, click **Post Payment**.

---

**Note**

The sum of all the payments applied at the unit level should match the payment amount in the payment data section when posting the payment.

---

## Applying a Regular Payment

Regular payment is a “one-off” payment made by the producer. This payment is not against any statement, nor does it payoff any units. This payment can be spread over multiple units or over the producer or credit line fee payment.

**To apply a statement payment**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **WFP** master tab.
2. Click the **Batch Transactions** bar link.
3. In the Batch Transactions link bar, click **Payments**.
4. In the **Payments** section, click **Add**.
5. In the **Producer** field on the **Payments** section, select the producer from whom the payment was received.

   Oracle Financial Services Lending and Leasing completes the Current Due field with information about the selected producer.
6. In the **Pmt Mode** field, select REGULAR PAYMENT.
7. In the **Unit Payments** section, select the unit to which the payment applies and complete the **Payment Amt** field,

   -or-

   In the **Producer Fee Payment** section, select the producer to which the payment applies and complete the **Payment Amt** field,

   -or-

   In the **Credit Line Fee Payment** section, select the credit line to which the payment applies and complete the **Payment Amt** field.
8. In the **Action** section, click **Post Payment**.

Oracle Financial Services Lending and Leasing posts the payment and changes the status to PAYMENT POSTED.

**To reverse a payment**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **WFP** master tab.
2. Click the **Batch Transactions** bar link.
3. In the Batch Transactions link bar, click **Payments**.
4. Above the **Payments** section, select **View All**.
5. In the **Payment** section, select the payment with the status of PAYMENT POSTED that you want to reverse.
6. In the **Action** section, click **Reverse Payment**.

**To reverse a payment and apply a non sufficient funds (NSF) fee**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **WFP** master tab.
2. Click the **Batch Transactions** bar link.
3. In the Batch Transactions link bar, click **Payments**.
4. Above the **Payments** section, select **View All**.
5. In the **Payment** section, select the payment with the status of PAYMENT POSTED that you want to reverse and apply a non sufficient funds fee as applicable.

6. In the **Action** section, click **NSF Payment**.

# 8. WFP Units Batch

## 8.1 Units Batch

Producers may send a file to a financial institution that contains the details of units that are funded by the financial institution. Each file constitutes a batch of unit details and each batch is identified uniquely. The information sent in the file is in a standard format. Oracle Financial Services Lending and Leasing parses this file, stores the unit details, and displays this information on the Unit batch page.

Once the batch is posted, unit information is available on the Unit screen of the Wholesale Floor Planning Maintenance form.

With the Units page on the Batch Transaction window, you can:

- View the posted and unposted batches
- Post the OPEN batch payments
- Void the OPEN batch payments
- Adjust a single unit in a batch
- View a history of the adjustments to a unit.

**To view, post or void batches on the Units batch page**

On the Oracle Financial Services Lending and Leasing home screen, click
**WFP →WFP →Units Batch**

1. Choose **View All** above the **Unit Batch** section to view all the batches, including those not yet posted.
2. In the **Unit Batch** section, select the record you want to work with and click **Show** in the **Details** column.

**Note**

If you choose, use **Search Criteria** to limit the display of payment records.

The Unit Batch data section displays the details of the individual units that constitute the batch. The number of unit records displayed here is the same as the number displayed in the Total Units field in the Units Batch section.

3. In the **Unit Batch** section, view the following display only information:

| In this field: | View this: |
|---|---|
| **Select** | If selected, indicates that this is the current record. |
| **Group #** | The unique number for the batch (group of unit payments). |
| **Status** | The status of the unit batch. **Note**: For an unposted batch, the status is OPEN. |
| **Draft Dt** | The date when the batch payments were uploaded into Oracle Financial Services Lending and Leasing. |
| **Total Units** | The number of unit payment records present in the batch. |

| In this field: | View this: |
|---|---|
| **Total Invoice Amt** | The total invoice amount of all units in the batch. This is the total amount amount paid through the batch. |
| **Effective Dt** | The effective date when the payment would be applied. |
| **Posted Dt** | The date of batch posting. This is the date when the payment is actually posted. |
| **Posted Units** | The number of units posted from the batch. |
| **Total Advance Amt** | The total amount to be paid as advanced for the batch. |

The Unit Batch section displays the attributes of a single batch payment.

4. In the **Units** section, select the record you want to work with and click **Show** in the **Details** column.

**Note**

If you choose, use **Search Criteria** to limit the display of payment records.

