

User Guide - Wholesale Floor Planning
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Oracle FLEXCUBE Lending and Leasing
9SS17 -FLEXCUBE V.LL Release 12.5.0.0
January, 2010

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CHAPTER 1 : SIGN IN

At the beginning of each Oracle FLEXCUBE Lending and Leasing (FLL) session and prior to working with any application or account, you must sign in at your workstation. Oracle FLEXCUBE Lending and Leasing then enables you to “enter” the system and open the pages available to your level of responsibility. To sign in to Oracle FLEXCUBE Lending and Leasing, you need to have your own user id and password. Each user id is attached to a responsibility level, or “profile,” that controls the user’s access to various areas of the system. Your user id is also associated to all the applications you process.

This chapter explains how to sign in and sign off from the Oracle FLEXCUBE Lending and Leasing system.

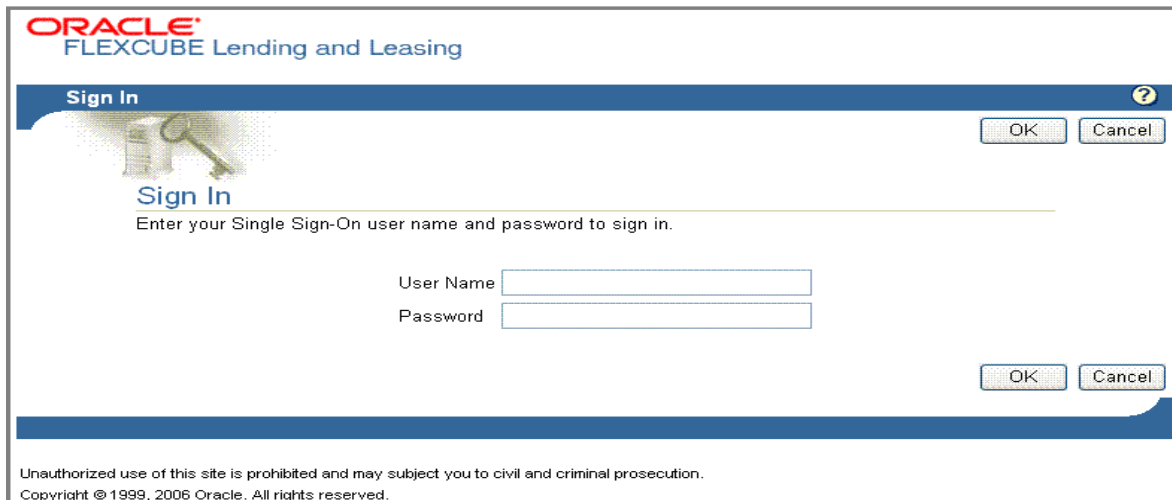
Signing On

The ability to sign in is automatically disabled after a specified number of days of inactivity. The user id and password required to sign in to Oracle FLEXCUBE Lending and Leasing may be different from the user id and password used to sign in to your computer or network. If you are unsure of your user id and password for Oracle FLEXCUBE Lending and Leasing, contact your system administrator.

To sign in to Oracle FLEXCUBE Lending and Leasing

- 1 Follow the guidelines for your business to begin a Oracle FLEXCUBE Lending and Leasing session.

After starting Oracle FLEXCUBE Lending and Leasing, the Sign In page appears.



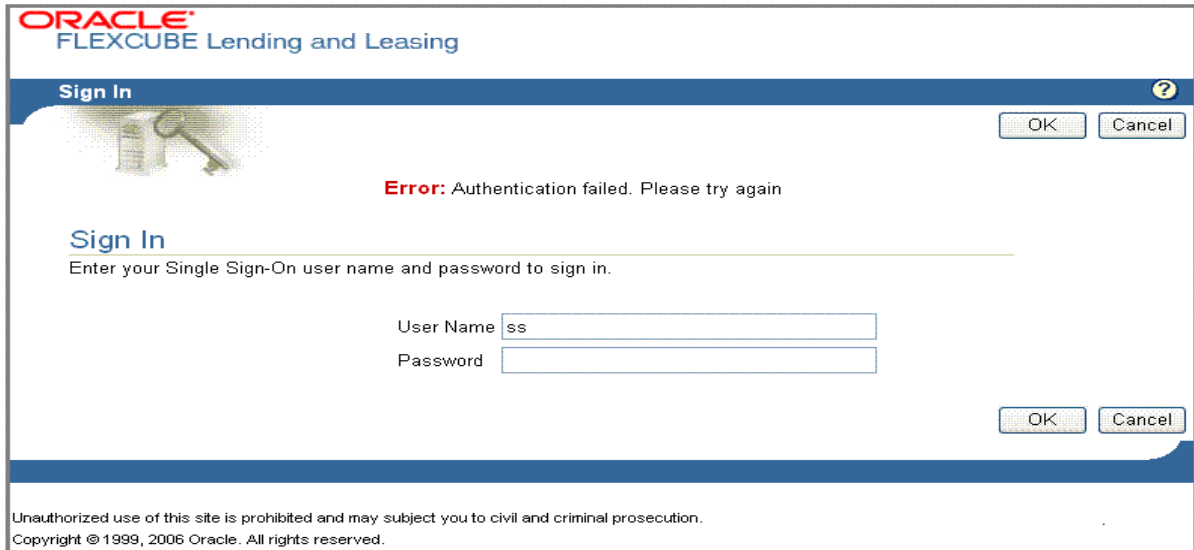
- 2 In the **User Name** field, type your user identification name.
- 3 Press **TAB** to move to the **Password** field.
-or-
Click the **Password** field.
- 4 In the **Password** field, type your password.
- 5 Click **OK**.

-or-

Press **ENTER**.

Note: If you click **Cancel**, Oracle FLEXCUBE Lending and Leasing closes the Sign In page.

If your user id or password is inaccurate, Oracle FLEXCUBE Lending and Leasing displays the following:



The screenshot shows the Oracle FLEXCUBE Lending and Leasing Sign In page. At the top, the Oracle logo and "FLEXCUBE Lending and Leasing" are displayed. Below this is a "Sign In" header with a question mark icon and "OK" and "Cancel" buttons. A red error message reads: "Error: Authentication failed. Please try again". Below the error is a "Sign In" section with the instruction: "Enter your Single Sign-On user name and password to sign in." There are two input fields: "User Name" containing "ss" and "Password" which is empty. "OK" and "Cancel" buttons are at the bottom right. At the very bottom, a footer contains the text: "Unauthorized use of this site is prohibited and may subject you to civil and criminal prosecution. Copyright © 1999, 2006 Oracle. All rights reserved."

- Click **OK** and retype your user id and password. If problems signing on persist, contact your system administrator.

IMPORTANT:

The length of a password is established during system setup. Special characters (&, @, #, \$, %, ^, &, *, and so on) cannot be used to create a password. To prevent others from seeing your password, your password does not appear in the Password field as you type it. Instead, your keystrokes appear as bullet points. Keep your password confidential to prevent access to Oracle FLEXCUBE Lending and Leasing by unauthorized users.

If Oracle FLEXCUBE Lending and Leasing recognizes your user id and password, the Oracle FLEXCUBE Lending and Leasing Suite home page appears. Your user id and other information appear in the My Info section.

ORACLE FLEXCUBE Lending and Leasing - Propelling you forward

ORACLE FLEXCUBE LENDING AND LEASING IS A COMPREHENSIVE SOLUTION THAT ADDRESSES EVERY REQUIREMENT OF THE LENDING AND LEASING SPACE. ITS UNIQUE VALUE LIES IN ITS ABILITY TO PROVIDE YOUR BUSINESS WITH PRE-DEFINED PROCESSES, AND A WORLD-CLASS FRAMEWORK THAT ADDRESSES ALL YOUR RISK AND COMPLIANCE NEEDS. ORACLE FLEXCUBE LENDING AND LEASING IS A SINGLE SOURCE FOR ALL LENDING AND LEASING PROCESSES - FROM DESIGN TO EXECUTION. IN A NUTSHELL, OUR SOLUTION IS A ONE-STOP-SHOP FOR ALL YOUR LENDING AND LEASING NEEDS.

ORACLE FLEXCUBE LENDING AND LEASING AUTOMATES THE ENTIRE LIFECYCLE OF LENDING -- ACROSS ORIGINATION, SERVICING AND COLLECTIONS -- FOR MULTIPLE LENDING AND LEASING PRODUCTS. IT MAKES YOUR SOLUTION STAND OUT FOR ITS INTEGRATED APPROACH. IT ALSO HAS THE UNIQUE ABILITY TO INTEGRATE WITH OUR GOVERNANCE, RISK AND COMPLIANCE (ORC) FRAMEWORK AND IMPROVES INTERNAL POLICY, REGULATORY COMPLIANCE AND RISK MANAGEMENT.

SOME OF THE BENEFITS YOU CAN GAIN FROM THE ORACLE FLEXCUBE LENDING AND LEASING ARE:

- BUSINESS PROCESSES DESIGNED TO REMAIN CONNECTED WITH A COMMON THREAD
- SOFTWARE COMPONENTS ALIGNED TO YOUR BUSINESS PROCESSES
- TOOLS TO MEASURE PERFORMANCE, RISK AND COMPLIANCE
- INTEGRATED APPLICATIONS
- REDUCED TIME-TO-MARKET

Documentation

THE ORACLE FLEXCUBE LENDING AND LEASING DOCUMENTATION SET CONSISTS OF THE SETUP GUIDE AND USER GUIDE.

- THE ORACLE FLEXCUBE LENDING AND LEASING SETUP GUIDE LIBRARY CONTAINS ADMINISTRATION, CONFIGURATION, AND DEVELOPMENT DOCUMENTATION. THE DOCUMENTATION LIBRARY IS ON ITS OWN CD-ROM IN THE ORACLE FLEXCUBE LENDING AND LEASING BUNDLE CD PACK.
- THE ORACLE FLEXCUBE LENDING AND LEASING USER GUIDE DOCUMENTATION INCLUDES HOW TO USE THE PRODUCT. THE USER GUIDE DOCUMENTATION IS ON THE ORACLE FLEXCUBE LENDING AND LEASING CD-ROM IN THE ORACLE FLEXCUBE LENDING AND LEASING BUNDLE CD PACK.

Your User Id now appears in the page's My Info section.

Select Language

SPANISH

Select

My info

User Id	SSC
Name	ORACLE FINANCIAL SERVICES DEMO
Responsibility	SUPERUSER
Organization	XXX
Division	C-01
Default Language	ENGLISH

Time of Last Login

Date 07/14/2009 10:16:57 AM

Release Version

UI Version FLL.12.1.0_80_BLD.07132009.1405
DB Version 11.5.1.0.REL.0.0.ALL.0

DB Information

DB	DFFLNEW.JDBC.ORACLE.THIN:@//ANDES.I
User	FLEX.CDM.1621/DEWJ2EE

Home | SalesLead | Origination | Servicing | Collections | WFP | Documents | Reports | Interfaces | Producers | Vendor | Tools | Setup

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6 In the **Select Language** section, select the language you want to with when using Oracle FLEXCLUBE.

7 In the **My Info** section, view the following information:

In this field:

View this:

User Id

The user identification code of the person log on to the Oracle FLL system.

Name

The name of the person log on to the Oracle FLL system.

Responsibility

The responsibility of the person log on to the Oracle FLL system.

Note: The level of responsibility determines which screens are available and what tasks a user can perform in the Oracle FLL system.

Organization

The organization of the person log on to the Oracle FLL system.

Division

The division of the person log on to the Oracle FLL system.

Default Language

The default language of the person log on to the Oracle FLL system.

8 In the **Time of Last Login** section, view the timestamp (mm/dd/yyyy hh:mm:ss) of when the current user most recently logged on to the Oracle FLL system.

9 In the **Release Version** section, view the UI Version and DV versions currently in use.

10 In the **DB Information** section, view the DB user information.

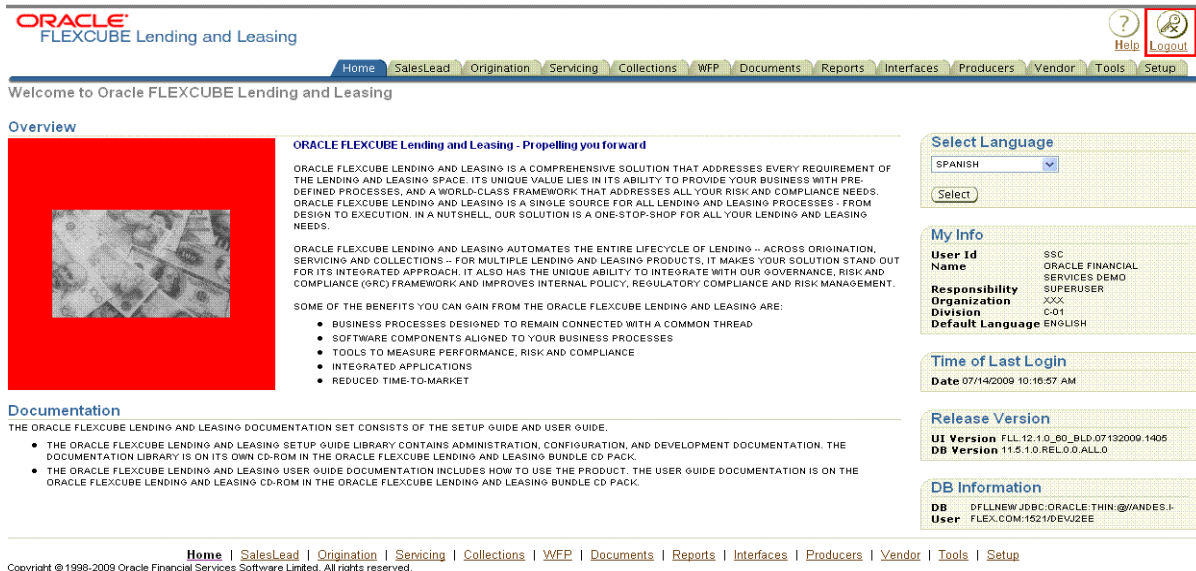
Signing Off

Sign off from the Oracle FLEXCUBE Lending and Leasing when you have finished your work session.

To sign off from Oracle FLEXCUBE Lending and Leasing

- 1 On the **Oracle FLEXCUBE Lending and Leasing Suite** home page, click the **Logout** icon. (The Logout icon contains a gold key and is located in the upper right corner).

The Logout from Oracle FLEXCUBE Lending and Leasing Suite page appears.



ORACLE FLEXCUBE Lending and Leasing

Welcome to Oracle FLEXCUBE Lending and Leasing

Overview

ORACLE FLEXCUBE Lending and Leasing - Propelling you forward

ORACLE FLEXCUBE LENDING AND LEASING IS A COMPREHENSIVE SOLUTION THAT ADDRESSES EVERY REQUIREMENT OF THE LENDING AND LEASING SPACE. ITS UNIQUE VALUE LIES IN ITS ABILITY TO PROVIDE YOUR BUSINESS WITH PRE-DEFINED PROCESSES, AND A WORLD-CLASS FRAMEWORK THAT ADDRESSES ALL YOUR RISK AND COMPLIANCE NEEDS. ORACLE FLEXCUBE LENDING AND LEASING IS A SINGLE SOURCE FOR ALL LENDING AND LEASING PROCESSES - FROM DESIGN TO EXECUTION. IN A NUTSHELL, OUR SOLUTION IS A ONE-STOP-SHOP FOR ALL YOUR LENDING AND LEASING NEEDS.

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Documentation

THE ORACLE FLEXCUBE LENDING AND LEASING DOCUMENTATION SET CONSISTS OF THE SETUP GUIDE AND USER GUIDE.

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Select Language

SPANISH

My Info

User Id	SSC
Name	ORACLE FINANCIAL SERVICES DEMO
Responsibility	SUPERUSER
Organization	XXX
Division	C-01
Default Language	ENGLISH

Time of Last Login

Date 07/14/2009 10:16:57 AM

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DB Version 11.5.1.0.REL.0.0.ALL.0

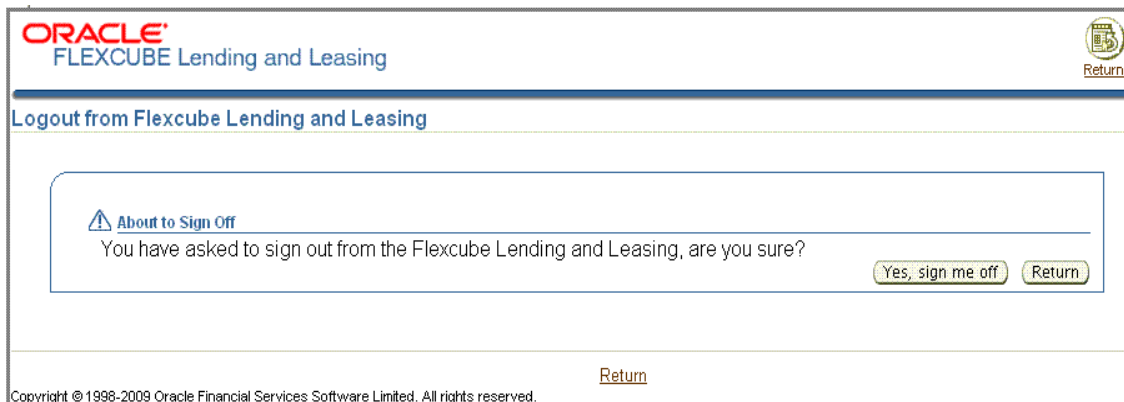
DB Information

DB	DFLLNEWJDBC:ORACLE:THIN:@ANDES.I
User	FLEX.COM:1521/DEWJ2EE

Home | SalesLead | Origination | Servicing | Collections | WFP | Documents | Reports | Interfaces | Producers | Vendor | Tools | Setup

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- If you click **Return**, Oracle FLEXCUBE Lending and Leasing closes the Logout from Oracle FLEXCUBE Lending and Leasing Suite page and returns to the Oracle FLEXCUBE Lending and Leasing Suite page.



ORACLE FLEXCUBE Lending and Leasing

Logout from Flexcube Lending and Leasing

About to Sign Off

You have asked to sign out from the Flexcube Lending and Leasing, are you sure?

Yes, sign me off Return

Return

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- 2 Click **Yes, sign me off**.

Oracle FLEXCUBE Lending and Leasing closes the session, releases any applications and accounts you may have been working on, and returns to the Sign In page.

CHAPTER 2 : WHOLESALE FLOOR PLANNING

Wholesale Floor Planning (WFP) is an individual module within the Oracle FLEXCUBE 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.

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.

Assumptions

This document assumes the following:

- The usual Oracle FLEXCUBE 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 an 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.

Restrictions

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

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.

Units drop-down link

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.

Units master page

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

To view the Units master page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click **Units**.
- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.