5. In the **Unit Batch** section, view the following display only information:

| In this field: | Do this: |
|---|---|
| **Select** | If selected, indicates that this is the current record. |
| **Unit #** | View the unique system assigned unit number |
| **Status** | View the status of the unit.<br>**Note**: This is PENDING when data is loaded from file to the Unit Batch page. |
| **Accrual Start Dt** | View the date from which interest starts accruing. |
| **Advance Amt** | View the advance amount of the unit loan. This is the amount given to the producer as a loan and is the same as the invoice. |
| **Curtailment Start Dt** | View the curtailment start date; that is, when the repayment of principal starts for the unit. |
| **Contract Dt** | View the date when the loan contract was signed. **Note**: The effective date at unit level would be the same as contract date. |
| **First Pmt Dt** | View the date of first payment |
| **Term** | View the number of months within which the loan will be repaid by the producer. |
| **Maturity Dt** | View the date of loan maturity for the loan. |
| **Curtailment %** | View the percent of the principal to be paid back each month. |
| **Unit Type** | Select the unit type (required). |

| In this field: | Do this: |
|---|---|
| **Credit Line** | View or select the credit line data extracted from the batch file (required). |
| **Instrument Type** | View or select the instrument extracted from the batch file (required). |

6. To post a batch, click **Post Batch** in the **Action** section.
7. To cancel a batch, click **Void Batch** in the **Action** section.

> **Note**
> You can only post and cancel batches with a status of OPEN.

**To adjust a single unit in a batch**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **WFP** master tab.
2. Click the **Batch Transactions** bar link.
3. In the Batch Transactions link bar, click **Units**.
4. Oracle Financial Services Lending and Leasing displays all batches that are not yet posted.
5. Choose **View All** above the **Unit Batch** section to view all the batches, including those not yet posted.
6. The Unit Batch section displays the attributes of a single batch payment.
7. In the **Unit Batch** section, select the unit you want to adjust.
8. The Batch Adjustment section enables you adjust the attributes of the unit listed in the Unit Batch section.
9. In the **Batch Adjustment** section, enter the following information:

| In this field: | Do this: |
|---|---|
| **Type** | Select the adjustment type (required). |
| **Value** | Enter the new value to be applied for a unit payment (required). |
| **Reason** | Select the reason for the adjustment. |
| Comment | Enter comments regarding the adjustment (optional). |

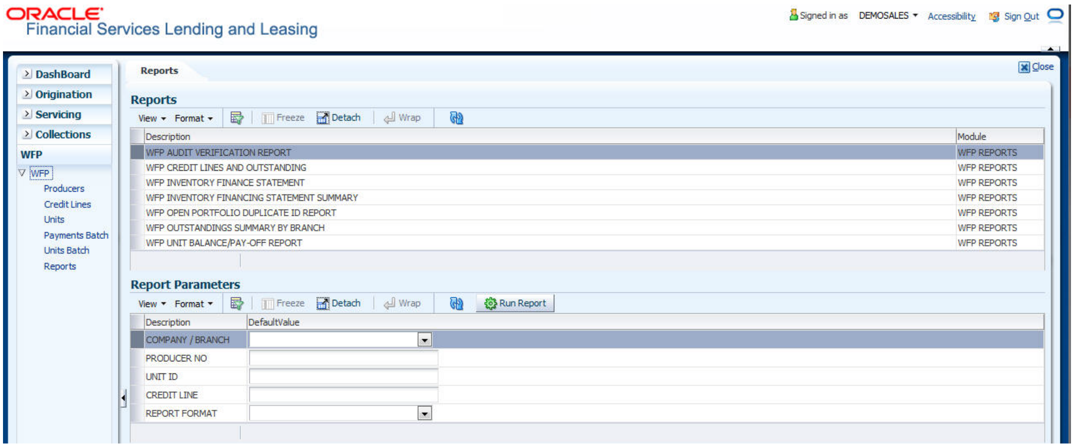
10. Click **Save**.
11. Oracle Financial Services Lending and Leasing updates the entry in the Batch Units section and adds an entry in the Adjustment History section.
12. The Adjustment History section displays all the adjustments applied to all the units in the unit batch data section.
13. In the **Adjustment History** section, view the following display only information

| In this field: | View this: |
|---|---|
| Description | The description of change. |
| Previous Value | The value before the adjustment was applied. |

| In this field: | View this: |
|---|---|
| Changed Value | The new value applied through the adjustment. |
| Changed By | The name of the person who applies the changes. |
| Changed Dt | The date on which the value was changed. |
| Reason | The reason for adjustment. |
| Comment | The comment about the value change. |

# 9. Oracle Financial Services Lending and Leasing Reports

The Reports master tab in Oracle Financial Services Lending and Leasing allow you to select a report in the Reports section, then the values you want to use to generate the report in the Report Parameters section and generate a report using that information.