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

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFD Division 001 Responsibility SUPERUSER

Search Criteria Execute Search

Current Active View All

Previous 10 11-15 of 15 Next

Select Producer	Total Credit Limit	Status
<input checked="" type="radio"/> CA-00302 : RANDY'S AUTO SALES	XXX3,000,000.00	ACTIVE
<input type="radio"/> CA-00303 : ACE HEADQUARTERS INC	XXX150,000.00	ACTIVE
<input type="radio"/> CA-00304 : VOLKSWAGEN OF WOODLAND HIL	XXX100,000.00	ACTIVE
<input type="radio"/> TX-00001 : TST	XXX0.00	ACTIVE
<input type="radio"/> NY-00012 : RJP WFP	XXX50,000.00	ACTIVE

Credit Lines

Search Criteria Execute Search

View All

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/> NEW VEHICLES	NEW : NEW	XXX3,000,000.00	XXX164,868.00	XXX2,817,566.00	<input type="checkbox"/>	08/21/2001	
<input type="radio"/> PROGRAM VEHICLES	PROGRAM : PROGRAM VEHICLES	XXX100,000.00	XXX0.00	XXX100,000.00	<input type="checkbox"/>	08/21/2001	
<input type="radio"/> USED VEHICLES	REFURBISHED : REFURBISHED VEHICLES	XXX100,000.00	XXX0.00	XXX100,000.00	<input type="checkbox"/>	08/21/2001	
<input type="radio"/> DEMONSTRATOR VEHICLES		XXX400,000.00	XXX0.00	XXX400,000.00	<input type="checkbox"/>	08/21/2001	

Units

Search Criteria Execute Search

View All

Select and Submit

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input type="radio"/>	ACTIVE	DEHMF35HG2A572079	CAR	XXX17,400.00	11/01/2001	11/01/2001	10/02/2002
<input type="radio"/>	ACTIVE	DEHMF25512A676302		XXX16,124.00	11/01/2001	11/01/2001	10/02/2002
<input type="radio"/>	ACTIVE	DESSB12B52U190510		XXX19,401.00	11/01/2001	11/01/2001	10/02/2002
<input checked="" type="radio"/>	ACTIVE	DEHMF35HG2A572070		XXX17,400.00	11/01/2001	11/01/2001	10/02/2002
<input type="radio"/>	ACTIVE	DEHDN45D22U322684		XXX13,810.00	11/01/2001	11/01/2001	10/02/2002
<input type="radio"/>	ACTIVE	DEHMF25HG2A573318		XXX10,592.00	11/01/2001	11/01/2001	10/02/2002

7 In the **Units** master page, view the following display only information:

In this field:

Select
Unit #
Status
Identification #

Unit Type
Advanced Amt
Booking Dt
First Pmt Dt

Maturity Dt

Do this:

If selected, indicates this is the current record.
The unique number of the unit loan.
The status of the unit loan, either ACTIVE or INACTIVE.
The vehicle identification number that is funded through the loan.
The type of unit funded.
The loan amount advanced for financing the asset.
The date when the loan was booked.
The date when the first payment would be due from the producer.
The date when the loan matures and is expected to be paid back in full.

Units link > Details link (Unit Details page)

The Unit Details page 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 FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Details**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producer

Search Criteria Execute Search Current Active View All

Select	Producer	Total Credit Limit	Status
<input type="radio"/>	FL-00005 : TEXAS AUTO MART INC	\$1,000,100.00	ACTIVE
<input type="radio"/>	0A-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/>	IA-00002 : REEDER MOTOR WORLD INC	\$0.00	ACTIVE
<input type="radio"/>	IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$0.00	ACTIVE
<input type="radio"/>	IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/>	NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/>	NY-00006 : KARRA SKODA DEALERS	\$2,010,000.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select	Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/>	DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/>	DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/>	NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Search Criteria Execute Search View All

Select and

Select	Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/>	000001031	ACTIVE	23811	CAR	\$1,000.00	07/22/2009	9/22/2008	08/22/2009

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of asset records.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Search Units

Details

Maintenance

Asset

Transactions

Balances

Comments

Verification

Tracking Attributes

Audits

Credit Lines

Producers

Producer

Search Criteria Execute Search

Current Active View All

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,000,100.00	ACTIVE
<input checked="" type="radio"/> NY-00006 : KARRA SKODA DEALERS	\$2,010,000.00	ACTIVE

Credit Lines

Search Criteria Execute Search

View All

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Search Criteria Execute Search

View All

Select and Submit

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/> 0000001031	ACTIVE	23811	CAR	\$1,000.00	07/22/2009	9/22/2008	08/22/2009

Unit Details

Contract

Contract Dt	8/22/2008	Curtailment Start Dt	9/22/2008	Max Rate Inc Life	7
Funded Dt	7/22/2009	Accrual Dt Start	8/22/2008	Max Rate Dec Life	4
First Pmt Dt	9/22/2008	Max Rate Inc	4	# Rate Change Life	5
Maturity Dt	8/22/2008	Max Rate Dec	2	Producer Analyst	DEMOUNDW
Total Term	12	# Rate Change	3	Funded By	SUPERSOLUTION DEMO
Advance Amt	\$1,000.00	Instrument	FPL_1		

Current

Index Type	PRIME RATE	Ceiling Margin Rate	5	Dlq Amt Due	\$0.00
Index Rate	8.99	Total Ceiling Rate	13.99	Due Dt	8/10/2008
Margin Rate	1	Total Term	12	Days Dlq	0
Total Rate	9.99	Paid Term	0	Ceiling Index Type	PRIME RATE
Ceiling Index Rate	8.99	Curtailment %	2	Condition	

Amount

Adv/Principal	\$1,000.00	Interest Waived	\$0.00	Fee Recovered	\$0.00
Interest	\$0.00	Fee waived	\$0.00	Balance Outstanding	\$1,000.00
Fees	\$0.00	Adv/Principal Chgd Off	\$0.00	Interest Outstanding	\$0.00
Adv/Principal Paid	\$0.00	Interest Chgd Off	\$0.00	Fee Outstanding	\$0.00
Interest Paid	\$0.00	Fee Chgd Off	\$0.00	Total	\$1,000.00
Fee Paid	\$0.00	Adv/Principal Recovered	\$0.00		
Adv/Principal Waived	\$0.00	Interest Recovered	\$0.00		

Late 30 60 90
Dlq Counters 0 0 0 0

Pay Off Quotes

Search Criteria Execute Search

Select Quote Dt	Payoff Dt	Provided To	Payoff Amt	Quote Amt
No rows yet.				

Conditions

Search Criteria Execute Search

Select Condition	Reason	Start Dt	End Dt	Comments
No rows yet.				

- 7 The Unit Details page's **Contract** section displays the contract terms under which the unit was funded. In the **Contract** section, view the following information:

In this field:

Contract Dt
Funded Dt
First Pmt Dt
Maturity Dt
Total Term
Advance Amt

Curtailment Start Dt
Accrual Dt Start

Max Rate Inc

View this:

The date when the contract was signed.
The date when the unit was funded.
The date when the first payment would be due.
The maturity date of the loan.
The term of the loan for unit, in months.
The amount that was extended as a loan for funding the unit.
The date when the curtailment would start for the loan.
The date when the interest accrual would begin for the unit funded.
The maximum increase in the interest rate in a year.

Max Rate Dec	The maximum decrease allowed in the interest rate in a year.
# Rate Change	The number of times the interest rate can be changed in a year.
Instrument	The type of instrument under which the funding was done.
Max Rate Inc Life	The maximum increase allowed in the interest rate during the entire term of the loan.
Max Rate Dec Life	The maximum decrease in the interest rate during the entire term of the loan.
# Rate Change Life	The number of times the interest rate can be changed during the entire term of the loan.
Producer Analyst	The analyst's name.
Funded By	The name of the user who entered and authorized the unit funding.

The Current section displays the current status and terms applicable for the unit.

- 8 In the **Current** section, view the following display only information:

In this field:	View this:
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 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.
Total Term	The term of the loan.
Paid Term	The terms for which the producer has paid. Can differ from elapsed term.
Curtailment %	The currently applicable curtailment percent.
Dlq Amt Due	The amount by which the loan is currently delinquent.
Due Dt	The date when the next payment is due for this unit.
Days Dlq	The number of days the loan is currently delinquent.
Ceiling Index type	The type of index applicable for computing a ceiling interest rate.
Condition	The current condition of the loan.

- 9 In the **Amount** section, view the following display only information:

In this field:	View this:
Adv/ Principal Interest	The loan amount advanced for funding the unit.
Fees	The interest amount due of the loan.
Adv/ Principal Paid	The fees amount due of the loan.
Interest Paid	The amount principal paid.
	The interest paid as of the date.

Fee Paid	The fees waived off as of the date.
Adv/ Principal Waived	The amount principal waived off as of the date.
Interest Waived	The interest waived off as of the date.
Fee Waived	The fees charged off as of the date.
Adv/ Principal Chgd Off	The amount principal charged off as of the date.
Interest Chgd Off	The interest charged off as of the date.
Fees Chgd Off	The fees recovered as of the date.
Adv/ Principal Recovered	The amount principal recovered as of the date.
Interest Recovered	The interest recovered as of the date.
Fees Recovered	The fees outstanding as of the date.
Balance Outstanding	The amount principal outstanding as of the date.
Interest Outstanding	The interest outstanding as of the date.
Fee Outstanding	The fees outstanding as of the date.
Total Outstanding	The sum of the outstanding principal, interest and fees.
Dlq Counters (Late)	The counter of the number of times the loan is delinquent.
Dlq Counter (30)	The counter of the number of times the loan delinquency has been between 30 and 59 days.
Dlq Counter (60)	The counter of the number of times the loan delinquency has been between 60 and 89 days.
Dlq Counter (90)	The counter of the number of times the loan delinquency has been 90 days or more.

- 10 In the **Unit Detail** page's **Pay Off Quotes** section, select the record you want to work with

Note: If you choose, use **Search Criteria** to limit the display of pay off quote records.

- 11 In the **Payoff Quotes** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Quote Dt	The date when the quote was given to the producer.
Payoff Dt	The date when the producer promised to payoff the unit while requesting for a quote. Note: The payoff date cannot be less than the current date
Provided To	The name of the person to whom the payoff quote was provided.
Payoff Amt	The Oracle FLEXCUBE Lending and Leasing computed payoff amount.
Quote Amt	The amount actually quoted to the producer so as to payoff the unit. Note: The could differ from payoff amount.

- 12 In the **Unit Detail** page's **Conditions** section, select the record you want to work with

Note: If you choose, use **Search Criteria** to limit the display of condition records.

- 13 In the **Conditions** section, view the following display only information:

In this field:	View this:
Condition	View the condition of the unit.
Reason	View the reason captured while the condition changed.
Start date	The date when the condition was applicable.
Closed date	The date when the condition would expire.
Comments	The comments captured while associating a condition with the unit.

Units link > Maintenance link > Maintenance Transactions link (Units Maintenance page)

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

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Maintenance Transactions**.
- 5 In the **Producers** master page, select the producer with the units you want to work with.
- 6 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 7 In the **Units** master page, select the unit you want to work with.

The **Units Maintenance** page's **Entry** section enables you to post new unit level transactions.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producer

Select Producer

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-0005 : TEXAS AUTO MART INC	\$1,000,100.00	ACTIVE
<input type="radio"/> 0A-0002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/> IA-0002 : REEDER MOTOR WORLD INC	\$0.00	ACTIVE
<input type="radio"/> IA-0004 : KIMBERLY CHRYSLER PLYMOUTH	\$0.00	ACTIVE
<input type="radio"/> IL-0001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-0003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input type="radio"/> NY-0006 : KARRA SKODA DEALERS	\$2,010,000.00	ACTIVE

Credit Lines

Select Type

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Select Unit #

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/> 0000001031	ACTIVE	23811	CAR	\$1,000.00	07/22/2009	9/22/2008	08/22/2009

Units Maintenance

Entry

* Description Select...

* Effective Dt

* Amount

* Reason Select...

Comment

Post Clear

- 8 In the **Entry** section, enter the following information:

In this field:	Do or view this:
Description	Select the transaction (required).
Effective Dt	Enter the date when the transaction would be effective. This field defaults to the system GL post date. The date cannot be less than: the last billing date -or- the approval date for producer, whichever is greater. It also cannot be a future date (required).
Amount	Enter the value of the transaction (required).
Reason	Select the reason for the transaction (required).
Comment	Enter additional comments for the transaction (optional, however, the Comment field is required if the contents in the Reason field is OTHER - SEE COMMENT).

- 9 In the **Entry** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing posts the transaction at the unit level and displays the results in the Units Transactions page (Transactions link).

To generate a new pay off quote

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Maintenance Transactions**.
- 5 In the **Producers** master page, select the producer with the units you want to work with.
- 6 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 7 In the **Units** section, select the unit you want to work with.
- 8 The **Units Maintenance** page's **New Payoff Quote** section enables you to generate a new payoff quote.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Search Units Details Maintenance Transactions Units Entry Asset Transactions Balances Comments Verification Tracking Attributes Audits CreditLines Producers

Producer

Search Criteria Execute Search Current Active View All

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,000,000.00	ACTIVE
<input type="radio"/> GA-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/> IA-00002 : REEDER MOTOR WORLD INC	\$0.00	ACTIVE
<input type="radio"/> IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$0.00	ACTIVE
<input type="radio"/> IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/> NY-00006 : KARRA SKODA DEALERS	\$2,010,000.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Search Criteria Execute Search View All

Select and

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/> 0000001031	ACTIVE	23611	CAR	\$1,000.00	07/22/2009	9/22/2008	08/22/2009

Units Maintenance

Entry

* Description

* Effective Dt

* Amount

* Reason

Comment

New Payoff Quote

Last Service Dt

Quote Dt

PayOff Amt

* Provided To

Last Accrual Dt

* PayOff Dt

* Quote Amt

Balance

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.

- 9 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).

Quote Amt

(Oracle FLEXCUBE Lending and Leasing populates this field when you choose the Compute button) (required).

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).

- 10 Click **Compute Payoff** to view in the Payoff Quotes section the payoff amount based on the balance due, last accrual date, last service date and payoff date.
- 11 Choose **Save Quote** to save the quote given to the producer in the Payoff Quotes section on the Unit Details page (Details link).

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 change the interest rate for a unit

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Maintenance Transactions**.
- 5 In the **Producers** master page, select the producer with the units you want to work with.
- 6 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 7 In the **Units** master page, select the unit you want to work with.

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes the Oracle logo, the product name 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. There are also utility icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into several sections:

- Producer:** A search criteria field and a table with columns 'Select Producer', 'Total Credit Limit', and 'Status'. It lists several producers like 'TEXAS AUTO MART INC' and 'ADVANCE LEASING (MARIETA)'.
- Credit Lines:** A search criteria field and a table with columns 'Select Type', 'Credit Line', 'Total Credit Limit', 'Suspended', 'Available', 'Enabled', 'Start Dt', and 'End Dt'. It lists credit lines like 'DEMONSTRATOR VEHICLES' and 'NEW VEHICLES'.
- Units:** A search criteria field and a table with columns 'Select Unit #', 'Status', 'Identification #', 'Unit Type', 'Advance Amt', 'Booking Dt', 'First Pmt Dt', and 'Maturity Dt'. It shows a unit with ID '000001031'.
- Units Maintenance Entry:** A form with fields for 'Description', 'Effective Dt', 'Amount', 'Reason', and 'Comment'. It includes 'Post' and 'Clear' buttons.
- New Payoff Quote:** A form with fields for 'Last Service Dt', 'Quote Dt', 'PayOff Amt', 'Last Accrual Dt', 'PayOff Dt', 'Quote Amt', and 'Balance'. It includes 'Compute PayOff', 'Save Quote', and 'Clear' buttons.
- Rate Change:** A form with fields for 'Margin Rate', 'Index Type', 'Effective Dt', 'Reason', 'Comment', 'Index Rate', and 'Total Rate'. It includes 'Apply' and 'Clear' buttons. This section is highlighted with a red box in the screenshot.

- 8 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: Nothing less than the last billing date -or- The contract date for the unit, whichever is greater. 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. This is rate applicable for interest computation for the units (display only).

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

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

To reschedule the term for the unit

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Maintenance Transactions**.
- 5 In the **Producers** master page, select the producer with the units you want to work with.
- 6 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 7 In the **Units** master page, select the unit you want to work with.

The **Units Maintenance** page's **Reschedule** section enables you to reschedule the term of the unit.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The 'Reschedule' section is highlighted with a red box. It contains the following fields:

- New Term**: A text input field.
- Existing Term**: A text input field.
- Reason**: A dropdown menu.
- Comment**: A text area.
- Curtailment %**: A text input field.
- Effective Dt**: A date picker.

8 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 FLEXCUBE 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:

Nothing less than the last billing date

-or-

The contract date for the unit, whichever is greater.

Note: This cannot be a future date (required).

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

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

To change the status of a unit

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Maintenance Transactions**.
- 5 In the **Producers** master page, select the producer with the units you want to work with.
- 6 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 7 In the **Units** master page, select the unit you want to work with.

The **Units Maintenance** page's **Status** section allows enables you to change the status of the unit.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top header shows the user as 'SUPERUSER' with various system icons. The left navigation pane includes 'Units', 'Maintenance', 'Transactions', 'Balances', 'Comments', 'Verification', 'Tracing', 'Attributes', 'Audits', 'Credit Lines', and 'Producers'. The main content area is divided into several sections:

- Producer:** A table with columns 'Select Producer', 'Total Credit Limit', and 'Status'. It lists several producers like 'FL-00005 : TEXAS AUTO MART INC' and 'GA-00002 : ADVANCE LEASING (MARIETA)'.
- Credit Lines:** A table with columns 'Select Type', 'Credit Line', 'Total Credit Limit', 'Suspended', 'Available', 'Enabled', 'Start Dt', and 'End Dt'. It lists credit lines such as 'DEMONSTRATOR VEHICLES' and 'NEW VEHICLES'.
- Units:** A table with columns 'Select Unit #', 'Status', 'Identification #', 'Unit Type', 'Advance Amt', 'Booking Dt', 'First Pmt Dt', and 'Maturity Dt'. It shows a unit with ID '0000001031' and status 'ACTIVE'.
- Units Maintenance:** This section is expanded and contains several sub-sections:
 - Entry:** Fields for Description, Effective Dt, Amount, Reason, and Comment.
 - New Payoff Quote:** Fields for Last Service Dt, Quote Dt, Payoff Amt, Provided To, Last Accrual Dt, Payoff Dt, Quote Amt, and Balance.
 - Rate Change:** Fields for Margin Rate, Index Type, Effective Dt, Reason, Comment, Index Rate, and Total Rate.
 - Reschedule:** Fields for New Term, Existing Term, Reason, Comment, Curtailment %, and Effective Dt.
 - Status:** This section is highlighted with a red box and contains fields for New Status, Effective Dt, Reason, and Comment.

The following are the possible status change combinations:

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

- 7 In the **Status** 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: The last billing date -or- The unit contract date, whichever is greater. 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).

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

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

To change the condition of a unit

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Maintenance Transactions**.
- 5 In the **Producers** master page, select the producer with the units you want to work with.
- 6 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 7 In the **Units** master page, select the unit you want to work with.

The **Units Maintenance** page's **Condition** section allows enables you to change the condition of the unit.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The left sidebar contains a navigation menu with options like Search, Units, Details, Maintenance, Transactions, Balances, Comments, Verification, Tracking, Attributes, Audits, Credit Lines, and Producers.