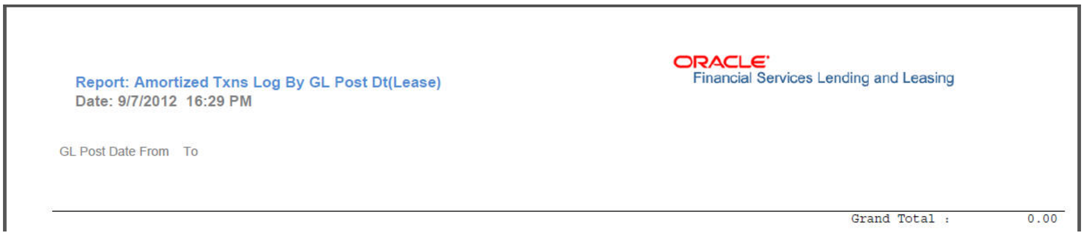

## 9.1 Amortized Txns Log By GL Post Dt - Lease

This servicing report lists monetary transactions by GL post date for leases.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy
- Account Number

Example of the Amortized Txns Log By GL Post Dt - Lease report




## 9.2 Amortized Txns Log By GL Post Dt - Line

This report lists monetary transactions by GL post date for lines of credit.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy

- Account Number

Example of the Amortized Txns Log By GL Post Dt - Line report

Report: Amortized Txns Log By GL Post Dt(Line)
Date: 9/7/2012 16:42 PM

ORACLE
Financial Services Lending and Leasing

GL Post Date From To

Grand Total : 0.00

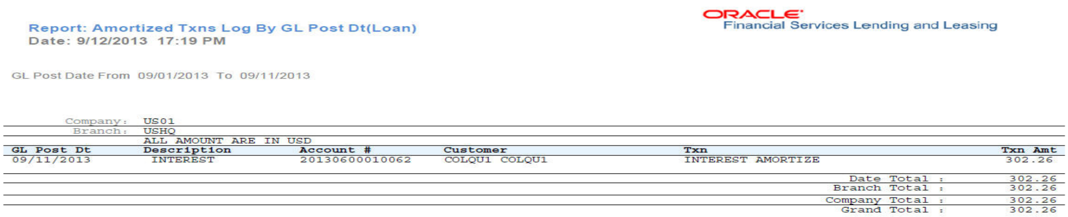
## 9.3 Amortized Txns Log By GL Post Dt - Loan

This servicing report lists monetary transactions by GL post date for loans.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy
- Account Number

Example of the Amortized Txns Log By GL Post Dt - Loan report



Report: Amortized Txns Log By GL Post Dt(Loan)
Date: 9/12/2013 17:19 PM

ORACLE
Financial Services Lending and Leasing

GL Post Date From 09/01/2013 To 09/11/2013

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

| GL Post Dt | Description | Account # | Customer | Txn | Txn Amt |
|---|---|---|---|---|---|
| 09/11/2013 | INTEREST | 20130600010062 | COLQU1 COLQU1 | INTEREST AMORTIZE | 302.26 |
| | | | | Date Total : | 302.26 |
| | | | | Branch Total : | 302.26 |
| | | | | Company Total : | 302.26 |
| | | | | Grand Total : | 302.26 |

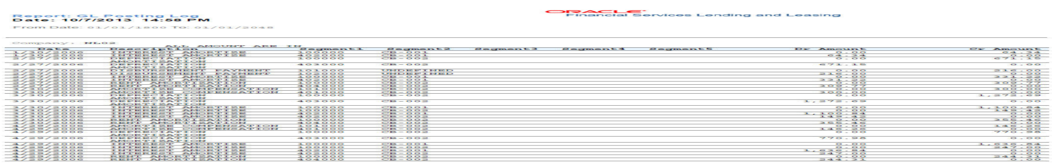
## 9.4 GL Posting Log

This servicing report lists general ledger postings is available for loans, lines of credit, and leases.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy

Example of the GL Posting Log report



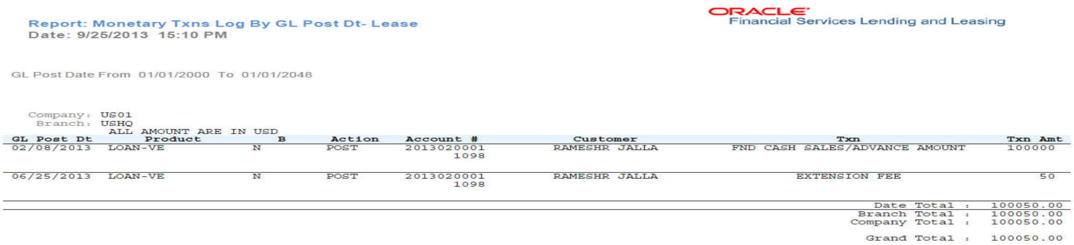
## 9.5 Monetary Txns Log By GL Post Dt - Lease

This servicing report lists monetary transactions by GL post date for leases.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy
- Pool

Example of the Monetary Txns Log By GL Post Dt - Lease report



Report: Monetary Txns Log By GL Post Dt- Lease
Date: 9/25/2013 15:10 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From 01/01/2000 To 01/01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

| GL Post Dt | Product | B | Action | Account # | Customer | Txn | Txn Amt |
|---|---|---|---|---|---|---|---|
| 02/08/2013 | LOAN-VE | N | POST | 20130200011098 | RAMESHR JALLA | FND CASH SALES/ADVANCE AMOUNT | 100000 |
| 06/25/2013 | LOAN-VE | N | POST | 20130200011098 | RAMESHR JALLA | EXTENSION FEE | 50 |

Date Total : 100050.00
Branch Total : 100050.00
Company Total : 100050.00
Grand Total : 100050.00

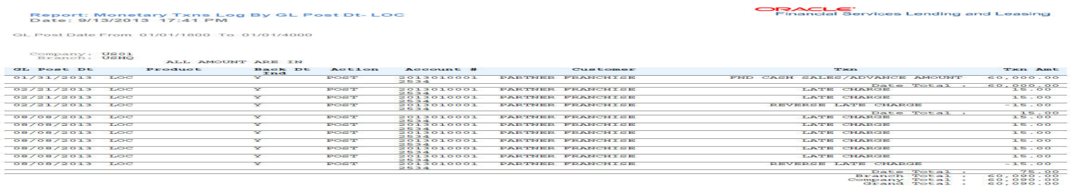
## 9.6 Monetary Txns Log By GL Post Dt - Line

This servicing report lists monetary transactions by GL post date for lines of credit.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy
- Pool

Example of the Monetary Txns Log By GL Post Dt - Line report



Report: Monetary Txns Log By GL Post Dt- LOC
Date: 9/13/2013 17:41 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From 01/01/1800 To 01/01/4000

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN

| GL Post Dt | Product | Back Dt Ind | Action | Account # | Customer | Txn | Txn Amt |
|---|---|---|---|---|---|---|---|
| 01/31/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | FND CASH SALES/ADVANCE AMOUNT | 60,000.00 |
| | | | | | | Date Total : | 60,000.00 |
| 02/21/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 02/21/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 02/21/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | REVERSE LATE CHARGE | -15.00 |
| | | | | | | Date Total : | 15.00 |
| 08/08/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 08/08/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 08/08/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 08/08/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 08/08/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 08/08/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | LATE CHARGE | 15.00 |
| 08/08/2013 | LOC | Y | POST | 20130100012534 | PARTNER FRANCHISE | REVERSE LATE CHARGE | -15.00 |

Date Total : 75.00
Branch Total : 60,090.00
Company Total : 60,090.00
Grand Total : 60,090.00

## 9.7 Monetary Txns Log By GL Post Dt - Loan

This servicing report lists monetary transactions by GL post date for loans.

**To generate the Payment Allocations Log by GL Post Dt - Loan report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.
2. On the **Reports** page, click the **GL Transaction** drop-down link.
3. Click **Monetary Txns Log By GL Post Dt - Loan**.
4. Complete the following parameters:
   – No. of Copies
   – Company/Branch
   – From mm/dd/yyyy
   – To mm/dd/yyyy

– Pool

Example of the Monetary Txns Log By GL Post Dt - Loan report

Report: Monetary Txns Log By GL Post Dt- Loan
Date: 10/7/2013 15:30 PM

ORACLE
Financial Services Lending and Leasing

GL Post Date From 01/01/2000 To 01/01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

| GL Post Dt | Product | B | Action | Account # | Customer | Txn | Txn Amt |
|---|---|---|---|---|---|---|---|
| 04/03/2013 | LOAN-VE | N | POST | 201304000011137 | TEST LEAD | FND CASH SALES/ADVANCE AMOUNT | 30,000.00 |
| 06/26/2013 | LOAN-VE | N | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/26/2013 | LOAN-VE | N | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/26/2013 | LOAN-VE | N | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/26/2013 | LOAN-VE | N | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/27/2013 | LOAN-VE | N | ADJUST_PLUS | 201304000011137 | TEST LEAD | ADJUSTMENT TO DELAY FEE - ADD | 50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | EXTENSION FEE | 50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | REVERSE EXTENSION FEE | -50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | REVERSE EXTENSION FEE | -50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | REVERSE EXTENSION FEE | -50.00 |
| 06/27/2013 | LOAN-VE | Y | POST | 201304000011137 | TEST LEAD | REVERSE EXTENSION FEE | -50.00 |