The main content area is divided into several sections:

- Producer:** A table with columns 'Select Producer', 'Total Credit Limit', and 'Status'. It lists several producers like 'FL-00005 : TEXAS AUTO MART INC' and '0A-00002 : ADVANCE LEASING (MARIETA)'.
- Credit Lines:** A table with columns 'Select Type', 'Credit Line', 'Total Credit Limit', 'Suspended', 'Available', 'Enabled', 'Start Dt', and 'End Dt'. It lists credit lines for 'DEMONSTRATOR VEHICLES' and 'NEW VEHICLES'.
- Units:** A table with columns 'Select Unit #', 'Status', 'Identification #', 'Unit Type', 'Advance Amt', 'Booking Dt', 'First Pmt Dt', and 'Maturity Dt'. It shows a unit with ID '0000001031'.
- Units Maintenance:** A series of form sections:
 - Entry:** Fields for Description, Effective Dt, Amount, Reason, and Comment.
 - New Payoff Quote:** Fields for Last Service Dt, Quote Dt, Payoff Amt, Provided To, Last Accrual Dt, Payoff Dt, Quote Amt, and Balance.
 - Rate Change:** Fields for Margin Rate, Index Type, Effective Dt, Reason, Comment, Index Rate, and Total Rate.
 - Reschedule:** Fields for New Term, Existing Term, Reason, Comment, Curtailment %, and Effective Dt.
 - Status:** Fields for New Status, Effective Dt, Reason, and Comment.
 - Condition (highlighted):** Fields for Condition, Action, Effective Dt, Reason, and Comment.

8 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.

Reason

Note: The default value is the GL post date (required).

Comments

Select the reason for the condition change (required).

Enter any comments associated with the condition (optional).

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

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

Units link > Maintenance link > Units Entry (Units Entry page)

The Units Entry page enables you to enter and maintain the details of new units funded with the credit line. You can enter asset information before you activate an entry as well as update information for an activated entry.

To complete the Units Entry page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Units Entry**.
- 5 In the **Units Entry** page's **Entry** 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**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with 'Responsibility' set to 'C01'. The left-hand navigation menu shows 'Units' selected, with sub-options for 'Details', 'Maintenance', 'Units Entry', 'Asset', 'Transactions', 'Balances', 'Comments', 'Verification', 'Tracking Attributes', 'Audits', 'Credit Lines', and 'Producers'. The main content area is titled 'Units Entry' and features a 'Save' button. Below the title is an 'Entry' section with a 'View All Units' checkbox and 'Add', 'Edit', and 'Cancel' buttons. A search bar is present above a table of unit records. The table has columns for 'Select Details', 'Unit #', 'Producer', 'Credit Line', 'Instrument', 'Contract Dt', and 'Status'. The first row is selected, showing details for unit 0000001034. Below the table is an 'Asset Details' section with a search bar and 'Add', 'Edit', and 'Cancel' buttons. The asset details table is currently empty, displaying 'No rows yet.'

- 6 In the **Entry** section, enter, view, or edit the following information:

In this field:

Do this:

Select
Unit #

If selected, indicates that this is the current record.
View the unique system generated unit number (display only).

Producer

Select the producer number and name.
Note: The LOV for this field contains only active producers (required).

Credit Line

Select the credit lines of the unit type selected in unit type field.
Note: The LOV for this field contains only active lines of credit for active producers (required).

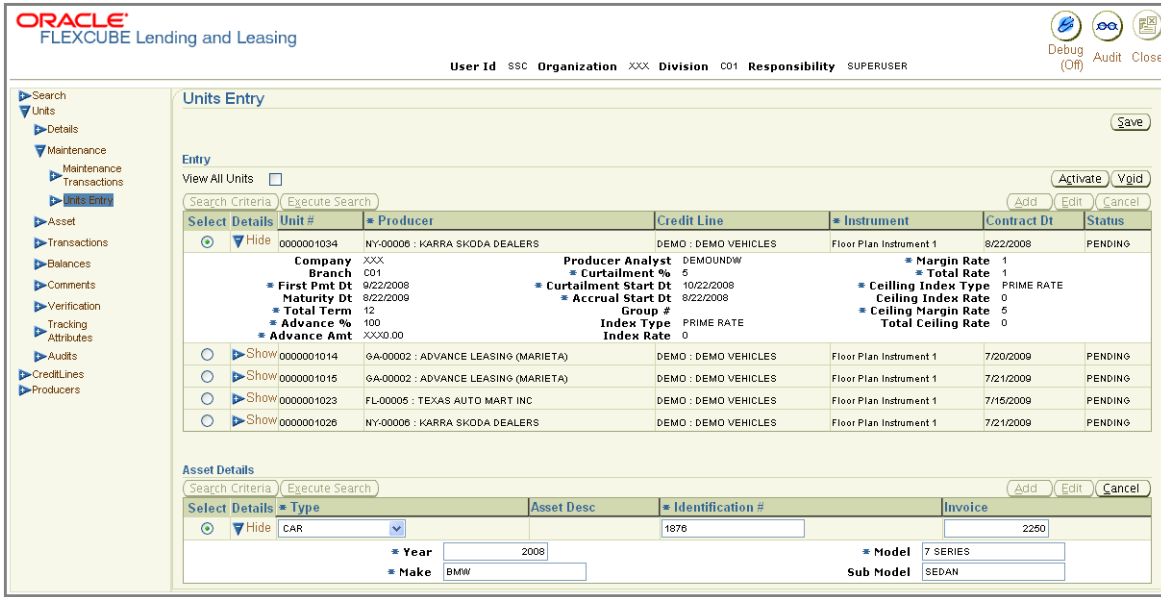
Instrument	Select the description of the instrument associated with the unit loan. Note: The LOV lists the instruments defined in WFP contracts setup (required).
Contract Dt	Enter the date on which the contract of funding the unit is effective in months (required).
Status	View the status of the unit (display only).
Company/ Branch	View the producers' company/ branch (display only).
First Pmt Dt	Enter the first payment due date of the unit loan. Note: Oracle FLEXCUBE Lending and Leasing computes this as the earliest billing date greater than the contract date plus the first payment start months at the credit line level. Note: The First Pmt Start Mths field is not mandatory during credit line entry (required).
Maturity Dt	View the date of maturity for the unit loan. Oracle FLEX-CUBE Lending and Leasing computes this as the first payment date plus the total term minus one term. Note: The term is defined on the credit line level (display only).
Total Term	Enter the term of the unit loan (required).
Advance %	Enter the advance percent of the unit loan (required).
Advance Amt	Enter the advance amount of the unit loan (required).
Producer Analyst	View the name of the analyst associated with the producer (display only).
Curtailement %	Enter the curtailment percent of the unit loan (required).
Curtailement Start Dt	Enter the curtailment start date of the unit loan. Note: Oracle FLEXCUBE Lending and Leasing computes this as the contract date plus the curtailment start months at the credit line level. Note: The Curtailement Start Mths field is not mandatory during credit line entry (required).
Accrual Start Dt	Enter the start date of interest accrual for the unit loan. Oracle FLEXCUBE Lending and Leasing computes this as the contract date plus the accrual start days at the credit line level. Note: The Accrual start days field is not mandatory during credit line entry (required).
Group #	View the group number associated with the unit of the batch (display only).
Index Type	Select the index type of the unit loan (required).
Index Rate	View the interest rate applicable for the index selected in the Index Type field (display only).
Margin Rate	Enter the margin rate (required).
Total Rate	View the total of the index rate and the margin rate (display only).
Ceiling Index Type	Select the ceiling index type of the unit loan (required).
Ceiling Index Rate	Enter the ceiling margin rate. This is the rate applicable for the index selected in the Ceiling Index Type field (display only).
Ceiling Margin Rate	Enter the ceiling margin rate (required).

Total Ceiling Rate View the total of the ceiling index rate and the ceiling margin rate (display only).

7 In the **Units Entry** page'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**.



8 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).

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

Oracle FLEXCUBE Lending and Leasing then verifies the data on the Entry page. The Units Verification page (Verification link) displays the edits/validations that fail when you try to enter and activate a unit by clicking the Activate button on the Entry page or Oracle FLEXCUBE Lending and Leasing posts a batch of units from the batch transaction module.

Oracle FLEXCUBE Lending and Leasing checks and validates data entry for items such as:

- Duplicate identification number
- Sufficient credit limit for funding the unit
- Status of the credit line and producer
- Validity of the credit line in case of units posted through batch transactions module.

10 If there are any violations, click the **Verification**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'.

The left sidebar contains a navigation menu with options: Search, Units, Details, Maintenance, Asset, Transactions, Balances, Comments, **Verification** (highlighted), Tracking, Attributes, Audits, CreditLines, and Producers.

The main content area is divided into several sections:

- Producer:** A search bar with 'Execute Search' and radio buttons for 'Current', 'Active', and 'View All'. Below is a table with columns 'Select Producer', 'Total Credit Limit', and 'Status'. The table lists several producers, with 'NY-00006 : KARRA SKODA DEALERS' selected.
- Credit Lines:** A search bar with 'Execute Search' and a 'View All' checkbox. Below is a table with columns: 'Select Type', 'Credit Line', 'Total Credit Limit', 'Suspended', 'Available', 'Enabled', 'Start Dt', and 'End Dt'. The first row is selected.
- Units:** A search bar with 'Execute Search' and a 'View All' checkbox. Below is a table with columns: 'Select Unit #', 'Status', 'Identification #', 'Unit Type', 'Advance Amt', 'Booking Dt', 'First Pmt Dt', and 'Maturity Dt'. The first row is selected.
- Units Verification:** A section with an 'Override' button and a 'Verification' search bar with 'Execute Search'. Below is a table with columns: 'Select Checked By', 'Check Dt', 'Check Type', 'Check Comment', 'Result Dt', and 'Result Comment'. The table currently shows 'No rows yet.'

11 In the **Units Verification** section, view the following display only information:

In this field:

View this:

Select

If selected, indicates that this is the current record.

Checked By

The name of the person who attempted to activate the unit.

Check Date

The date of verification.

Check Type

The type of check done of the units data entry.

Check Comment

The comments regarding the verification or violations.

Result Date

The date when the verification was done.

Result Comment

View the comments related to the verification result.

12 Select an entry and make changes to the entry that correct the error

-or-

Click **Override** to override it.

Note: You can only override the duplicate identification number validation.

When there are no errors or violations, Oracle FLEXCUBE Lending and Leasing activates the unit and changes the status to ACTIVE. Once this happens, the unit details would be listed under the Unit master page.

Units link > Asset link (Unit Asset page)

The Asset Details section on the Units Entry page enables you to view the details of the asset being funded under the credit line.

To view the Units Asset page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Asset**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes the Oracle logo, the product name, and user information (User Id: SSC, Organization: XXX, Division: 001, Responsibility: SUPERUSER). The main content area is divided into several sections:

- Producers:** A table with columns for Select, Producer, Total Credit Limit, and Status. It lists several producers like 'FL00005 : TEXAS AUTO MART INC' and '9A00002 : ADVANCE LEASING (MARITA)'.
- Credit Lines:** A table with columns for Select, Type, Credit Line, Total Credit Limit, Suspended, Available, Enabled, Start Dt, and End Dt. It lists credit lines like 'DEMONSTRATOR VEHICLES' and 'NEW VEHICLES'.
- Units:** A table with columns for Select, Unit #, Status, Identification #, Unit Type, Advance Amt, Booking Dt, First Pmt Dt, and Maturity Dt. It shows a unit with ID '0000001031' and status 'ACTIVE'.
- Units Assets:** A table with columns for Select, Type, Asset Desc, Year, Make, Model, Sub Model, Identification #, and Invoice. It shows an asset with ID '23611' and invoice value '\$250.00'.

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** page, select the unit you want to work with.
- 7 In the **Units Assets** page's **Details** section, select the record you want to view.

Note: If you choose, use **Search Criteria** to limit the display of asset records.

- 8 In the **Details** section, view the following information:

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

Units link > Transactions link (Units Transactions page)

The Unit Transactions page enables you to enter new and view previous unit level transactions. Transactions at the unit level can be either monetary (such as applying fees or late charges) or non-monetary (such as attaching a condition to a unit). Based on WFP setup, certain unit transactions can also be reversed with the Unit Transaction page.

To use the Units Transaction page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Transactions**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producer

Search Criteria Execute Search View All

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/> GA-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/> IA-00002 : REEDER MOTOR WORLD INC	\$567.00	ACTIVE
<input type="radio"/> IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,466.00	ACTIVE
<input type="radio"/> IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/> NY-00006 : KARRA SKODA DEALERS	\$2,010,000.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/>	DEMONSTRATOR VEHICLES DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/>	DEMONSTRATOR VEHICLES DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/>	NEW VEHICLES NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Search Criteria Execute Search View All

Select and Submit

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/>	0000001031	ACTIVE	23811	CAR	\$1,000.00	07/22/2009	9/22/2008 08/22/2009

Units Transactions

Sort By Post Dt Txn Dt View All Txns

Search Criteria Execute Search Reverse

Select Post Dt	Txn Dt	Transaction	Amount	Reason	Comment	
<input checked="" type="radio"/>	7/22/2009	8/22/2008	PRINCIPAL/ADVANCE	\$1,000.00	NEW UNIT FUNDED	

Details

Search Criteria Execute Search

Select Transaction	Amount
No rows yet.	

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.
- 7 In the **Units Transactions** page's **Transactions** section, select the record you want to view.

Note: If you choose, use **Search Criteria** to limit the display of transaction records.

- 8 With the **Transactions** section's Sort By option buttons, choose **Post Dt** to sort the records in order of when the transaction was created

-or-

Choose **Txn Dt** to sort the records in order of when the transaction occurred.

- 9 Choose **All Txns** to view the reversed transaction.

In this field:	View this:
Post Dt	The post date of the transaction.
Txn Dt	The effective date of the transaction.
Transaction	The description of the transaction.
Amount	The transaction amount.
Reason	The reason for the transaction.
Comment	The comment for the transaction.

- 10 In the **Transactions** section, view the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Transaction	Select the transaction (required).
Effective Dt	Enter the date when the transaction would be effective. This field defaults to the system GL post date. The date cannot be less than: the last billing date -or- the approval date for producer, whichever is greater. It also cannot be a future date (required).
Amount	Enter the value of the transaction (required).
Reason	Select the reason for the transaction (required).
Comment	Enter additional comments for the transaction (optional, however, the Comment field is required if the contents in the Reason field is OTHER - SEE COMMENT).

- 11 In the **Details** section, view the following display only information for the transaction:

In this field:	View this:
Select	If selected, indicates this is the current record.
Transactions	A description of the payment allocation transaction.
Amount	The amount allocated.

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 FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Transactions**.
- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.
- 7 In the **Units Transactions** page's **Transactions** section, select the record you want to reverse.
- 8 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.

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

Units link > Balances link (Units Balances page)

The Units Balances page displays the following unit level balance information:

- Balance type
- Balance amount
- Amount paid
- Amount waived
- Amount charged-off
- Amount recovered
- Amount outstanding.

To view the Units Balances page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Balances**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Search
Units
Details
Maintenance
Asset
Transactions
Balances
Comments
Verification
Tracking Attributes
Audits
Credit Lines
Producers

Producers

Search Criteria Execute Search Current Active View All

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/> 6A-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/> IA-00002 : REEDER MOTOR WORLD INC	\$567.00	ACTIVE
<input type="radio"/> IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,466.00	ACTIVE
<input type="radio"/> IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/> NY-00006 : KARRA SKODA DEALERS	\$2,010,000.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Search Criteria Execute Search View All

Select and

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/> 0000001031	ACTIVE	23611	CAR	\$1,000.00	07/22/2009	9/22/2008	08/22/2009

Units Balances

Unit Level Balances

Search Criteria Execute Search

Select Balance Type	Amount	Paid	Waived	Charged Off	Recovered	Outstanding
<input checked="" type="radio"/> INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/> PRINCIPAL BALANCE	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
<input type="radio"/> UNIT SERVICE FEES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.

- 7 In the **Units Balances** page's **Unit Level Balances** section, select the record you want to view.

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

- 8 In the **Unit Level Balances** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Type	The description of balance type.
Amount	The balance due from the producer.
Paid	The balance paid by the producer.
Waived	The balance waived by the financial institution.
Charged 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.

Units link > Comments link (Units Comments page)

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 FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Comments**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Search Criteria Execute Search Current Active View All

Producer

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/> 6A-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/> IA-00002 : REEDER MOTOR WORLD INC	\$567.00	ACTIVE
<input type="radio"/> IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,466.00	ACTIVE
<input type="radio"/> IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/> NY-00006 : KARRA SKODA DEALERS	\$2,010,000.00	ACTIVE

Credit Lines

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/> 0000001031	ACTIVE	23611	CAR	\$1,000.00	07/22/2009	9/22/2008	08/22/2009

Untis Comments

Comments

Search Criteria Execute Search

Select Type	Sub Type	Comment	Comment By	Comment Dt
<input checked="" type="radio"/> REGULAR	ASSET/COLLATERAL	GOOD	SSC	7/23/2009

DEPT-VIEWED-IN-1000-X-1001-00GREEN-RESOLUTION

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.
- 7 In the **Units Comments** page's **Comments** section, select the record you want to view.

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

- 8 In the **Details** section, view the following information:

In this field:

Select
Type

Do this:

If selected, indicates this is the current record.
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).

- 9 Click **Save** on the Units Comments page.

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

Units link > Verification link (Units Verification page)

The Units Verification page displays the edits/validations that fail when you try to enter and activate a unit by clicking the Activate button or Oracle FLEXCUBE Lending and Leasing posts a batch of units from the batch transaction module.

Oracle FLEXCUBE Lending and Leasing checks and validates data entry for items such as:

- Duplicate identification number
- Sufficient credit limit for funding the unit
- Status of the credit line and producer
- Validity of the credit line in case of units posted through batch transactions module.

To add or view a tracking attributes attached to a unit

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Verification**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below the navigation bar, there are several tabs and a search bar. The main content area is divided into several sections:

- Producer:** A table with columns 'Select Producer', 'Total Credit Limit', and 'Status'. It lists several producers, including 'FL-00005 : TEXAS AUTO MART INC' and 'NY-00006 : KARRA SKODA DEALERS'.
- Credit Lines:** A table with columns 'Select Type', 'Credit Line', 'Total Credit Limit', 'Suspended', 'Available', 'Enabled', 'Start Dt', and 'End Dt'. It lists several credit lines, including 'DEMONSTRATOR VEHICLES' and 'NEW VEHICLES'.
- Units:** A table with columns 'Select Unit #', 'Status', 'Identification #', 'Unit Type', 'Advance Amt', 'Booking Dt', 'First Pmt Dt', and 'Maturity Dt'. It lists one unit with ID '0000001019'.
- Units Verification:** A section with a search bar and a table with columns 'Select Checked By', 'Check Dt', 'Check Type', 'Check Comment', 'Result Dt', and 'Result Comment'. It currently shows 'No rows yet.'

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** section, select the unit you want to work with.
- 7 In the **Units Verification** page's **Verification** section, select the record you want to work

with.

Note: If you choose, use **Search Criteria** to limit the display of verification records.

- 8 In the **Verification** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Checked By	The name of the person who attempted to activate the unit.
Check Date	The date of verification.
Check Type	The type of check done of the units data entry.
Check Comment	The comments regarding the verification or violations.
Result Date	The date when the verification was done.
Result Comment	View the comments related to the verification result.

- 9 Select an entry and make changes to the entry that correct the error
-or-
Choose **Override** to override it.

Note: You can only override the duplicate identification number validation.

When there are no errors or violations, Oracle FLEXCUBE Lending and Leasing activates the unit and changes the status to ACTIVE. Once this happens, the unit details would be listed under the Unit master page.