## 9.8 Payment Allocations Log By GL Post Dt - Lease

This servicing report lists payment allocations sorted by GL post date for leases.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy
- Account Number

Example of Payment Allocations Log - Lease report

ORACLE
Report: Payment Allocations Log By GL Post Date (Lease) Financial Services Lending and Leasing
Date: 9/17/2012 12:55 PM

GL Post Date From : To:

## 9.9 Payment Allocations Log By GL Post Dt - Line

This servicing report lists payment allocations sorted by GL post date for lines of credit.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy
- Account Number

Example of Payment Allocations Log - Line report

Report: Payment Allocations Log By GL Post Date (Line)
Date: 9/13/2013 18:09 PM

ORACLE
Financial Services Lending and Leasing

GL Post Date From : 01/01/1800 To: 01/01/4000

Company: US01 ALL AMOUNT ARE IN USD
Post Date: 02/21/2013

| Account # | Customer | Txn Date | Txn Amount | Net Amount | Principal | Interest | Other | Overage |
|---|---|---|---|---|---|---|---|---|
| Batch # | PAY-2013-052-00016006 | | | | | | | |
| 201301000012534 | PARTNER FRANCHISE | 02/21/2013 | 1,219.27 | 1,219.27 | 1,005.74 | 213.53 | 0.00 | 0.00 |
| Batch # | PAY-2013-052-00016006 | | | | | | | |
| 201301000012534 | PARTNER FRANCHISE | 02/21/2013 | 1,219.27 | -1,219.27 | -407.84 | -811.43 | 0.00 | 0.00 |
| Batch # | PAY-2013-052-00016006 | | | | | | | |
| 201301000012534 | PARTNER FRANCHISE | 02/21/2013 | 1,219.27 | -1,219.27 | -1,005.74 | -213.53 | 0.00 | 0.00 |
| Batch # | PAY-2013-052-00016006 | | | | | | | |
| 201301000012534 | PARTNER FRANCHISE | 02/21/2013 | 1,219.27 | 1,219.27 | 407.84 | 811.43 | 0.00 | 0.00 |
| Batch # | PAY-2013-052-00016006 | | | | | | | |
| 201301000012534 | PARTNER FRANCHISE | 02/21/2013 | 1,219.27 | 1,219.27 | 407.84 | 811.43 | 0.00 | 0.00 |
| | | Batch Total: | | 1,219.27 | 407.84 | 811.43 | 0.00 | 0.00 |
| | | Post Dt Total: | | 1,219.27 | 407.84 | 811.43 | 0.00 | 0.00 |
| | | Company Total: | | 1,219.27 | 407.84 | 811.43 | 0.00 | 0.00 |
| | | Grand Total: | | 1,219.27 | 407.84 | 811.43 | 0.00 | 0.00 |

## 9.10 Payment Allocations Log By GL Post Dt - Loan

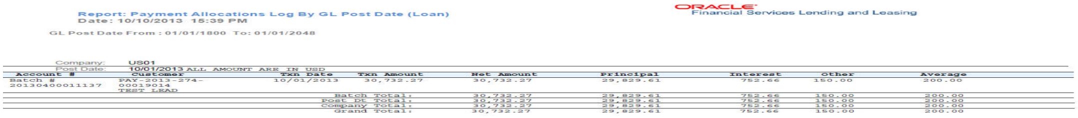
This servicing report lists payment allocations sorted by GL post date for loans.

Parameters:

- No. of Copies
- Company/Branch

- From mm/dd/yyyy
- To mm/dd/yyyy
- Account Number

Example of Payment Allocations Log - Loan report



Report: Payment Allocations Log By GL Post Date (Loan)
Date: 10/10/2013 15:39 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From : 01/01/1800 To: 01/01/2048

Company: US01
Post Date: 10/01/2013 ALL AMOUNT ARE IN USD

| Account # | Customer | Txn Date | Txn Amount | Net Amount | Principal | Interest | Other | Average |
|---|---|---|---|---|---|---|---|---|
| Batch # 20130400011137 | PAY-2013-274-00019014 TEST LEAD | 10/01/2013 | 30,732.27 | 30,732.27 | 29,829.61 | 752.66 | 150.00 | 200.00 |
| | | | Batch Total: | 30,732.27 | 29,829.61 | 752.66 | 150.00 | 200.00 |
| | | | Post Dt Total: | 30,732.27 | 29,829.61 | 752.66 | 150.00 | 200.00 |
| | | | Company Total: | 30,732.27 | 29,829.61 | 752.66 | 150.00 | 200.00 |
| | | | Grand Total: | 30,732.27 | 29,829.61 | 752.66 | 150.00 | 200.00 |