Units link > Tracking Attributes link (Tracking Attributes page)

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

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Tracking Attributes**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Producers

Search Criteria Execute Search

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/> GA-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/> IA-00002 : REEDER MOTOR WORLD INC	\$757,323.00	ACTIVE
<input type="radio"/> IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,456.00	ACTIVE
<input type="radio"/> IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/> NY-00006 : KARRA SKODA DEALERS	\$3,010,545.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$545.00	\$0.00	\$545.00	<input checked="" type="checkbox"/>	07/07/2009	
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Search Criteria Execute Search View All

Select and Submit

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/> 0000001019	ACTIVE	123456	CAR	\$100.00	07/21/2009	7/21/2009	06/21/2010

Create Tracking Save

Tracking Attributes

Search Criteria Execute Search Edit Cancel

Parameter	Value
No rows yet.	

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.
- 7 In the **Tracking Attributes** section, click **Create Tracking**.

Oracle FLEXCUBE Lending and Leasing loads the tracking parameters.

- 8 In the **Tracking Attributes** section, select the record you want to view or edit.

Note: If you choose, use **Search Criteria** to limit the display of tracking attribute records.

- 9 To update a tracking attribute, click Edit and enter the requested parameter in the **Value** field.
- 10 Click **Save** in the Tracking Attributes section.

Units link > Audits link (Units Audit page)

The Audit page enables you to search for the unit.

To Search for the attached to a unit

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Units** bar link.
- 3 In the WFP Maintenance link bar, click the **Units** drop-down link, then click **Audits**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Search Criteria Execute Search

Producers

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/> 6A-00002 : ADVANCE LEASING (MARIETA)	\$1,401,000.00	ACTIVE
<input type="radio"/> IA-00002 : REEDER MOTOR WORLD INC	\$757,323.00	ACTIVE
<input type="radio"/> IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,466.00	ACTIVE
<input type="radio"/> IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/> NY-00008 : KARRA SKODA DEALERS	\$3,010,545.00	ACTIVE

Credit Lines

Select Type	Credit Line	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$10,000.00	\$0.00	\$9,900.00	<input checked="" type="checkbox"/>	07/21/2009	07/21/2010
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	<input checked="" type="checkbox"/>	08/22/2008	
<input type="radio"/> DEMONSTRATOR VEHICLES	DEMO : DEMO VEHICLES	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$545.00	\$0.00	\$545.00	<input checked="" type="checkbox"/>	07/07/2009	
<input type="radio"/> NEW VEHICLES	NEW : NEW	\$1,000,000.00	\$0.00	\$1,000,000.00	<input checked="" type="checkbox"/>	07/22/2008	

Units

Select Unit #	Status	Identification #	Unit Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/> 0000001019	ACTIVE	123445	CAR	\$100.00	07/21/2009	7/21/2009	06/21/2010

Unit Audits

Select Record Id	Field	Old Value	New Value	Changed By	Changed Date
No rows yet.					

- 4 In the **Producers** master page, select the producer with the units you want to work with.
- 5 In the **Credit Lines** master page, select the active credit line with the units you want to work with.
- 6 In the **Units** master page, select the unit you want to work with.
- 7 In the **Units Audit** section, click **Search Criteria**. The units will be displayed based on the search criteria.

Credit Lines drop-down link

The pages on the Credit Lines drop-down link allow you to enter and maintain credit lines for producers who are set up in the WFP module. Each line of credit contains multiple units.

Credit Lines master page

The Credit Line master page display 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 at the top of the pages opened from the following links on the Credit Lines drop-down link:

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

To view the Credit Lines master page

- 1 On the Oracle FLEXCUBE 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 **Credit Lines**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user information bar shows 'User Id SSC Organization DMD Division 001 Responsibility SUPERUSER'. There are three icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into three sections:

- Producers:** A table with columns 'Select Producer', 'Total Credit Limit', and 'Status'. One row is shown: 'NY-00003 : ORANGE COUNTY CHOPPERS' with a total credit limit of '\$0.00' and status 'INACTIVE'.
- Credit Lines:** A table with columns 'Select Details', 'Credit Line', 'Type', 'Total Credit Limit', 'Suspended', 'Start Dt', 'End Dt', and 'Enabled'. One row is shown: 'Show DEMO : DEMO VEHICLES' with type 'DEMONSTRATOR VEHICLES', total credit limit '\$100,000.00', suspended '\$0.00', start date '02/01/2008', end date '06/01/2008', and 'Enabled' checkbox.
- Credit Line Balances:** A table with columns 'Select Type', 'Amount', 'Paid', 'Waived', 'Charged-off', 'Recovered', and 'Outstanding'. It shows 'No rows yet.'

- 4 In the **Producers** master page, select the producer you want to work with.
- 5 In the **Credit Lines** master page, 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 FLEXCUBE Lending and Leasing displays both active and inactive credit lines.

- 6 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.
	Note: An empty field indicates that the line is active.

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. 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.
Curr 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 Mths	The number of months after which loan curtailment (principal repayment) starts.
First Pmt Start Mths	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.

Credit Lines link > Balances link (Credit Line Balance page)

The Credit Line Balances page 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 page

- 1 On the Oracle FLEXCUBE 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 **Balances**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Producers

Search Criteria Execute Search

Select	Producer	Total Credit Limit	Status
<input type="radio"/>	FL-00005 : TEXAS AUTO MART INC	XXX1,001,334.00	ACTIVE
<input type="radio"/>	GA-00002 : ADVANCE LEASING (MARIETA)	XXX1,101,000.00	ACTIVE
<input type="radio"/>	IA-00002 : REEDER MOTOR WORLD INC	XXX757,323.00	ACTIVE
<input type="radio"/>	IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	XXX6,456.00	ACTIVE
<input type="radio"/>	IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	XXX0.00	ACTIVE
<input type="radio"/>	NC-00003 : JENKINS INVESTMENT	XXX1,000.00	ACTIVE
<input type="radio"/>	NY-00006 : KARRA SKODA DEALERS	XXX3,010,646.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select and Submit

Select	Details	Credit Line	Type	Total Credit Limit	Suspended	Start Dt	End Dt	Enabled
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	XXX1,000,000.00	XXX0.00	01/20/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	XXX100.00	XXX0.00	07/21/2009	07/13/2010	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	XXX1,234.00	XXX0.00	07/22/2009		<input checked="" type="checkbox"/>

Credit Line Balances

Balances

Search Criteria Execute Search

Select	Type	Amount	Paid	Waived	Charged-off	Recovered	Outstanding
<input type="radio"/>	CREDITLINE AUDIT FEES	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00

- 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 Balances** page's **Balances** section, select the record you want to view.
- Note:** If you choose, use **Search Criteria** to limit the display of transaction records.
- 7 In the **Balances** section, view the following information:

In this field:

Select
Type
Amount
Paid
Waived
Charged-off
Recovered
Outstanding

View this:

If selected, indicates that this is the current record.
The description of balances type.
The balance due from the producer.
The balance paid by the producer.
The balance waived by the financial institution.
The balance charged-off by the financial institution.
The recovered charged-off balance.
The balance that is still due from the producer. The outstanding balance equals the amount due minus the paid amount minus the waived amount minus the charged-off amount minus the recovered amount.

Credit Lines link > Maintenance link > Maintenance Transactions link (Credit Line Maintenance Transactions page)

The Credit Line Maintenance Transaction page records the credit line details and enables you to enter the credit line details and change the credit line amount for a particular credit line. It also displays the history of changes that have been made to the credit line.

To view the Credit Line Maintenance Transactions page

- 1 On the Oracle FLEXCUBE 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.
- 4 Click the **Maintenance** drop-down link, then click **Maintenance Transactions**.

Producers

Select	Producer	Total Credit Limit	Status
<input type="radio"/>	FL-00005 : TEXAS AUTO MART INC	XXX1,001,334.00	ACTIVE
<input type="radio"/>	GA-00002 : ADVANCE LEASING (MARIETA)	XXX1,101,000.00	ACTIVE
<input type="radio"/>	IA-00002 : REEDER MOTOR WORLD INC	XXX757,323.00	ACTIVE
<input type="radio"/>	IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	XXX6,456.00	ACTIVE
<input type="radio"/>	IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	XXX0.00	ACTIVE
<input type="radio"/>	NC-00003 : JENKINS INVESTMENT	XXX1,000.00	ACTIVE
<input type="radio"/>	NY-00006 : KARRA SKODA DEALERS	XXX3,010,545.00	ACTIVE

Credit Lines

Select	Show	Credit Line	Type	Total Credit Limit	Suspended	Start Dt	End Dt	Enabled
<input type="radio"/>	<input type="checkbox"/>	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	XXX1,000,000.00	XXX0.00	01/20/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="checkbox"/>	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	XXX100.00	XXX0.00	07/21/2009	07/13/2010	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="checkbox"/>	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	XXX1,234.00	XXX0.00	07/22/2009		<input checked="" type="checkbox"/>

Credit Line Maintenance Transaction

Credit Line New Transaction

* Transaction: Select... * Amount: [] * Reason: [] * Effective Dt: [] * Comment: []

Alter Credit Line

* Action: [] * Reason: [] * Credit Amount: [] * Analyst: []

Credit Line History

Select	Commitment	Action	Reason	Analyst	Change Dt
<input type="radio"/>	XXX1,000,000.00		NEW		7/21/2009

- 5 In the **Producers** master page, select the producer you want to work with.
- 6 In the **Credit Lines** master page, select the credit line you want to work with.
- 7 In the **Credit Line Maintenance Transaction** page's **Credit Line New Transaction** section, enter the following information:

In this field:

Transaction
Effective Dt

Do this:

Select the transaction (required).
Enter the date when the transaction would be effective.
This field defaults to the system GL post date.
The date cannot be less than:

the last billing date

-or-

the approval date for producer, whichever is greater. It also cannot be a future date (required).

Amount

Enter the amount of the transaction (required).

Reason

Select the reason for the transaction (required).

Comment

Enter additional comments for the transaction (optional, however, the Comment field is required if the contents in the Reason field is OTHER - SEE COMMENT).

- 8 In the **Credit Line New Transaction** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing posts the transaction at the credit line level and displays the results in the first row of the Credit Line Transactions page's Transactions section (Transaction link).

- 9 In the **Alter Credit Line** section, enter the following information:

In this field:

Do this:

Action

Select the action for altering credit line(required).

Credit Amount

Enter the new credit limit. This enables you to set the amount of change to the credit limit.

Note: The new credit limit cannot be negative (required).

Reason

Select the reason for changing the credit limit. This field records the reason why the credit line was altered (required).

Analyst

Enter the name of analyst who authorized or altered the credit limit (optional).

- 10 Click **Apply** to change the credit limit and post the details in the Credit Line History section.

Note: If the new credit limit computed after the alteration is zero, then no new units can be funded under the credit line. However, the functionality (posting transactions, payments, billing, and so on) for existing units remains unaffected.

The Credit Line History section maintains the history of all the changes made to the credit limit.

- 11 In the **Credit Line History** section, view the following display only information:

In this field:

View this:

Select

If selected, indicates that this is the current record.

Commitment

The credit limit committed to the producers.

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.

Note: As this information comes from an optional field, it may be blank.

Change Date

The date when the credit limit was altered.

Note: Altering the credit line limit is effective as of the system GL post date. The revised credit limit can be viewed in the Total Credit Limit field on the Producers master page.

Credit Lines link > Maintenance link > Credit Line Entry link (Credit Line Entry page)

The Credit Line Entry page enables you to define new credit lines for a producer in the WFP module.

To complete the Credit Line Entry page

- 1 On the Oracle FLEXCUBE 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.
- 4 Click the **Maintenance** drop-down link, then click **Credit Line Entry**.

- 5 In the **Credit Line Entry** page's **Enter Credit Line** section, enter, view, or edit the following information:

In this field:	Do this:
Producer	Select the producer number and name setup in WFP with a status of ACTIVE (required).
Credit Line	Select the credit line defined in WFP setup (required).
Unit Type	View the unit type associated with the selected credit line (display only).
Total Term	Enter the number of months in which any loan extended under the credit line is to be repaid (required).
Accrual Start Days	Enter the number of days from the loan funding date after which interest rate accrual will start. Interest accrual starts from the first day if value here is 0. Note: Accrual start days cannot be greater than the total term * 30 (optional).
Credit Limit	Enter the dollar amount limit of the credit line (required).
Advance %	Enter the payment advance percentage related to the credit line (required).
Prior Curtailment %	Enter the previous year curtailment percent (required).
Current Curtailment %	Enter the current year curtailment percent (required).
Margin Index	Select the margin index type. Interest equals the margin rate plus the index rate (required).
Margin Rate	Select the margin rate (required).

Curtailement Start Months	Enter the number of months from which curtailment can start. Curtailement starts from the first month itself if value here is 0. Note: Curtailement start months cannot be greater than total term (optional).
First Pmt Start Months	Enter the number of months from the loan funding date after which the first payment would be due for a unit loan extended under the credit line. Payment starts from the first month itself if value here is 0. Note: The first payment start months cannot be greater than curtailment start months and cannot be greater than the total term (optional).
Ceiling Index	Select ceiling index type setup. This is the index Oracle FLEXCUBE Lending and Leasing uses to set the interest rate ceiling on unit loans
Ceiling Rate	Enter the ceiling margin rate. The interest rate ceiling equals the ceiling index plus the ceiling margin rate (required).
Start Date	The date the credit line becomes active. Note: The start date for the credit line cannot be less than the approval data for the producer (required).
End Date	Enter the final date until which new units can be funded under this credit line. The end date of the credit line cannot be modified once entered. Note: This cannot be less than system GL date or start date. Blank field indicates no end date (optional).

- 6 In the Enter Credit Line section, click **Post**.

Oracle FLEXCUBE Lending and Leasing creates a new credit line for a producer.

The newly defined credit line appears in the Credit Lines master page for the Producer.

It also appears in the Producer Credit Lines and Units page (Producers link > Credit Lines link).

Credit Lines link > Transaction link (Credit Line Transactions page)

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

- 1 On the Oracle FLEXCUBE 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**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producers

Search Criteria Execute Search Current Active View All

Select	Producer	Total Credit Limit	Status
<input type="radio"/>	FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/>	GA-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/>	IA-00002 : REEDER MOTOR WORLD INC	\$757,323.00	ACTIVE
<input type="radio"/>	IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,456.00	ACTIVE
<input type="radio"/>	IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/>	NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/>	NY-00006 : KARRA SKODDA DEALERS	\$3,010,546.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select and Submit

Select	Details	Credit Line	Type	Total Credit Limit	Suspended	Start Dt	End Dt	Enabled
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$10,000.00	\$0.00	07/21/2009	07/21/2010	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	08/22/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	07/22/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$545.00	\$0.00	07/07/2009		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$1,000,000.00	\$0.00	07/22/2008		<input checked="" type="checkbox"/>

Credit Line Balances

Balances

Search Criteria Execute Search

Select	Type	Amount	Paid	Waived	Charged-off	Recovered	Outstanding
<input checked="" type="radio"/>	CREDITLINE AUDIT FEES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

- 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 view.

Note: If you choose, use **Search Criteria** to limit the display of transaction records.

- 7 With the **Credit Line Transactions** section's Sort By option buttons, choose **Post Dt** to sort the records in order of when the transaction was created

-OR-

Choose **Txn Dt** to sort the records in order of when the transaction occurred.

- 8 Choose **All Txns** to view the reversed transaction.

In this field:	View this:
Select	If selected, indicates that this is the current record.
Post Dt	The post date of the transaction.
Txn Dt	The effective date of the transaction.
Transaction	The description of the transaction.
Reason	The reason for the transaction.
Amount	The transaction amount.
Comment	The comment for the transaction.

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 FLEXCUBE 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.

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

Credit Lines link > Units link (Credit Line Units page)

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

To view the Credit Line Units page

- 1 On the Oracle FLEXCUBE 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 **Units**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producers

Search Criteria Execute Search Current Active View All

Select	Producer	Total Credit Limit	Status
<input type="radio"/>	FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/>	GA-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/>	IA-00002 : REEDER MOTOR WORLD INC	\$757,323.00	ACTIVE
<input type="radio"/>	IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,456.00	ACTIVE
<input type="radio"/>	IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/>	NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/>	NY-00006 : KARRA SKODA DEALERS	\$3,010,546.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select and Submit

Select	Details	Credit Line	Type	Total Credit Limit	Suspended	Start Dt	End Dt	Enabled
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$10,000.00	\$0.00	07/21/2009	07/21/2010	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	08/22/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	07/22/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$545.00	\$0.00	07/07/2009		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$1,000,000.00	\$0.00	07/22/2008		<input checked="" type="checkbox"/>

Credit Line Units

Units

Search Criteria Execute Search View All

Select	Unit #	Status	Identification #	Unit Type	Advance Am	Booking Dt	First Pmt Dt	Maturity Dt
<input checked="" type="radio"/>	0000001031	ACTIVE	23811	CAR	\$1,000.00	7/22/2009	9/22/2008	8/22/2009

- 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 Units** page's **Units** section, select the record you want to view.

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

7 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.
Identification #	The unique vehicle identification that is funded through the loan.
Unit Type	The type of unit funded.
Advanced Amt	The amount of loan given for financing the asset.
Booking Dt	The date when the loan was booked.
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.

Credit Lines link > Comments link (Credit Line Comments page)

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

To view the Credit Line Comments page

- 1 On the Oracle FLEXCUBE 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 **Comments**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Producers

Search Criteria Execute Search Current Active View All

Select Producer	Total Credit Limit	Status
<input type="radio"/> FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/> 0A-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/> IA-00002 : REEDER MOTOR WORLD INC	\$757,323.00	ACTIVE
<input type="radio"/> IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,458.00	ACTIVE
<input type="radio"/> IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/> NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/> NY-00008 : KARRA SKODA DEALERS	\$3,010,545.00	ACTIVE

Credit Lines

Search Criteria Execute Search View All

Select and Submit

Select	Details	Credit Line	Type	Total Credit Limit	Suspended	Start Dt	End Dt	Enabled
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$10,000.00	\$0.00	07/21/2009	07/21/2010	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	08/22/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	07/22/2008		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$545.00	\$0.00	07/07/2009		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$1,000,000.00	\$0.00	07/22/2008		<input checked="" type="checkbox"/>

Credit Line Comments

Comments

Search Criteria Execute Search Add Cancel

Select	Type	Sub Type	Comment	Comment By	Comment Dt
No rows yet.					

- 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 Comments** page's **Comments** section, select the record you want to view.

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

- If you are entering a new record, click **Add**.
- 7 In the **Comments** section, enter or view the following information:

In this field:

Select
Topic

Do this:

If selected, indicates this is the current record.
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).
Comment	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).

- 8 Click **Save** on the Units Comments page.

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

Credit Lines link > Tracking Attributes link (Credit Line Tracking Attributes page)

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

- 1 On the Oracle FLEXCUBE 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 **Tracking Attributes**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes the Oracle logo, the application name, and user information (User Id: 990, Organization: XXX, Division: 001, Responsibility: SUPERUSER). The left sidebar contains a navigation menu with options like Search, Units, Credit Lines, Balances, Maintenance, Transactions, Comments, Tracking Attributes, and Audits. The main content area is divided into three sections:

- Producers:** A table with columns for 'Select Producer', 'Total Credit Limit', and 'Status'. It lists several producers, including 'FL00005 : TEXAS AUTO MART INC' and 'GA00002 : ADVANCE LEASING (MARIE TA)'.
- Credit Lines:** A table with columns for 'Select Details', 'Credit Line', 'Type', 'Total Credit Limit', 'Suspended', 'Start Dt', 'End Dt', and 'Enabled'. It lists credit lines such as 'DEMO : DEMO VEHICLES' and 'NEW : NEW'.
- Credit Line Tracking Attributes:** A table with columns for 'Select Parameter' and 'Value'. It lists tracking attributes like 'WFP CREDIT LINE TRACKING ATTRIBUTE 001' with a value of 'TE'.

- 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 Tracking Attributes** section, click **Load Tracking**.
Oracle FLEXCUBE Lending and Leasing loads the tracking parameters.
- 7 In the **Tracking Attributes** section, select the record you want to view or edit.
Note: If you choose, use **Search Criteria** to limit the display of tracking attribute records.
- 8 To update a tracking attribute, click Edit and enter the requested parameter in the **Value** field.
- 9 Click **Save** on the Credit Line Tracking Attributes page.

Producers drop-down link

The pages on the Producers drop-down link allow you to maintain the producer level activities and transactions.

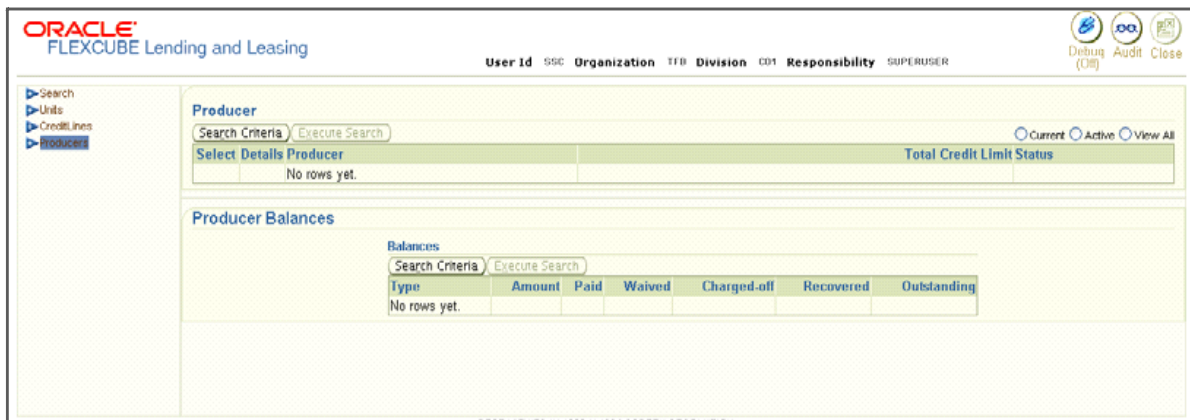
Producer master page

The Producer master page display 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 at the top of the pages opened from the following links on the Producer drop-down link:

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

To view the Producer master page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click **Producers**.



- 4 Select the status of the producer you want to work with.

If you click this:

FLEXCUBE displays:

Current

The current producers.

Active

The active producers.

View All

Both the active and inactive producers.

- 5 On the **Producer** master page, 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 producer records.

- 6 On the **Producer** master page, view the following information:

In the field:	View this:
Select Producer	If selected, indicates this is the current record. 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.
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.
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.

Producers link > Balances link > Balances page

The Producer Balances page displays producer level balance information.

To view the Producer Balances page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link, then click **Balances**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below this, there is a user information bar with fields for 'User Id', 'SSC', 'Organization', 'XXX', 'Division', '001', 'Responsibility', and 'SUPERUSER'. On the right side of the navigation bar, there are icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into two sections:

- Producer Section:** This section has a 'Search Criteria' field and an 'Execute Search' button. Below this is a 'Select and Submit' button. A table titled 'Select Details Producer' lists several producers with their IDs and names, and a 'Total Credit Limit' and 'Status' column. The producers listed are:

Select	Details	Producer	Total Credit Limit	Status
<input checked="" type="radio"/>	Show	FL-00005 : TEXAS AUTO MART INC	XXX1,001,334.00	ACTIVE
<input type="radio"/>	Show	GA-00002 : ADVANCE LEASING (MARIETA)	XXX1,101,000.00	ACTIVE
<input type="radio"/>	Show	IA-00002 : REEDER MOTOR WORLD INC	XXX757,323.00	ACTIVE
<input type="radio"/>	Show	IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	XXX6,466.00	ACTIVE
<input type="radio"/>	Show	IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	XXX0.00	ACTIVE
<input type="radio"/>	Show	NC-00003 : JENKINS INVESTMENT	XXX1,000.00	ACTIVE
<input type="radio"/>	Show	NY-00006 : KARRA SKODA DEALERS	XXX3,010,546.00	ACTIVE
- Producer Balances Section:** This section has a 'Balances' header, a 'Search Criteria' field, and an 'Execute Search' button. Below this is a table with the following columns: 'Type', 'Amount', 'Paid', 'Waived', 'Charged-off', 'Recovered', and 'Outstanding'. The data rows are:

Type	Amount	Paid	Waived	Charged-off	Recovered	Outstanding
NON SUFFICIENT FUNDS	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00
PRODUCER ANNUAL FEES	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00

- 4 On the **Producer** master page, select the record you want to work with.
- 5 In the **Producer Balances** page's **Balances** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of producer balances records.

- 6 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.
Waived	The balance waived by the financial institution.
Charged 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.

Producers link > Transactions link > Producer Transactions page

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

To view the Producer Transactions page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link, then click **Transactions**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Suite interface. At the top, there is a navigation bar with the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below this, there is a user information bar showing 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. On the left, there is a navigation menu with options like Search, Units, Credit Lines, Producers, Balances, Transactions, Credit Lines, Statements, Maintenance, Comments, Tracking Attributes, and Audits. The main content area is divided into two sections: 'Producer' and 'Producer Transactions'. The 'Producer' section has a search criteria field and a table with columns for 'Select', 'Details', 'Producer', 'Total Credit Limit', and 'Status'. The 'Producer Transactions' section has a search criteria field and a table with columns for 'Select', 'Post Dt', 'Txn Dt', 'Transaction', 'Amount Reason', and 'Comment'. The table in the 'Producer Transactions' section currently shows 'No rows yet.'

- 4 On the **Producer** master page, select the record you want to work with.
- 5 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-
Select **View All** to view all transactions.
- 6 In the **Producer Transactions** page's **Transactions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of producer transaction records.

- 7 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.
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

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link, then click **Transactions**.
- 4 On the **Producer** master page, select the record you want to work with
- 5 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-
Select **View All** to view all transactions.
- 6 In the **Producer Transactions** page's **Transactions** section, select the transaction you want to reverse. (You may have to search to find the transaction).
- 7 On the **Producer Transactions** page, 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.
- 8 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.

Producers link > Credit Lines link (Producer Credit Lines and Units page)

The Producer Credit Lines and Units page 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 and Units page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link, then click **Credit Lines**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producer

Search Criteria [] Execute Search [] Current [] Active [] View All []

Select and [] Submit []

Select	Details	Producer	Total Credit Limit	Status
<input type="radio"/>	Show	FL-00005 : TEXAS AUTO MART INC	\$1,001,334.00	ACTIVE
<input type="radio"/>	Show	GA-00002 : ADVANCE LEASING (MARIETA)	\$1,101,000.00	ACTIVE
<input type="radio"/>	Show	IA-00002 : REEDER MOTOR WORLD INC	\$757,223.00	ACTIVE
<input type="radio"/>	Show	IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	\$6,456.00	ACTIVE
<input type="radio"/>	Show	IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	\$0.00	ACTIVE
<input type="radio"/>	Show	NC-00003 : JENKINS INVESTMENT	\$1,000.00	ACTIVE
<input checked="" type="radio"/>	Show	NY-00006 : KARRA SKODA DEALERS	\$3,010,546.00	ACTIVE

Producer Credit Lines and Units

Credit Lines

Search Criteria [] Execute Search [] View All []

Select	Details	Credit Line	Type	Total Credit Limit	Suspended	Available	Enabled	Start Dt	End Dt
<input checked="" type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$10,000.00	\$0.00	\$9,900.00	Y	07/21/2009	07/21/2010
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	\$999,000.00	Y	08/22/2008	
<input type="radio"/>	Show	DEMO : DEMO VEHICLES	DEMONSTRATOR VEHICLES	\$1,000,000.00	\$0.00	\$1,000,000.00	Y	07/22/2008	
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$545.00	\$0.00	\$545.00	Y	07/07/2009	
<input type="radio"/>	Show	NEW : NEW	NEW VEHICLES	\$1,000,000.00	\$0.00	\$1,000,000.00	Y	07/22/2008	

Units

Search Criteria [] Execute Search [] View All []

Unit #	Status	Identification Unit #	Type	Advance Amt	Booking Dt	First Pmt Dt	Maturity Dt
0000001019	ACTIVE	123445	CAR	\$100.00	07/21/2009 12:00:00 AM	07/21/2009 12:00:00 AM	08/21/2010 12:00:00 AM

- 4 On the **Producer** master page, select the record you want to work with
- 5 In the **Producer Credit Lines and Units** page's **Credit Lines** section, select the record you want to view.

Note: If you choose, use **Search Criteria** to limit the display of producer credit lines records.

- 6 In the **Credit Lines** section, view the following information:

In this field:

Credit Line
Unit Type
Total Credit Limit
Suspended

Available
Enabled

View this:

The description of the credit line.
The unit type associated with the credit line.
The total credit limit for the credit line.
The amount of the credit line that is suspended (not available for disbursement).
The available credit for the credit line.
If selected, the credit line is enabled.

Producers link > Statements link (Producer Statements page)

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 page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link, then click **Statements**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'CO1', 'Responsibility', and 'SUPERUSER'. The left sidebar contains a navigation menu with options like Search, Units, Credit Lines, Producers, Balances, Transactions, Credit Lines, Statement, Maintenance, Comments, Tracking, Attributes, and Audits. The main content area is titled 'Producer' and contains a search criteria field, a 'Submit' button, and a table of producers. The table has columns for 'Select Details', 'Producer', 'Total Credit Limit', and 'Status'. Below this is the 'Producer Statements' section, which includes a search criteria field and a table with columns for 'Select Statement Dt', 'Due Dt', 'Generation Dt', and 'Total Amt'. There are also sections for 'Producer Transactions', 'Credit Line Transactions', and 'Unit Transactions', each with search criteria fields and tables showing 'No rows yet'.

- 4 On the **Producer** master page, select the record you want to work with
- 5 In the **Producer Statements** page's **Statement** section, select the record you want to view.

Note: If you choose, use **Search Criteria** to limit the display of statement records.

- 6 In the **Statement** section, view the following information:

In this field:

Select
Statement Dt

View this:

If selected, indicates this is the current record.
The statement generation date. This is derived as the payment due date less the pre billing days, both of which are defined while activating a producer.

Due Dt	The date when the amount mentioned in the statement is due.
Generation Dt	The system date when Oracle FLEXCUBE Lending and Leasing generated the statement.
Total Amt	The amount due from the producer for the current statement period.

- 7 In the **Producer Transactions** section, select the record you want to view.

Note: If you choose, use **Search Criteria** to limit the display of producer transaction records.

- 8 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.

- 9 In the **Credit Line Transactions** section, select the record you want to view.

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

- 10 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.

- 11 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.
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.

- 12 In the **Unit Transactions** section, select the record you want to view.

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

- 13 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.

- 14 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).

Producers link > Maintenance link > Change Status/Enter Transaction (Producer Maintenance page)

The Producer Maintenance page on the Producers drop-down link enables you to change the status of an existing Oracle FLEXCUBE Lending and Leasing producer in the WFP module as well as enter a transaction.

The Change Status section enables you to change the producer's status from ACTIVE to INACTIVE and vice versa.

The Transaction Entry section enables you to enter a new producer level transaction.

To change the status of the producer

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Change Status/Enter Transaction**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. There are also utility icons for 'Debug (Off)', 'Audit', and 'Close'.

The left sidebar contains a navigation menu with items like Search, Units, Credit Lines, Producers, Balances, Transactions, Credit Lines, Statements, Maintenance (highlighted), Comments, Tracking Attributes, and Audits.

The main content area is titled 'Producer' and features a search bar with 'Search Criteria' and 'Execute Search' buttons. Below the search bar is a table with columns for 'Select', 'Details', 'Producer', 'Total Credit Limit', and 'Status'. The table lists several producers, including 'FL-00005 : TEXAS AUTO MART INC' and 'NY-00006 : KARRA SKODA DEALERS'.

Below the table is the 'Producer Maintenance' section, which is divided into two sub-sections:

- Change Status:** This section contains a 'Status' dropdown menu, an 'Approval Dt' date field, a 'Payment Due Day' field, a 'Pre Bill Days' field, an 'Analyst' text field, and a 'Comment' text field. There are 'Change Status' and 'Clear' buttons at the bottom.
- Enter Transaction:** This section contains a 'Transaction' dropdown menu, an 'Effective Dt' date field, an 'Amount' field, a 'Reason' dropdown menu, and a 'Comments' text field. There are 'Post' and 'Clear' buttons at the bottom.

- 5 In the **Producer** master page, select the producer you want to work with.
- 6 In the Producer Maintenance page's **Change Status** section, enter the following information:

In this field:	Do this:
Status	Select the new status of the producer. Only producers with an ACTIVE can have new open credit lines and fund units. Note: You can only change the status of a producer from ACTIVE to INACTIVE if all the balances at producer, credit line, and unit level are zero (required).
Approval Dt	View the approval date (required).
Payment Due Day	Enter the payment due day (required).
Pre Bill Day	Enter the pre bill days (required).
Analyst	Enter the name of the analyst related to the producer (optional).
Comments	Enter any comments you want to record while activating a producer (optional).

- 7 In the **Change Status** section, click **Change Status**.

Oracle FLEXCUBE Lending and Leasing changes the status of the producer.

To change the status of the producer

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Change Status/Enter Transaction**.
- 5 In the **Producer** master page, select the producer you want to work with.
- 6 In the Producer Maintenance page's **Enter Transaction** section, enter the following information:

In this field:	Do this:
Transaction	Select the transaction (required).
Effective Dt	Enter the date when the transaction would be effective. This field defaults to the system GL post date. The date cannot be less than: the last billing date -or- the approval date for producer, whichever is greater. It also cannot be a future date. (required).
Amount	Enter the value of the transaction (required).
Reason	Select the reason for the transaction (required).
Comments	Enter additional comments for the transaction (optional, however, the Comment field is required if the contents in the Reason field is OTHER - SEE COMMENT).

- 7 In the **Enter Transaction** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing posts the transaction at the producer level and displays the results in the first row of the Producer Transactions page.

Producers link > Maintenance link > Enter Producer (Producer Entry page)

The Producer Entry page on the Producers drop-down link enables you to activate an existing Oracle FLEXCUBE Lending and Leasing producer in the WFP module.

The Producer field lists all the producers that are set up in Oracle FLEXCUBE Lending and Leasing, but not activated in the WFP module. With the Enter Producer section, you can select a producer, enter its details, and then choose to activate the producer in WFP.

To enter a producer

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Enter Producer**.

- 5 In the **Producer Entry** page's **Enter Producer** section, enter the following information:

In this field:	Do this:
Producer	Select the producer name. This field displays the producers set up in Oracle FLEXCUBE Lending and Leasing but not activated for wholesale credit (required).
Status	View the status of the producer. This defaults to ACTIVE. Active means the producer can have open credit lines and unit loans (display only).
Approval Date	View the approval date. This defaults to the SYSTEM GL POST DATE and cannot be edited (display only).
Payment Due Day	Enter the day of the month when the payment is due from the producer. In case the entry is 31, the payment is due on the last day of February (29th in case of a leap year) and on 30th of April, June, September and November month. If the payment date is 30 or 29, then the payment is due on the 30th or 29th of each month, even if the month has 31 days, and on the last day for February (28th in case of a non leap year) (required).

Pre Bill Days

Enter the number of days before the payment due date when Oracle FLEXCUBE Lending and Leasing bills the producer. The billing date equals the payment due date minus the pre bill days (required).

Analyst

Enter the name of the person authorizing producer activation in WFP (optional).

Comments

Enter any desired comment while activating a producer (optional).

6 Click **Activate**.

The producer you entered on the Enter Producer is now available in the Producer page opened from the Producers, Credit Lines, and Units links.

The screenshots illustrate the Oracle FLEXCUBE Lending and Leasing interface for managing producers. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'CO1', 'Responsibility', and 'SUPERUSER'. The interface is divided into three main sections:

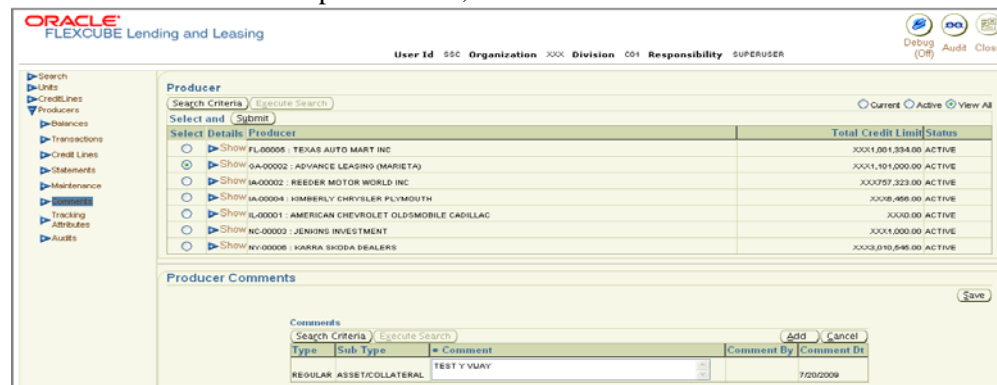
- Producer Selection:** The first two screenshots show the 'Producer' search results. The table lists various producers with columns for 'Select Producer', 'Total Credit Limit', and 'Status'. The producer 'OH-00001 : HERITAGE FORD MERCURY INC' is highlighted in red in both screenshots.
- Producer Details:** The third screenshot shows the 'Select Details' for the selected producer. The details include:
 - Address:** 240 N MARKET EAST PALESTINE, OH 44413
 - Analyst:** KEVIN JOHNSON
 - Available Credit:** XXXX.00
 - Approval Dt:** 03/01/2009
 - Last Pmt Dt:** (blank)
 - Last Bill Dt:** (blank)
 - Next Bill Dt:** 03/29/2009
 - Total Suspended Amount:** XXXX.00
 - Advance Balance:** XXXX.00
 - Pre Bill Days:** 3
 - Pmt Due Dt:** 1
- Producer Balances:** A section at the bottom for managing balances, with columns for Type, Amount, Paid, Waived, Charged-off, Recovered, and Outstanding. It currently shows 'No rows yet.'

Producers link > Comments link (Producer Comments page)

The Producer Comments page enables you to enter new comments regarding the producer. Oracle FLEXCUBE 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 FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Comments**.



- 5 In the **Producer** master page, select the producer you want to work with.
- 6 In the **Producer Comments** page's **Comments** section, select the record you want to work.

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

- If you are entering a new record, click **Add**.
- 7 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).

- 8 Click **Save** on the Producer Comments page.