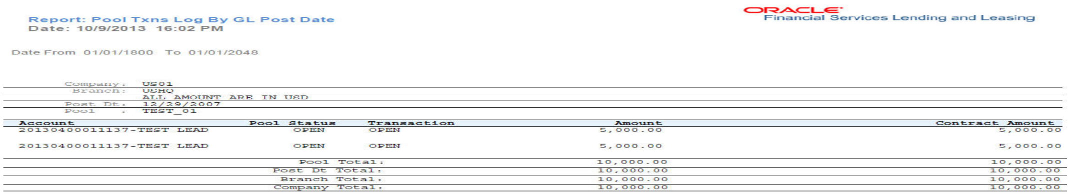
## 9.11 Pool Txns Log By GL Post Dt

This servicing report lists monetary transactions by GL post date for loans.

Parameters:

- No. of Copies
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy
- Account Number
- Pool

Example of the Pool Txns Log By GL Post DT report



Report: Pool Txns Log By GL Post Date
Date: 10/9/2013 16:02 PM

ORACLE Financial Services Lending and Leasing

Date From 01/01/1800 To 01/01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD
Post Dt: 12/29/2007
Pool : TEST_01

| Account | Pool Status | Transaction | Amount | Contract Amount |
|---|---|---|---|---|
| 20130400011137-TEST LEAD | OPEN | OPEN | 5,000.00 | 5,000.00 |
| 20130400011137-TEST LEAD | OPEN | OPEN | 5,000.00 | 5,000.00 |
| | | Pool Total: | 10,000.00 | 10,000.00 |
| | | Post Dt Total: | 10,000.00 | 10,000.00 |
| | | Branch Total: | 10,000.00 | 10,000.00 |
| | | Company Total: | 10,000.00 | 10,000.00 |

## 9.12 Producer Monetary Txns Log By GL Post DT

This servicing report lists producer monetary transactions sorted by GL post date for loans.

Parameters:

- No. of Copies
- Producer
- Company/Branch
- From mm/dd/yyyy
- To mm/dd/yyyy

Example of the Producer Monetary Txns Log By GL Post DT report

ORACLE
Report: Producer Monetary Txns log By GL POST Dt
Financial Services Lending and Leasing
Date: 9/17/2012 12:39 PM

GL Post Date From To

Grand Total: 0.00

## 9.13 WFP Reports

The Wholesale Floor Plan command enables you to create the following reports:

- WFP Audit Verification Report
- WFP Credit Lines and Outstanding
- WFP Inventory Finance Statement
- WFP Inventory Financing Statement Summary
- WFP Open Portfolio Duplicate ID Report
- WFP Outstanding Summary by Branch
- WFP Unit Balance/Pay-off Report

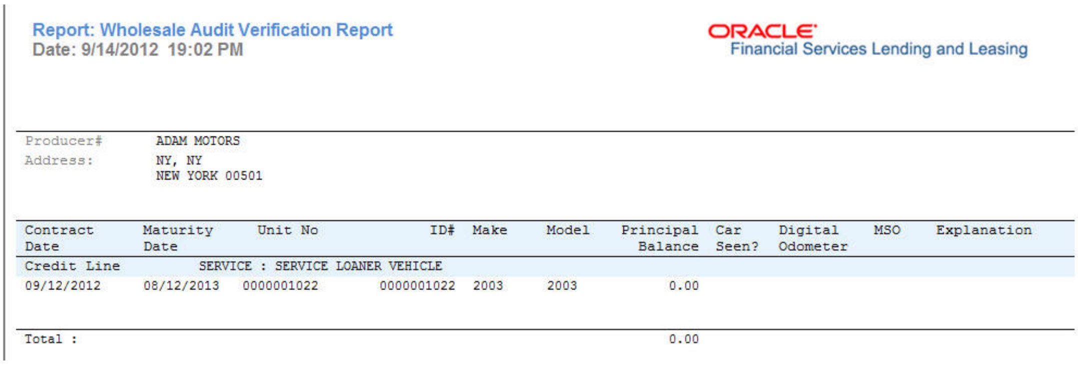
## 9.14 WFP Audit Verification Report

The WFP Audit Verification report lists the active units under each credit line for a producer. This report can be printed and the hard copy can be used for an actual floor audit to verify that the units are available on the producer's floor.