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

Producers link > Tracking Attributes link (Producer Tracking page)

Using the Producer Tracking page, 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 FLEXCUBE Lending and Leasing Suite home page, click the **WFP** master tab.
- 2 Click the **Producers** bar link.
- 3 In the WFP Maintenance link bar, click the **Producers** drop-down link.
- 4 Click the **Maintenance** drop-down link, then click **Tracking Attributes**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER'. The main content area is split into two panels. The upper panel, titled 'Producer', contains a search bar and a table of producer records. The lower panel, titled 'Producer Tracking', contains a search bar and a table of tracking attributes.

Select Details	Producer	Total Credit Limit	Status
<input type="radio"/>	Show FL-00005 : TEXAS AUTO MART INC	XXX1,001,334.00	ACTIVE
<input checked="" type="radio"/>	Show GA-00002 : ADVANCE LEASING (MARIETA)	XXX1,101,000.00	ACTIVE
<input type="radio"/>	Show IA-00002 : REEDER MOTOR WORLD INC	XXX757,323.00	ACTIVE
<input type="radio"/>	Show IA-00004 : KIMBERLY CHRYSLER PLYMOUTH	XXX6,456.00	ACTIVE
<input type="radio"/>	Show IL-00001 : AMERICAN CHEVROLET OLDSMOBILE CADILLAC	XXX0.00	ACTIVE
<input type="radio"/>	Show NC-00003 : JENKINS INVESTMENT	XXX1,000.00	ACTIVE
<input type="radio"/>	Show NY-00006 : KARRA SKODA DEALERS	XXX3,010,545.00	ACTIVE

Parameter	Value
PRODUCER TRACKING ATTRIBUTE 001	TT
PRODUCER TRACKING ATTRIBUTE 002	NA
PRODUCER TRACKING ATTRIBUTE 003	NA
PRODUCER TRACKING ATTRIBUTE 004	NA
PRODUCER TRACKING ATTRIBUTE 005	NA
PRODUCER TRACKING ATTRIBUTE 006	NA
PRODUCER TRACKING ATTRIBUTE 007	NA
PRODUCER TRACKING ATTRIBUTE 008	NA
PRODUCER TRACKING ATTRIBUTE 009	NA
PRODUCER TRACKING ATTRIBUTE 010	NA

- 5 In the **Producer** master page, select the producer you want to work with.
- 6 In the **Producer Tracking** page's **Tracking Attributes** section, click **Create Tracking**. Oracle FLEXCUBE Lending and Leasing loads the tracking parameters.
- 7 In the **Tracking Attributes** section, select the record you want to view or edit.
Note: If you choose, use **Search Criteria** to limit the display of tracking attribute records.
- 8 To update a tracking attribute, click Edit and enter the requested parameter in the **Value** field.
- 9 Click **Save** on the Producer Tracking page.

WFP Batch Transaction window

The WFP Batch Transactions 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.

Payments link

The Payments link on the Batch Transactions window 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 link page 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

- 1 On the Oracle FLEXCUBE 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**.

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 FLEXCUBE Lending and Leasing displays all the payments that are not yet posted (that is, all payments with status as OPEN.)

- 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.

Note: 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**.
- 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).
Pmt Dt	Enter the date the payment amount is applied to the unit. Payment date cannot be less than either: The last billing date less value defined in the system parameter WFP_MAX_CYCLES_BACKDT -or- The approval date for the producer/start date credit line/effective date for units. 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 FLEXCUBE 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. Note: If the status of the payment is ERROR, Oracle FLEXCUBE Lending and Leasing displays the reason why in this field (optional).

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

- 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. 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. 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 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.

- 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**.

- 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. Note: Oracle FLEXCUBE 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. 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.

- 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**.

10 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. Note: Oracle FLEXCUBE 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. 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).

11 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**.

12 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. 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. Note: Oracle FLEXCUBE 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. 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).

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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE Lending and Leasing posts the payment and changes the status to PAYMENT POSTED.

To reverse a payment

- 1 On the Oracle FLEXCUBE 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 FLEXCUBE 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**.

Units link

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 FLEXCUBE 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 master page 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

- 1 On the Oracle FLEXCUBE 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**.

Oracle FLEXCUBE Lending and Leasing displays all batches that are not yet posted.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it displays the Oracle logo and the text "FLEXCUBE Lending and Leasing". Below this, there is a header with "User Id SSC Organization DMG Division C01 Responsibility SUPERUSER" and several utility icons (Debug, Audit, Close). The main content area is divided into several sections:

- Unit Batch**: This section has a "View All" checkbox and a "Save" button. It includes a "Search Criteria" field and an "Execute Search" button. Below this is a table with columns: "Select Details", "Group #", "Status", "Draft Dt", "Total Units", and "Total Invoice Amt". The table currently shows "No rows yet."
- Unit Batch**: This section also has a "Search Criteria" field and an "Execute Search" button. It includes "Edit" and "Cancel" buttons. Below this is a table with columns: "Select Details", "Unit #", "Status", "Accrual Start Dt", "Advance Amt", and "Term". The table currently shows "No rows yet."
- Batch Adjustment**: This section includes a "Type" dropdown menu, a "Value" input field, a "Reason" dropdown menu, and a "Comment" input field. There is an "Apply" button next to it.
- Adjustment History**: This section has a "Search Criteria" field and an "Execute Search" button. Below this is a table with columns: "Details", "Description", "Previous Value", "Changed Value", "Changed By", and "Changed Dt". The table currently shows "No rows yet."

- 4 Choose **View All** above the **Unit Batch** section to view all the batches, including those not yet posted.
- 5 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.

- 6 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 FLEXCUBE Lending and Leasing.
Total Units	The number of unit payment records present in the batch.
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.

- 7 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.

- 8 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. Note: This is PENDING when data is loaded from file to the Unit Batch page.
Identification #	View the unique identification number for the asset. Note: This is the vehicle identification number in case of a vehicle asset.
Accrual Start Dt	View the date from which interest starts accruing.
Invoice Value	View the amount of the asset/unit. Note: This is populated from the batch file.
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.
Curtailement 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).
Credit Line	View or select the credit line data extracted from the batch file (required).
Instrument	View or select the instrument extracted from the batch file (required).
Asset Type	View or select the asset type extracted from the batch file (required).
Producer	View the producer number and name.
Year	View the manufacturing or model year of an asset.
Make	View the make of the asset.
Model	View the model of an asset.
Asset	View the asset description.

9 To post a batch, click **Post Batch** in the **Action** section.

10 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 FLEXCUBE 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**.

Oracle FLEXCUBE Lending and Leasing displays all batches that are not yet posted.

4 Choose **View All** above the **Unit Batch** section to view all the batches, including those not yet posted.

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

5 In the **Unit Batch** section, select the unit you want to adjust.

The Batch Adjustment section enables you adjust the attributes of the unit listed in the Unit Batch section.

6 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).

7 Click **Save**.

Oracle FLEXCUBE Lending and Leasing updates the entry in the Batch Units section and adds an entry in the Adjustment History section.

The Adjustment History section displays all the adjustments applied to all the units in the

unit batch data section.

- 8 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.
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.

WFP Batch jobs

Batch jobs are the programs that typically run on a predefined periodic basis to perform a specific task involving a high volume of records; for example, billing, computing late charges, generating statements, and so on. These are also tasks you do not require Oracle FLEXCUBE Lending and Leasing to perform in real time.

The Utilities form's Batch Job page enables you to track and maintain all batch processes within the Oracle FLEXCUBE Lending and Leasing system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

The batch jobs defined for WFP are set up in the existing Batch jobs module of Oracle FLEXCUBE Lending and Leasing Lending Suite.

To set up the Oracle FLEXCUBE Lending and Leasing WFP, set up or review the following batch jobs:

- 1 Late charge (LATE CHARGE ASSESSMENT)
- 2 Rate change (RATE CHANGE PROCESSING)
- 3 Small balance write off (TERMINATION PROCESSING)
- 4 Billing (BILLING PROCESSING)
- 5 Statement generation (STATEMENT GENERATION)
- 6 Delinquency and accrual (DELINQUENCY PROCESSING)

Late Charge

The LATE CHARGE ASSESSMENT batch job runs daily and enables you to assess and update late charges for unpaid active units. It selects all the unprocessed units where the late fee assessment date is less than the current system GL post date or is blank (for new units).

By default, all units have a Payment Indicator = 'U' (Unpaid) and the late charge (would be assessed date as) Due date + Grace Days.

If full payment (or an amount which is within tolerance) is received on or before the grace days, then the payment indicator will be set to 'P' (Paid) or 'R' - (Partial payment). Paid or partial payments are not selected for late charge assessment.

Rate Change

The RATE CHANGE PROCESSING batch job runs daily and assesses the interest accrued from the last billed date to less one day of the rate change effective date for units where the rate has been changed through maintenance or through Index rate WFP setup.

The job selects all the unprocessed active units for which the index rate has changed and the rate change date and unit contract date are less than the start date for the new rate.

Processing:

Job will accrue the interest on the selected units from last accrual date till rate change date less 1 day and then insert a rate change unit level transaction with following details: Transaction type code = 'RATECHANGE', Transaction code = 'RATECHANGE' and Action type = 'POST'. Job will then update the new interest rate on the unit and update the Interest balance on the unit to reflect the interest accrued as per the old rate.

Job will update the Job run date and update the interest accrual date. During the next billing cycle, the interest accrual would happen from the rate change date till the Billing date.

If a new rate entry is made where the actual rate is the same as before, then interest accrual should not be computed since the actual rate is unchanged.

Small Balance Write off

The daily TERMINATION PROCESSING batch job writes off the units whose termination is in progress and the payment received is within the write off tolerance

Records Selection Criteria:

It selects all the unprocessed units with condition as TIP (termination in progress) that have a condition start date less than the process date and a null condition end date.

Billing

The daily BILLING PROCESSING batch job accrues the receivables for each unit, credit line and Producer on the periodic billing date and updates the balances accordingly.

It selects the producers that are not yet billed (that is, the last billing for the producer is less than the current system GL post date). For the selected producers, the batch job will select the active unprocessed units where the next due date is less than the next unit billing date and will also select all the credit lines.

Statement

The daily STATEMENT GENERATION batch job computes the billed balances at unit, credit line, and producer level and creates a statement of payment for a producer.

It selects the producer for all the unprocessed units. For these producers, the batch job selects the statement due date based on the date when the producer was last billed.

Delinquency and Accrual

The daily DELINQUENCY PROCESSING batch job identifies the delinquent units, computes the days a unit loan is delinquent and classifies them into 0, 30, 60, 90-day delinquency buckets. This job also computes the total interest accrued on the delinquent account.

It selects unprocessed active units.

Additional Information

Note: For more information about batch jobs, see this section of the **Oracle FLEXCUBE Lending and Leasing Suite System Setup Guide Chapter 17: Batch Jobs form - Setup link > Batch Job link (Batch Job Sets page).**

CAUTION:

As the batch job setup widely affects the Oracle FLEXCUBE Lending and Leasing system, SuperSolutions suggests that the system administrator have a clear understanding of the various functionalities within Oracle FLEXCUBE Lending and Leasing before creating and updating the batch processes.

To set up the WFP batch job

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Setup Module link bar, click the **Setup** drop-down link, then click **Batch Jobs**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC Organization', 'DMO Division', 'C01 Responsibility', and 'SUPERUSER'. The left sidebar shows a tree view with 'Setup' expanded to 'Batch Jobs'. The main content area is titled 'Batch Job Setup' and contains three sections:

- Batch Job Sets:** A table listing various job sets. The first row is expanded to show details:

Select	Details	Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Critical	Enabled
<input type="radio"/>	Hide	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
			Last Run Dt: 8/8/2003					
			Next Run Dt: 8/9/2003					
			Parent: ROOT EXECUTE ALWAYS					
			Dependency: EXECUTE ALWAYS					
<input type="radio"/>	Show	SET-ACR	ACCRUALS AND DELINQUENCY	DAILY	DAILY	10:30:00 PM	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT-IMPORT)	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-A0E	AGING	DAILY	DAILY	12:00:01 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-A0S	SALE LEAD AGING	DAILY	DAILY	10:30:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-API	API	SPECIFIC DAY	SPECIFIC DAY	02:00:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BLK	BULK UPLOAD	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT1	BATCH TXNS (MONETARY)	DAILY	DAILY	08:00:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT2	BATCH TXNS (NONMONETARY)	DAILY	DAILY	08:01:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-B0D	BEGINNING OF DAY JOBS	DAILY	DAILY	05:00:00 AM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
- Batch Jobs:** A table listing individual jobs. The first row is expanded to show details:

Select	Details	Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Weekend	Holiday	Enabled
<input type="radio"/>	Hide	1	PROCEDURE	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	1	100	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
					Parent: ROOT JOB EXECUTE ALWAYS						
					Dependency: EXECUTE ALWAYS						
					Command: AAIPRC_BJ_100_01.AAIPRC_BJ_100_01						
					RollbackSegment: NONE						
<input type="radio"/>	Show	2	PROCEDURE	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	1	100	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
- Batch Job Thread:** A table listing threads. The first row is expanded to show details:

Select	Thread	Trace Level	Enabled
<input type="radio"/>	1	0	<input checked="" type="checkbox"/>

- 4 In Batch Job Setup page's **Batch Job Sets** section, click **Search Criteria** and use the **Set Code** field to search for the SET-WFP entry.
- 5 Select **Critical** if this job set is critical. A "critical" job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
- 6 Select **Enabled** to enable the job set.
- 7 In the **Batch Jobs** section, click **Search Criteria** and use the **Job Description** field to search for the following entries:

LATE CHARGE ASSESSMENT
RATE CHANGE PROCESSING

TERMINATION PROCESSING
BILLING PROCESSING
STATEMENT GENERATION
DELINQUENCY PROCESSING

- 8 Click **Show** in the **Details** column for each record.
- 9 Select the **Weekend** box to execute batch jobs on weekend.
- 10 Select the **Holiday** box to execute batch jobs on a holidays. (Holidays are defined on the Job Holidays page.)
- 11 Select the **Enabled** box to enable the batch job.
- 12 In the **Command** field, enter the command line for the job.
- 13 If you choose, use the **RollbackSegment** field to enter rollback segment for job.
- 14 In the **Batch Jobs Thread** section, click **Add** and enter the following information:

In the field:	Do this:
Thread	Enter name of thread (required).
Trace	Enter SQL trace level (0, 1, 4, 8, 12) The higher the number, the more activities Oracle FLEXCUBE Lending and Leasing can trace (required).

- 15 Select **Enabled** box to enable the thread.
- 16 Save your entry.

CHAPTER 3 : GL QUERY TRANSACTIONS

The GL Query Transactions window contains two pages: the GL Transactions page and the Amortized Transactions page.

GL Transactions page

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details. Oracle FLEXCUBE Lending and Leasing updates the GL Transactions page nightly.

To view the GL Transactions page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Interfaces** master tab.

- 2 Click **GL Transaction** in the bar link.

The GL Query Transactions window appears.

- 3 Click the **GL Transactions** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

GL Transactions Amortized Transactions

Company

Select	Name	Short Name	Currency
<input checked="" type="radio"/>	SETME	XXX	YER
<input type="radio"/>	SETME	YYY	USD
<input type="radio"/>	IFLEX	IFLEX	USD
<input type="radio"/>	FULLERTON	FLL	EUR
<input type="radio"/>	PQR FINANCE INR	PQR	INR
<input type="radio"/>	ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/>	TOYOTA FINANVE SERVICES	TFS	KES

GL Entries

Select	Details	GL Post Date	Debit Amt	Credit Amt	GL File Batch #	Date	Created
<input checked="" type="radio"/>	Show	4/1/2007	XXX8,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	Show	4/1/2007	XXX2,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	Show	4/1/2007	XXX0.00	XXX2,000.00		4/1/2007	<input type="checkbox"/>

Transactions

Select	Txn Dt	Transaction	Amount	Account	Producer
<input checked="" type="radio"/>	4/1/2007	DEPRECIATION	XXX8,000.00	20070400013660:STERBENZ KEVIN	ALL

- 4 In the **Company** section, select the portfolio company you want to work with.

Oracle FLEXCUBE Lending and Leasing displays the portfolio company short name in one field and the portfolio company name in the other.

- 5 In the **GL Entries** section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

GL Transactions Amortized Transactions

Company

Select	Name	Short Name	Currency
<input checked="" type="radio"/>	SETME	XXX	YER
<input type="radio"/>	SETME	YYY	USD
<input type="radio"/>	IFLEX	IFLEX	USD
<input type="radio"/>	FULLERTON	FLL	EUR
<input type="radio"/>	PQR FINANCE INR	PQR	INR
<input type="radio"/>	ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/>	TOYOTA FINANVE SERVICES	TFS	KES

GLEntries

Previous 1-10 of 154 Next 10

Select	Details	GL Post Date	Debit Amt	Credit Amt	GL File/Batch #	Date	Created
<input checked="" type="radio"/>	<input type="button" value="Hide"/>	4/1/2007	XXX8,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
	Segment #1 150000 Segment #2 CB-001 Segment #3 Segment #4 Segment #5 Segment #6 Segment #7 Segment #8 Segment #9 Segment #10				Description Description Description Description Description Description Description Description Description Description		
<input type="radio"/>	<input type="button" value="Show"/>	4/1/2007	XXX2,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	4/1/2007	XXX0.00	XXX2,000.00		4/1/2007	<input type="checkbox"/>

Transactions

Select	Txn Dt	Transaction	Amount	Account	Producer
<input checked="" type="radio"/>	4/1/2007	DEPRECIATION	XXX8,000.00	20070400013660:STERBENZ KEVIN	ALL

6 In the **GL Entries** section, view the following information:

In this field:

View this:

Select
GL Post Dt
Description
Debit Amt
Credit Amt
GL File/Batch #
Dt
Created

If selected, indicates that this is the current record.
General ledger effective date.
Segment description.
The debit amount.
The credit amount.
Batch number.
Batch creation date.
If selected, this box indicates that the GL interface file/
batch is created.

Segment #1
Description
Segment #2
Description
Segment #3
Description
Segment #4
Description
Segment #5
Description
Segment #6

Segment value.
Segment description.
Segment value.
Segment description.
Segment value.
Segment description.
Segment value.
Segment description.
Segment value.
Segment description.
Segment value.

Description Segment #7	Segment description. Segment value.
Description Segment #8	Segment description. Segment value.
Description Segment #9	Segment description. Segment value.
Description Segment #10	Segment description. Segment value.

7 In the **Transactions** section, view the following information:

In this field:

View this:

Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

Amortized Transactions page

The Amortized Transactions page is another display only page. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

To view the Amortized Transaction page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Interfaces** master tab.
- 2 Click **GL Transaction** in the bar link.

The GL Query Transactions window appears.

- 3 Click the **Amortization Transactions** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER [Debug \(Off\)](#) [Audit](#) [Close](#)

[GL Transactions](#) [Amortized Transactions](#)

Company

Select Name	Short Name	Currency
<input checked="" type="radio"/> SETME	XXX	YER
<input type="radio"/> SETME	YYY	USD
<input type="radio"/> IFLEX	IFLEX	USD
<input type="radio"/> FULLERTON	FLL	EUR
<input type="radio"/> PQR FINANCE INR	PQR	INR
<input type="radio"/> ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/> TOYOTA FINANVE SERVEICES	TFS	KES

Transactions Show All

Select Transaction	Loan / Account #	Account Status	Method	frequency	Term	Balance	Earned	Written Off
<input checked="" type="radio"/> INTEREST	20070400022520:SUSAN WILLIAM	ACTIVE		MONTHLY (MONTH END)	24	XXX999,999.00	XXX0.00	XXX0.00
<input type="radio"/> RENT	20060300025675:EVE / DALE CCINQUEFOIL	ACTIVE	ACTUARIAL - MONTHLY	MONTHLY (MONTH END)	36	XXX4,000.04	XXX4,000.04	XXX0.00
<input type="radio"/> DEPRECIATION	20060300025675:EVE / DALE CCINQUEFOIL	ACTIVE	ACTUARIAL - MONTHLY	MONTHLY (MONTH END)	36	XXX10,000.00	XXX10,000.00	XXX0.00

Amortized Transactions

Select GL Post Date	Transaction Code	Transaction Amount
No rows yet.		