**To generate the WFP Audit Verification Report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.
2. In the **Reports** section, choose WFP AUDIT VERIFICATION REPORT.
3. In the **Report Parameters** section, complete the following parameters:
   - BATCH PRINTER
   - COMPANY/BRANCH
   - PRODUCER NO
   - UNIT ID
   - Credit line

Example of the WFP Audit Verification report


Report: Wholesale Audit Verification Report
Date: 9/14/2012 19:02 PM

ORACLE
Financial Services Lending and Leasing

Producer# ADAM MOTORS
Address: NY, NY
NEW YORK 00501

| Contract Date | Maturity Date | Unit No | ID# | Make | Model | Principal Balance | Car Seen? | Digital Odometer | MSO | Explanation |
|---|---|---|---|---|---|---|---|---|---|---|
| Credit Line | SERVICE : SERVICE LOANER VEHICLE | | | | | | | | | |
| 09/12/2012 | 08/12/2013 | 0000001022 | 0000001022 | 2003 | 2003 | 0.00 | | | | |
| Total : | | | | | | 0.00 | | | | |

## 9.15 WFP Credit Lines and Outstanding Summary

The WFP Credit Lines and Outstanding Summary report lists the credit lines for each producer and the outstanding balance.

**To generate the WFP Credit Lines and Outstanding Summary report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.

2. In the **Reports** section, choose WFP CREDIT LINES AND OUTSTANDING SUMMARY.
3. In the **Report Parameters** section, complete the following parameters:
   – BATCH PRINTER
   – COMPANY/BRANCH
   – PRODUCER NO
   – CREDIT LINE NO

Example of the  Credit Lines and Outstanding Summary report

Report:Wholesale Floor Plan Credit Lines and Outstanding
Date: 9/14/2012 6:55 PM

Financial Services Lending and Leasing

| Producer Name | Producer No | Line Name | Line Amount | Outstanding | Available | %Utilized | Units/Line |
|---|---|---|---|---|---|---|---|
| G | WCL_WPR_ID | G CREDIT_LINE | F | | | | CNT E |
| PRO_NAME | | Sub Total : | | | | | |
| | | E | | | | | |
| Total : | | | | | | | |
| PAGE BREAK | | | | | | | |

## 9.16 WFP Inventory Finance Statement

The WFP Inventory Finance Statement report displays in detail the unit level principal, interest and service fees (the totals of which are mentioned in the Statement Summary report).

**To generate the WFP Inventory Finance Statement report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.
2. In the **Reports** section, choose WFP INVENTORY FINANCE STATEMENT.
3. In the **Report Parameters** section, complete the following parameters:
   – BATCH PRINTER
   – COMPANY/BRANCH
   – PRODUCER NO
   – STATEMENT DATE

Example of the  WFP Inventory Finance Statement report

Report: Wholesale Floor Planning Inventory Financing Statement
Date: 9/14/2012 19:30 PM

Financial Services Lending and Leasing

| Branch Name | Producer Name | Producer No | Sum of Principal Balance |
|---|---|---|---|
| Total : | | 0 | 0.00 |

## 9.17 WFP Inventory Financing Statement Summary

The WFP Inventory Financing Statement Summary report displays the current and past due principal, interest, and unit services fees, along with the other fees applicable at the credit line and producer level. The report is as current as of a statement date and does not display the latest dues.

**To generate the WFP Inventory Financing Statement Summary report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.
2. In the **Reports** section, choose WFP INVENTORY FINANCING STATEMENT SUMMARY.

3. Complete the following parameters:
   - BATCH PRINTER
   - COMPANY/BRANCH
   - PRODUCER NO
   - STATEMENT DATE

Example of the WFP Inventory Financing Statement Summary report

Report: Wholesale Inventory Financing Statement Summary
Date: 9/14/2012 19:39 PM

ORACLE
Financial Services Lending and Leasing

| Branch Name | Producer Name | Producer No | Sum of Principal Balance |
|---|---|---|---|
| | Total : | 0 | 0.00 |

## 9.18 WFP Open Portfolio Duplicate ID Report

The WFP Open Portfolio Duplicate ID report identifies and lists the multiple occurrences of the vehicle identification number within the retail and wholesale accounts. A identification number appears in the report only if multiple occurrences exist. The vehicle identification number is the only criteria used for checking duplicates, irrespective of the model and make.

**To generate the WFP Open Portfolio Duplicate ID report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.
2. In the **Reports** section, choose WFP OPEN PORTFOLIO DUPLICATE ID REPORT.
3. In the **Report Parameters** section, complete the following parameters:
   - BATCH PRINTER

Example of the WFP Open Portfolio Duplicate ID report

Report: Wholesale Open Portfolio Duplicate Id report
Date: 9/14/2012 19:13 PM

ORACLE
Financial Services Lending and Leasing

| VIN | Producer Name | Credit Line | Unit No | Principal Balance |
|---|---|---|---|---|
| 0000001022 | NY-00002 - ADAM MOTORS | SERVICE : SERVICE LOANER VEHICLE | 1022 | 0.00 |
| Total : | | | | 0.00 |

## 9.19 WFP Outstanding Summary by Branch

The WFP Outstanding Summary by Branch report provides the summary of the outstanding amount due from the producers.