- 4 In the **Company** section, select the portfolio company you want to view.

Oracle FLEXCUBE Lending and Leasing displays the portfolio company short name in one field and the portfolio company name in the other.

- 5 In the **Transactions** section, view the following information:

In this field:

Select Transaction
Loan / Account #
Account Status
Method

View this:

If selected, indicates that this is the current record.
The transaction type.
The account.
The account status.
The amortization calculation method.

Frequency	The amortization frequency.
Term	The term.
Balance	The balance amount.
Earned	The balance earned.
WrittenOff	The balance write-off.

6 In the **Amortized Transactions** block, view the following information:

In this field:	View this:
GL Post Dt	The GL post date.
Transaction Code	The transaction code.
Transaction Amount	The transaction amount.

APPENDIX A : TRANSACTION PARAMETERS

The Customer Service window Maintenance page enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on the responsibility of the Oracle FLEXCUBE Lending and Leasing user, the nature of the account, and whether the account is a loan, a line of credit, or a lease.

This appendix catalogues the baseline transaction codes and parameters available on the Customer Service form's Maintenance page. Instructions on how to use the Maintenance page are located in the Customer Service chapter of this User Guide.

Loan, Line of Credit, and Lease Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans, lines of credit, and leases:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account

Servicing Expenses

Service expenses are any expenses incurred to service an account; for example, employing a courier to send documents, such as payoff quotes or balance statements. Servicing expenses appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Queue Select... (Ng) Auto Run Acc # 20081000014122 or SSN Submit

Account(s): Current Show All Group Follow-up

Select and	Submit	Select Company Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>		PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.38	\$5,346.54	DELO-REPO 11/4/2008

Customer(s): Show 5057

Select Details	Customer Id	Name	Type	Language
<input type="radio"/>	5057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Dues			Delinquency Information						
Delq Due	Due Date	Amt	Late	30	60	90	120	150	180
\$5,346.54	1 4/4/2008	\$0.00	1	1	1	3	1	0	0
LC Due \$222.75	2 3/4/2008	\$0.00							
NSF Due \$0.00	3 2/4/2008	\$0.00							
Other Due \$3,000	4 1/4/2008	\$0.00							
Total Due \$5,569.29	5 12/4/2008	\$0.00							

Today's PayOff \$27,313.38 Oldest Due Dt 11/4/2008

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCOLL
NSF(Year) 0

To post a servicing expense

Transaction

SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a servicing expense

Transaction

ADJUSTMENT TO SERVICING EXPENSES - ADD TXN DATE
AMOUNT

Parameters

ADJUSTMENT TO SERVICING EXPENSES - SUBTRACT TXN DATE
AMOUNT

To waive a servicing expense

Transaction

WAIVE SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

Late Charges

Late charges occur when payment is not made within the grace period or by the day after payment is due. The due date is determined by the contract. Late charges cannot be assessed by a user, they are assessed automatically by Oracle FLEXCUBE Lending and Leasing.

Late charges appear in the LC Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID 'SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The main content area is divided into several sections:

- Quick Search:** Includes fields for 'Queue', 'Acc #', and 'or SSN'.
- Account(s):** A table listing account details:

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.36	\$5,346.54	DELO:REPO	11/4/2008
- Customer(s):** A table listing customer details:

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	6067	ERIC WILLIAMS SR	PRIMARY	ENGLISH
- Account Details:**
 - Dues:**

	Due Date	Amt
Debt Due	1 4/4/2009	\$5,346.54
LC Due	2 3/4/2009	\$222.76
NSF Due	3 2/4/2009	\$0.00
Other Due	4 1/4/2009	\$0.00
Total Due	5 12/4/2008	\$5,569.29
 - Delinquency Information:**

Late	30	60	90	120	150	180
	1	1	1	3	1	0

To adjust a late charge

Transaction	Parameters
ADJUSTMENT TO LATE CHARGE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO LATE CHARGE - SUBTRACT	TXN DATE AMOUNT

To waive a late charge

Transaction	Parameters
WAIVE LATE CHARGE	TXN DATE AMOUNT

Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that Oracle FLEXCUBE Lending and Leasing automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Queue: Select... (No) Auto Run

Acc #: 20081000014122 or SSN

Submit

Account(s): Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.36	\$5,346.54	DELQ.REPO	11/4/2008

Customer(s):

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	6057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Dues

Delq Due	LC Due	NSF Due	Other Due	Total Due	Due Date	Amt
\$5,346.54	\$222.75	\$0.00	\$0.00	\$5,569.29	1 4/4/2009	\$0.00
					2 3/4/2009	\$0.00
					3 2/4/2009	\$0.00
					4 1/4/2009	\$0.00
					5 12/4/2008	\$0.00

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

Delinquency Information

Late	30	60	90	120	150	180
1	1	1	3	1	0	0

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCOLL
NSF(Year) 0

To adjust a nonsufficient funds

Transaction

ADJUSTMENT TO NONSUFFICIENT FUND FEE - ADD

ADJUSTMENT TO NONSUFFICIENT FUND FEE - SUBTRACT

Parameters

TXN DATE
AMOUNT

TXN DATE
AMOUNT

To waive a nonsufficient funds

Transaction

WAIVE NONSUFFICIENT FUND FEE

Parameters

TXN DATE
AMOUNT

Repossession Expenses

Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.

Repossession expenses appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (N/A) Auto Run [] Acc #: 20081000014122 or SSN: [] [Submit]

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.38	\$5,346.54	DELQ:REP	11/4/2008

Customer(s) Show 5057

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>		5057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Dues

Delq Due	LC Due	NSF Due	Other Due	Total Due	Due Date	Amt
\$5,346.54	\$222.75	\$0.00	\$0.00	\$5,569.29	1 4/4/2009	\$0.00
					2 3/4/2009	\$0.00
					3 2/4/2009	\$0.00
					4 1/4/2009	\$0.00
					5 12/4/2008	\$0.00

Today's PayOff: \$27,313.38 Oldest Due Dt: 11/4/2008

Delinquency Information

Late	30	60	90	120	150	180
1	1	1	3	1	0	0

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCOLL
NSF(Year) 0

The adjustments will also appear in the corresponding column of the Customer Service window's Account Balances page for the EXPENSE REPOSSESSION/FORECLOSURE Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (N/A) Auto Run [] Acc #: 20090200023411 or SSN: [] [Submit]

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s) Show 24206

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>		24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Balances

Balance Group: Current Deficiency Non-Performing Terminate ITDCTD YTD

Search Criteria [] [Execute Search]

Balance Type	Opening Balance	Posted	Ab	BalPd	Waived	Charged Off	Adjusted(-)	Adjusted(+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Balance Total: \$12,020.00
Deficiency Balance Total: \$0.00
Non-Performing Balance Total: \$0.00

Promotion Details: Promotion Type NONE, Rate 0, Term 0, Start Dt 2/28/2009, End Dt 12/31/4000

Credit Insurance: Insurance Status, Sub Type

To post a repossession expense

Transaction	Parameters
REPOSSESSION EXPENSES	TXN DATE AMOUNT

To adjust a repossession expense

Transaction	Parameters
ADJUSTMENT TO REPOSSESSION EXPENSES - ADD	TXN DATE AMOUNT
ADJUSTMENT TO REPOSSESSION EXPENSES - SUBTRACT	TXN DATE AMOUNT

To waive a repossession expense

Transaction	Parameters
WAIVE REPOSSESSION EXPENSES	TXN DATE AMOUNT

Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

Bankruptcy expenses appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main content area shows account details for account number 20081000014122. The 'Dues' section is expanded, showing a table of due amounts and dates. The 'Other Due' field is highlighted in red, indicating a bankruptcy expense. The 'Delinquency Information' section shows the account is delinquent.

Due Type	Amount	Due Date	Amt
Delq Due	\$5,346.54	1 4/4/2008	\$0.00
LC Due	\$222.75	2 3/4/2009	\$0.00
NSF Due	\$0.00	3 2/4/2009	\$0.00
Other Due	\$0.00	4 1/4/2009	\$0.00
Total Due	\$5,569.29	5 12/4/2008	\$0.00

Today's PayOff: \$27,313.36 Oldest Due Dt: 11/4/2008

Delinquency Information:

Late	30	60	90	120	150	180
1	1	1	3	1	0	0

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCCOL
NSF(Year) 0

The adjustments will also appear in the corresponding column of the Customer Service window's Account Balances page for the EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Queue: 20090200023411

Account(s): XYZ HQ 20090200023411 LOAN HOME ISLAMIC (VR) USD \$12,020.00 \$4,000.00 ACTIVE:DELQ 3/8/2009

Customer(s): Show 24206 G. D. P. GOPINATH PRIMARY ENGLISH

Account Balances

Balance Group: Current Deficiency Non-Performing Terminate

Txn Period: ITD/CTD YTD

Balance Type	Opening Balance	Posted	Abt	BalPd	Waived	Charged	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Balance Total: \$12,020.00
 Deficiency Balance Total: \$0.00
 Non-Performing Balance Total: \$0.00

Promotion Details: Promotion Type NONE, Rate 0, Term 0, Start Dt 2/28/2009, End Dt 12/31/4000

Credit Insurance: Insurance Status, Sub Type

To post a bankruptcy expense

Transaction	Parameters
LEGAL BANKRUPTCY EXPENSES	TXN DATE AMOUNT

To adjust a bankruptcy expense

Transaction	Parameters
ADJUSTMENT TO BANKRUPTCY EXPENSES - ADD	TXN DATE AMOUNT
ADJUSTMENT TO BANKRUPTCY EXPENSES - SUBTRACT	TXN DATE AMOUNT

To waive a bankruptcy expense

Transaction	Parameters
WAIVE LEGAL BANKRUPTCY EXPENSES	TXN DATE AMOUNT

Phone Pay Fees

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a loan account.

Phone pay fees appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Account(s)

Queue Select... Auto Run

Acc # 20081000014122 or SSN

Select and Submit

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.36	\$5,346.54	DELQ.REPO	11/4/2008

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	5057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Dues

	Delq Due	LC Due	NSF Due	Other Due	Total Due
	\$5,346.54	\$222.75	\$0.00	\$9,000.00	\$5,569.29

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

Delinquency Information

Late	30	60	90	120	150	180
1	1	1	3	1	0	0

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCOLL
NSF(Year) 0

To adjust a phone pay fee

Transaction

Parameters

ADJUSTMENT TO PHONE PAY FEE - ADD

TXN DATE
AMOUNT

ADJUSTMENT TO PHONE PAY FEE - SUBTRACT

TXN DATE
AMOUNT

To waive a phone pay fee

Transaction

Parameters

WAIVE PHONE PAY FEE

TXN DATE
AMOUNT

Financed Insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds the insurance premium amount to advance/principal balance on the loan and adjusts the loan receivables accordingly. The transaction also triggers the process to re-compute the repayment amount for the loan. After you post the transaction, the loan will be billed for the newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract link's Contract page. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main window is titled 'ORACLE FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with the organization 'XXX' and division 'C-01'. The interface is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, and fields for 'Acc. #' (20090200023403) and 'or SSN'. A 'Submit' button is present.
- Account(s):** A table showing account details:

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023403	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00 ACTIVE:DELQ	3/15/2009
- Customer(s):** A table showing customer details:

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24205	G O P I G O P I	PRIMARY	ENGLISH
- Insurances:** A section for adding or managing insurance policies. It includes a 'Save' button and a 'Policy Information' section with the following fields:

<input type="checkbox"/>	Contractual	Status
<input type="checkbox"/>	Insurance Type	Sub Type
<input type="checkbox"/>	Insurance Plan	Insurance Mode
<input type="checkbox"/>	Company	Phone No
<input type="checkbox"/>	Policy Number	Phone No
<input type="checkbox"/>	Effective Dt	Itemization
<input type="checkbox"/>	Premium Amt	Expiration Dt
<input type="checkbox"/>	Commission Rule	Term
<input type="checkbox"/>	Primary Beneficiary	Commission Amt
<input type="checkbox"/>	Secondary Beneficiary	Comments
- Cancellation / Refund:** A section for managing cancellations and refunds. It includes fields for:

<input type="checkbox"/>	Policy Cancellation Dt	Term Remaining
<input type="checkbox"/>	Refund Allowed	Refund Method
<input type="checkbox"/>	Grace Days	Grace Days
<input type="checkbox"/>	Cancellation Fee Allowed	Estimated Refund Amt
<input type="checkbox"/>	Cancellation Fees	Recieved Refund Amt
<input type="checkbox"/>	Complete Refund	
- Insurance Tracking:** A section for tracking insurance events. It includes a 'Search Criteria' dropdown, an 'Execute Search' button, and a table with 'Parameter' and 'Value' columns. The table currently shows 'No rows yet.'

To add financed insurance

Transaction

INSURANCE ADDITION

Parameters

TXN DATE
 INSURANCE TYPE
 SINGLE/JOINT
 INSURANCE MODE
 INSURANCE PLAN
 COMPANY NAME
 PHONE #1
 EXTN #1
 PHONE #2
 EXTN #2
 POLICY #
 POLICY EFFECTIVE DATE
 PREMIUM AMOUNT
 EXPIRATION DATE
 PRIMARY BENEFICIARY
 SECONDARY BENEFICIARY
 COMMENT

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, Oracle FLEXCUBE Lending and Leasing computes the premium refund amount based on the refund method associated with the insurance item. If you enter a value for the PREMIUM AMOUNT parameter, Oracle FLEXCUBE Lending and Leasing overrides the calculated refund amount and adjusts the advance/principal balance and the loan receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for the loan based on remaining balances. After posting the transaction, the loan will be billed for the newly computed payment amount according information on the Contract link's Contract page. The insurance cancellation information can be viewed on the Contract link's Insurances sub page.

To cancel a financed insurance

Transaction	Parameters
INSURANCE ADDITION	TXN DATE INSURANCE TYPE POLICY EFFECTIVE DATE INSURANCE REFUND AMOUNT INTEREST REFUND AMOUNT PAYMENT AMOUNT CANCELLATION REASON

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle FLEXCUBE Lending and Leasing re-computes the repayment amount using the new premium amount and adjusts the advance/principal balance on the loan and the loan receivables.

To modify financed insurance information

Transaction	Parameters
INSURANCE MODIFICATIONS	TXN DATE INSURANCE TYPE POLICY EFFECTIVE DATE PREMIUM AMOUNT

Index/Margin Rates

You can change the current index rate type and margin rate of a variable rate loan using the INDEX / MARGIN RATE CHANGE monetary transaction.

To change an index/margin rate

Transaction	Parameters
INDEX/MARGIN RATE CHANGE	EFFECTIVE DATE INDEX MARGIN RATE REASON

Payoff Quotes

A payoff quote is the amount still owed on the account or the amount needed to satisfy the loan. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. The payoff quote appears in the Results section of the Maintenance page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue Select... (Ng) Auto Run []

Acc # 20070700010051 or SSN []

[Submit]

Account(s)

Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="checkbox"/>	YYY	HQ	20070700010051	IJARA HOME LOAN(VR)	USD	\$28,165.12	\$0.00	ACTIVE	8/17/2007

Customers(s)

Select	Details	Customer Id	Name	Type	Language
<input type="checkbox"/>	Show	2001	SHAHID HI AZHAR KHAN	PRIMARY	ENGLISH

Maintenance

Action: Load Parameters Post Void

Search Criteria Execute Search Add Cancel

Select	Date	Monetary	Transaction	Status	Batch
<input type="checkbox"/>	07/21/2009	<input checked="" type="checkbox"/>	PAYOFF QUOTE	POSTED	<input type="checkbox"/>

Parameter	Value	Required
TXN DATE	7/21/2009	<input checked="" type="checkbox"/>
PAYOFF QUOTE VALID UP TO DATE	7/31/2009	<input checked="" type="checkbox"/>
ASSESS PAYOFF QUOTE FEE	N	<input checked="" type="checkbox"/>
PAYOFF QUOTE LTR PRINT	Y	<input checked="" type="checkbox"/>
COMMENT	PROVIDED TO	<input checked="" type="checkbox"/>

Results

ADVANCE / PRINCIPAL	\$25,000.00
INTEREST	\$3,160.13
FEE LATE CHARGE	\$0.00
FEE NSF	\$0.00
FEE EXTENSION	\$0.00
FEE PHONE PAY	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00
EXPENSE BANKRUPTCY	\$0.00
EXPENSE REPOSESSION/FORECLOSURE	\$0.00
EXPENSE SERVICING	\$0.00
FUTURE LATE CHARGE	\$240.00
INTEREST ACCRUED	\$54.93
PAYOFF	\$28,465.06
INTEREST PER DIEM	\$4.99
***** TRANSACTION POSTING SUCCESSFUL *****	

To generate a payoff quote for an account (Loan and Line of Credit)

Transaction

PAYOFF QUOTE

Parameters

TXN DATE
 PAYOFF QUOTE VALID UP TO DATE
 ASSESS PAYOFF QUOTE FEE
 PAYOFF QUOTE LTR PRINT
 COMMENT

To generate a payoff quote for an account

Transaction

PAYOFF QUOTE LEASE

Parameters

TXN DATE
 PAYOFF QUOTE VALID UP TO DATE
 LEASE BUYOUT INDICATOR
 DISPOSITION FEE
 EARLY TERMINATION FEE
 OTHER FEE
 DEPRECIATION ADJUSTMENT
 CURRENT USAGE
 PAYOFF QUOTE LTR PRINT
 COMMENT

Account Payoff

An account is automatically paid off or marked for payoff processing by Oracle FLEX-CUBE Lending and Leasing with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance page. **Note:** You can also pay off an account using the Consumer Lending (Advance and Payment) form. (For more information, see the **Payment Processing** chapter.)

When you payoff an account, Oracle FLEXCUBE Lending and Leasing changes the account's status to PAID OFF. The date the account was paid off appears in the Activities section's Paid Off Dt field on the Account Details page.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar shows the user as 'SUPERUSER' with various system icons. The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown and an 'Auto Run' checkbox.
- Account(s):** A table with columns for Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. One account is listed: PFR, HQ, 20081000014122, LOAN VEHICLE (VR), USD, \$27,313.36, \$5,348.54, DELQ.REPO, 11/4/2008.
- Customer(s):** A table with columns for Customer Id, Name, Type, and Language. One customer is listed: 6057, ERIC WILLIAMS SR, PRIMARY, ENGLISH.
- Account Details:**
 - Dues:** A table with columns for Due Date and Amt. Rows include Delq Due, LC Due, NSF Due, Other Due, and Total Due.
 - Delinquency Information:** A table with columns for Late (30, 60, 90, 120, 150, 180) and Delinquency (1, 1, 1, 3, 1, 0).
 - Today's Payoff:** \$27,313.36
 - Oldest Due Dt:** 11/4/2008
 - Activities:** A table with columns for Active Dt, Last Activity Dt, Due Day, Last Pmt Dt, Customer Grade, App #, Paid Off Dt, and Producer. The 'Paid Off Dt' field is highlighted in red.
- Alerts:** A section for 'TESR' alerts.
- Conditions:** A section for 'DELINQUENT' conditions with search criteria and follow-up dates.
- Additional Actions:** Buttons for 'Add Call Activities', 'Add Comments', and 'Date Converter'.