**To generate the WFP Outstanding Summary by Branch report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.
2. In the **Reports** section, choose WFP OUTSTANDING SUMMARY BY BRANCH.
3. In the **Report Parameters** section, complete the following parameters:
   - COMPANY/BRANCH
   - PRODUCER NO
   - BATCH PRINTER

Example of the WFP Outstanding Summary by Branch report

Report: Wholesale Floor Planning Outstandings Summary By Branch
Date: 9/14/2012 19:27 PM

ORACLE
Financial Services Lending and Leasing

| Branch Name | Producer Name | Producer No | Sum of Principal Balance |
|---|---|---|---|
| Total : | | 0 | 0.00 |

## 9.20 WFP Unit Balances / Pay-off Quote Report

The WFP Unit Balances/Pay-off Quote Report lists the units under each credit line and displays the interest owed as well as the current principal balance for the unit. The report also displays the payoff quote as of when the report was created. Oracle Financial Services Lending and Leasing summarizes the data for each credit line to display the credit line level total. In turn, Oracle Financial Services Lending and Leasing also summarizes all the credit line level data to arrive at the producer level balance.

**To generate the WFP Unit Balances / Pay-off Quote Report**

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Reports** master tab.
2. In the **Reports** section, choose WFP UNIT BALANCES / PAY-OFF QUOTE.
3. In the **Report Parameters** section, complete the following parameters:
   - COMPANY/BRANCH
   - PRODUCER NO
   - BATCH PRINTER

Example of the WFP Unit Balances / Pay-off Quote report

Report: Wholesale Floor Plan Unit Balance/Pay-off Report
Date: 9/14/2012 19:26 PM

ORACLE
Financial Services Lending and Leasing

| Producer Name | Producer No | Line Name | Line Amount | Outstanding | Available | %Utilized | Units/Line |
|---|---|---|---|---|---|---|---|
| G PRO_NAME | WCL_WPR_ID | G CREDIT_LINE | F | | | | CNT E |
| | | Sub Total : E | | | | | |
| Total : | | | | | | | |
| PAGE BREAK | | | | | | | |

# Appendix A:Rounding Amounts and Rate Attributes

## Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of, or cutting off calculated amounts.

- **Rounding** will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.
- **Raising** will always increase the resulting amount to the next number up to the second decimal.
- **Cutting off** will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

## Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

| Method | Result |
|---|---|
| Round | 234.14 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 2: Amount: 234.134

| Method | Result |
|---|---|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 3: Amount: 234.1319999

| Method | Result |
|---|---|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |

> **Note**
>
> The system only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

## Rate Attributes

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of 25). The system rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition page for variable rate loans.

> **Note**
>
> Index rounding does not apply to fixed rate loans.

The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST.25
3. INDEX RATE ROUNDED TO NEAREST.125

### NO ROUNDING TO INDEX RATE:

Select this method for no rounding.

### INDEX RATE ROUNDED TO NEAREST .25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

**Examples**:

| | |
|---|---|
| Current rate: | 5.125 |
| Round of rate: | 5.25 |

| | |
|---|---|
| Current rate: | 5.124 |
| Round of rate: | 5.00 |

### INDEX RATE ROUNDED TO NEAREST .125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of .125).

**Examples**:

| | |
|---|---|
| Current rate: | 5.325 |
| Rate rounded to: | 5.375 |

| | |
|---|---|
| Current rate: | 5.312 |

| | |
|---|---|
| Rate rounded to: | 5.250 |

# Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert the different payment frequencies (weekly, biweekly, semimonthly, and so on) to standard monthly values for installment accounts.

| **Payment Frequency:** | **Scheduled Monthly Income Amount:** |
|---|---|
| D = Deferred | Zero fill |
| P = Single payment loan | Zero fill |
| W = Weekly (due every week) | Multiple by 4.33 |
| B = Biweekly (due every two weeks) | Multiple by 2.16 |
| E = Semimonthly (due twice a month) | Multiple by 2 |
| M = Monthly (due every month) | As given |
| L = Bimonthly (due every two months) | Divide by 2 |
| Q = Quarterly (due every three months) | Divide by 3 |
| T = Triannually (due every four months) | Divide by 4 |
| S = Semiannually (due twice a year) | Divide by 6 |
| Y = Annually (due every year) | Divide by 12 |