Oracle FLEXCUBE Lending and Leasing also notes the amount of the principal that was waived when the account was paid off in the Waived column on the Account Balances page.

To pay off an account

Transaction

PAID OFF

Parameters

TXN DATE

If you reverse the payoff payment using the Customer Service form, then the pay-off is automatically reversed. Oracle FLEXCUBE Lending and Leasing changes the account's status from PAID OFF to ACTIVE when you refresh the account.

Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signaling that attempts to recover the loan have failed. In calculating a charge off, Oracle FLEXCUBE Lending and Leasing considers the total compensation amount (up front compensation plus remaining compensation amount).

When you charge off account, Oracle FLEXCUBE Lending and Leasing changes the status to CHARGED OFF. The balance on the account appears on the Customer Service form's Balance page when you choose Deficiency Balance in the Balance Group section.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the Oracle logo and the text "FLEXCUBE Lending and Leasing". Below this, there are navigation icons for "Debug (On)", "Audit", and "Close". The user information at the top right includes "User Id SSC", "Organization XXX", "Division C01", "Responsibility SUPERUSER".

The main interface is divided into several sections:

- Quick Search:** Includes a "Queue" dropdown, "Auto Run" checkbox, and "Acc # 20080200010255 or SSN" input field with a "Submit" button.
- Account(s):** A table showing account details. The "Status" column for the first row is highlighted in red and contains the value "CHARGED OFF".
- Customer(s):** A table showing customer details for two customers: STEVEN A JONES and JENNIFER B JONES.
- Account Balances:** A table showing balance information. The "Chgoff Posted" column is highlighted in red and contains the value "\$10,000.00".
- Summary:** A section showing "Current Balance Total" as \$0.00, "Deficiency Balance Total" as \$13,066.45, and "Non-Performing Balance Total" as \$0.00.
- Promotion Details:** A section showing "Promotion Type" as NONE, "Rate" as 0, "Term" as 0, "Start Dt" as 8/28/2009, and "End Dt" as 12/31/4000.
- Credit Insurance:** A section showing "Insurance Status" and "Sub Type".

The date of the charge off appears on the Account Details page in the Activity section's Chargeoff Dt field.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, and 'Acc #' field with the value '20060200010255'.
- Account(s):** A table with columns: 'Select and', 'Company Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due', 'Status', and 'Oldest Due Dt'. The first row shows 'CHARGED OFF' status with an 'Oldest Due Dt' of '07/26/2009'.
- Customer(s):** A table with columns: 'Select Details', 'Customer Id', 'Name', 'Type', and 'Language'. It lists customers like 'STEVEN A JONES' and 'JENNIFER B JONES'.
- Account Details:**
 - Dues:** A table with columns: 'Due Date', 'Amt', and 'Delinquency Information' (Late 30, 60, 90, 120, 150, 180). It shows 'Total Due' of \$0.00.
 - Delinquency Information:** Includes fields for 'BP(Life)', 'NSF(Life)', 'BP(Year)', and 'NSF(Year)'.
 - Activities:** A table with columns: 'Active Dt', 'Last Activity Dt', 'Due Day', 'Last Pmt Dt', 'Customer Grade', 'App #', 'PaidOff Dt', 'Producer', 'Effective Dt', 'Current Pmt', 'Last Bill Amt', 'Last Pmt Amt', 'Customer Score', 'Behavior Score', and 'Military Duty'. The 'ChargeOff Dt' is highlighted with a red box and set to '07/10/2009'.
 - PDC Details:** Includes 'PDC Ind' and 'PDC Security Ind' checkboxes.
 - Promises:** A table with columns: 'Promise Amt', 'Promise Dt', 'Taken By', 'Taken Dt', 'Collected Amt', 'Broken', and 'Cancelled'. It shows 'No rows yet.'

Note: Charging off is a process of writing off a loss on a loan which is not repaid by the customer. It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original loan still continues in waive off process.

To charge off an account

Transaction

CHARGED OFF

Parameters

TXN DATE

Account Closure

Oracle FLEXCUBE Lending and Leasing automatically closes an account when its status changes to PAID or VOID. It is manually closed on charge off accounts. Accounts marked as CLOSED are not processed and after a period of time are purged from Oracle FLEX-CUBE Lending and Leasing.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as 'SUPERUSER' and the organization as 'XXX'. The main area is divided into several sections:

- Queue:** Includes fields for 'Acc #', 'or SSN', and an 'Auto Run' checkbox.
- Account(s):** A table listing accounts with columns for 'Company', 'Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due', 'Status', and 'Oldest Due Dt'. One account is highlighted with a red box, showing a status of 'CLOSED-CHARGED OFF'.
- Customer(s):** A table listing customers with columns for 'Customer Id', 'Name', 'Type', and 'Language'. Two customers are listed: STEVEN A. JONES and JENNIFER B. JONES.
- Maintenance:** Contains an 'Action' section with buttons for 'Load Parameters', 'Post', 'Void', 'Add', and 'Cancel'. Below this is a table for 'Select Date', 'Monetary * Transaction', 'Status', and 'Batch'. Two transactions are listed, both for 'ACCOUNT CLOSE'.
- Parameter:** A table with columns for 'Parameter', 'Value', and 'Required'. One parameter is listed: 'TXN DATE' with a value of '7/21/2009' and a required checkbox checked.
- Results:** A message box at the bottom stating '***** TRANSACTION POSTING SUCCESSFUL *****'.

Note: The ACCOUNT CLOSE transaction can not be processed on accounts with an ACTIVE status. Accounts with a status of CHARGE OFF can be closed.

To close an account

Transaction	Parameters
ACCOUNT CLOSE	INDEX TXN DATE

Loan and Line of Credit Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans and lines of credit:

- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty

Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on the Funding window. You are not allowed to post the advance with the Customer Service window. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appear in the corresponding column of the Customer Service window's Account Balances page for the ADVANCE / PRINCIPAL Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Queue Select... (Ng) Auto Run Acc # 20090200023411 or SSN Submit

Account(s): Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s): Show 24206

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>		24206	GOPINATH	PRIMARY	ENGLISH

Account Balances

Balance Group: Current Deficiency Non-Performing Terminate

Txn Period: ITD/CTD YTD

Search Criteria Execute Search

Balance Type	Opening Balance	Posted	AbtBalPd	Waived	Charged Off	Adjusted (-)	Adjusted (+) Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
EXPENSE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
REPOSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00

Current Balance Total \$12,020.00 Deficiency Balance Total \$0.00 Non-Performing Balance Total \$0.00

Promotion Details: Promotion NONE, Type NONE, Rate 0, Term 0, Start Dt 2/28/2009, End Dt 12/31/4900

Credit Insurance: Insurance Status, Sub Type

To adjust the advance/principal balance

Transaction	Parameters
ADJUSTMENT TO ADVANCE/PRINCIPAL - ADD TXN DATE	AMOUNT
ADJUSTMENT TO ADVANCE/PRINCIPAL - SUBTRACT TXN DATE	AMOUNT

To charge off the advance/principal balance

Transaction	Parameters
CHGOFF ADVANCE/PRINCIPAL	TXN DATE AMOUNT

To waive the advance/principal balance

Transaction	Parameters
WAIVE ADVANCE/PRINCIPAL	TXN DATE AMOUNT

Interest

The interest is accrued or posted automatically when you post the payment on the Advance window's Advance Entry link. You cannot post the interest in the Customer Service window; however, you can adjust or waive interest.

The adjustments will appear in the corresponding column of the Customer Service form's Account Balances page for the INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the user ID as SSC, Organization as XXX, Division as C-01, and Responsibility as SUPERUSER. The main area is titled 'Account(s)' and shows details for a loan account with Company XYZ, Branch HQ, Account # 20090200023411, Product LOAN HOME ISLAMIC (VR), Currency USD, Payoff Amt \$12,020.00, Amount Due \$4,000.00, and Status ACTIVE:DELG 3/8/2009.

Below the account details, the 'Account Balances' section is visible. It includes a 'Balance Group' section with radio buttons for Current, Deficiency, Non-Performing, and Terminate, and a 'Txn Period' section with radio buttons for ITD/CTD and YTD. A 'Search Criteria' field is present with an 'Execute Search' button.

The main table shows the following data:

Balance Type	Opening Balance	Posted	Ab	Pa	Pd	Waived	Charged Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
REPOSSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Summary Totals:

Current Balance Total	\$12,020.00	Deficiency Balance Total	\$0.00	Non-Performing Balance Total	\$0.00
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At the bottom, there are sections for 'Promotion Details' and 'Credit Insurance'. Promotion details include Promotion Type NONE, Rate 0, Term 0, Start Dt 2/26/2009, and End Dt 12/31/4000. Credit insurance details include Insurance Status and Sub Type.

To adjust the interest

Transaction	Parameters
-------------	------------

ADJUSTMENT TO INTEREST - ADD	TXN DATE AMOUNT
ADJUSTMENT TO INTEREST - SUBTRACT	TXN DATE AMOUNT

To waive the interest

Transaction	Parameters
-------------	------------

WAIVE INTEREST	TXN DATE AMOUNT
----------------	--------------------

Interest Accrual

You can start or stop interest accrual on either a loan or a line of credit.

On the Loan Details or LoC Details pages, the Stop Accrual box is selected in the Interest and Accruals section.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, 'Acc #' field (20081000014130), and 'or SSN' field.
- Account(s):** Shows a table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, Oldest Due Dt. A row is visible for PFR, HQ, 20081000014130, LOAN VEHICLE (VR), USD, \$25,744.79, \$5,246.54, DELQ.REPO, 11/28/2008.
- Customer(s):** Shows a table with columns: Select, Details, Customer Id, Name, Type, Language. A row is visible for Show, 6058, ERIC HOLMAN SR, PRIMARY, ENGLISH.
- Loan Details:** Includes an 'Interest and Accruals' section with the following data:

Field	Value	Field	Value	Field	Value
Accrual Start Dt	10/4/2008	Index Type	PRIME RATE	Last Rate Adj Dt	10/18/2008
Last Accrual Dt	11/13/2008	Index Rate	8	# of Rate Adjs(Year)	2
Stop Accrual	<input checked="" type="checkbox"/>	Margin Rate	4.99	# of Rate Adjs(Life)	1
Accrual Method	INTEREST BEARING	Rate	14.99	Reschedule Method	CHANGE PAYMENT
Rebate Method	NONE	Rate Start of Year	16.9900	Reschedule Value	2

On the right side, there are sections for 'Alerts' (No rows yet), 'Conditions' (with a search table), 'Add Call Activities', 'Add Comments', and 'Date Converter'.

Note: To remove the Stop Accrual indicator, post the START ACCRUAL transaction.

To start interest accrual for an account

Transaction	Parameters
-------------	------------

START ACCRUAL	TXN DATE
---------------	----------

To stop interest accrual for an account

Transaction	Parameters
-------------	------------

STOP ACCRUAL	TXN DATE
--------------	----------

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Queue
Select...
[N] Auto Run

Acc #
20080600025565
or SSN

Submit

Account(s)
 Current Show All Group Follow-up

Select and (Submit)

Select Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/> XYZ	HQ	20080600025565	LINE UNSECURED	USD	\$5,646.42	\$983.37	:DELQ	7/10/2006

Customer(s)
Select and (Submit)

Select Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/> Show	29227	STEVEN A JJONES	PRIMARY	ENGLISH
<input type="radio"/> Show	29228	JENNIFER B JJONES	SPOUSE	ENGLISH

LOC Details

Interest and Accruals

Stop Accrual	N
Index Type	PRIME RATE
Index Rate	8.9900
Margin	5.0000
Rate	13.9900
Last Rate Change Dt	6/10/2006
Accrual Start Dt	1/20/2007
Last Accrual Dt	13.9900
Rate Start of the Year	0
# of Rate changes(Year)	0
# of Rate changes(Life)	0

Extn and Due Dates

# of Extensions(Year)	0
# of Extensions(Life)	0
# of Extension Term(Year)	0
# of Extension Term(Life)	0
# of Due Dt Changes(Year)	0
# of Due Dt Changes(Life)	0
Last Extn Dt	
Due Day Chg Dt	

Credit Details

Credit Limit	\$10,000.00
Hold(-)	\$0.00
Consumed(-)	\$4,000.00
Suspended(-)	\$0.00
Available Credit(=)	\$6,000.00
Over Limit Year	0
Over Limit Life	0
Last Advance Dt	6/10/2006
Last Advance Amt	\$4,000.00

Alerts
No rows yet.

Conditions
Search Criteria Execute Search

Condition	Start	Followup
DELINQUENT	7/20/2006	5/28/2009

Add Call Activities

Add Comments

Date Converter

Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in Oracle FLEXCUBE Lending and Leasing for simple interest loan and line of credit accounts.

Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

To indicate that a borrower is on active military duty

Transaction

BORROWER ON MILITARY DUTY

Parameters

TXN DATE
BORROWERS RELATION WITH ACCOUNT
ACTIVE DUTY ORDER REFERENCE

After you post this transaction, the Military Duty box (Account Details page Activities section) and Active Military Duty box (Customer Details page Military Service section) are selected. Oracle FLEXCUBE Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on the Customer Details page.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The account details for account 20081000014122 are shown. The account is currently in a DELINQUENT status. The borrower is ERIC WILLIAMS SR, a PRIMARY customer, and the account is in ENGLISH. The account details section shows a delinquency of \$5,346.54 as of 4/4/2008. The account is currently on active military duty, as indicated by the checked box in the Military Duty field of the Activities section.

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.36	\$5,346.54	DELQ:REPO	11/4/2008

Select Details	Customer Id	Name	Type	Language
<input type="radio"/>	5057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Dues			Delinquency Information						
Delq Due	Due Date	Amt	Late	30	60	90	120	150	180
\$5,346.54	1 4/4/2008	\$0.00	1	1	3	1	0	0	0
LC Due	2 3/4/2009	\$0.00							
NSF Due	3 2/4/2009	\$0.00							
Other Due	4 1/4/2009	\$0.00							
Total Due	5 12/4/2008	\$0.00							

Today's PayOff		Oldest Due Dt	
\$27,313.36		11/4/2008	

Activities		Delinquency Information	
Active Dt	10/4/2008	BP(Life)	0 Days 171
Last Activity Dt	4/24/2009	NSF(Life)	0 Category 160
Due Day	4	BP(Year)	0 Collector DEMOCOLL
Last Pmt Dt		NSF(Year)	0
Customer Grade	B GRADE		
App #	0000001162		
PaidOff Dt	4/24/2009		
Producer	CA-00002 : RANDY'S AUTO SALES		
Effective Dt	10/4/2008		
Current Pmt	\$991.09		
Last Bill Amt	\$5,599.29		
Last Pmt Amt	\$0.00		
Customer Score	701		
Behavior Score	0		
Military Duty	<input checked="" type="checkbox"/>		
ChargeOff Dt	4/24/2009		

If the interest rate was greater the 6%, Oracle FLEXCUBE Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions page.

To indicate that a borrower is no longer on active military duty

Transaction

BORROWER OFF MILITARY DUTY

Parameters

TXN DATE
BORROWERS RELATION WITH ACCOUNT

Quick Search

Queue
Select...
 Auto Run
 Acc #
20060600025565
 or SSN

- ▶ Advance Search
- ▼ Customer Service
- ▶ Account Details
- ▶ Customer Details
- ▶ Balances
- ▶ Transactions
- ▶ Tracking
- ▶ Attributes
- ▶ Statements
- ▶ Insurances
- ▶ Vendor Work
- ▶ Order
- ▶ Business
- ▶ Maintenance
- ▶ Loc Details
- ▶ Checklist
- ▶ Bankruptcy
- ▶ Deficiency
- ▶ Contract
- ▶ Bureau
- ▶ Comments
- ▶ Correspondence
- ▶ Letters
- ▶ Account Document
- ▶ Tracking
- ▶ Scenario Analysis

Account(s)

Current Show All Group Follow-up

Select and

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20060600025565	LINE UNSECURED	USD	\$5,646.42	\$983.37	:DELQ	7/10/2006

Customer(s)

Select and

Select Details: Customer Id Name Type Language

<input checked="" type="radio"/> ▶ Show	29227	STEVEN A JONES	PRIMARY	ENGLISH
<input type="radio"/> ▶ Show	29228	JENNIFER B JONES	SPOUSE	ENGLISH

Customer Details

Customer

Customer #	29227	Relation Class	PRIMARY
Name	STEVEN A JONES	Class	NORMAL
Birth Dt	1/1/1960	Email	STEVEN@SSC.COM
Marital Status	MARRIED	Stop Correspondence	<input type="checkbox"/>
Language	ENGLISH	Disability	<input type="checkbox"/>
Education	MARGARET	Skip	<input type="checkbox"/>
Mothers Maiden Name		Privacy Opt-Out	<input checked="" type="checkbox"/>
		Existing CIF	<input type="checkbox"/>
		EEOA	JOINT CONTRACTUAL LIAB...

Identification Details

Passport Nbr		Nationality		License #	B-38732-86373
Issue Dt.		National ID	--0	State	IL
Expiry Dt.		SSN	XX-XXX-1121		
Visa No					

Military Service

Active Military Duty	<input checked="" type="checkbox"/>	Order Ref #	
Effective Dt		Release Dt	

Alerts

No rows yet.

Conditions

Search Criteria

Condition	Start	Followup
DELINQUENT	7/20/2006	5/28/2009

▶ Add Call Activities

▶ Add Comments

▶ Date Converter

Loan and Lease monetary transactions

This section catalogues the transaction codes and parameters required to change a due date for loans and leases.

Due Date Change

You can change the due date of an account. If a late fee is no longer applicable because of this due day change, Oracle FLEXCUBE Lending and Leasing will automatically remove the fee.

Note: When you change a due date, Oracle FLEXCUBE Lending and Leasing determines the next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow the next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

The new due day appears in the Activities section Due Day field on the Account Details page.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar shows the user as SUPERUSER. The main content area is divided into several sections:

- Quick Search:** Includes fields for Queue, Acc # (20081000014122), and SSN.
- Account(s):** A table showing account details for account 20081000014122, including Product (LOAN VEHICLE (VR)), Currency (USD), and Amount Due (\$5,346.54).
- Customer(s):** A table showing customer details for customer 5057, including Name (ERIC WILLIAMS SR) and Type (PRIMARY).
- Account Details:** A section containing:
 - Dues:** A table listing due dates and amounts, including Delg Due, LC Due, NSF Due, Other Due, and Total Due.
 - Delinquency Information:** A table showing delinquency status for various periods (Late 30, 60, 90, 120, 150, 180) and categories (BP(Life), NSF(Life), BP(Year), NSF(Year)).
 - Activities:** A section showing account activity, including Active Dt (10/4/2008), Last Activity Dt (4/24/2009), and Due Day (4, highlighted in red).

Oracle FLEXCUBE Lending and Leasing also notes the change on Loan Details and Lease Details pages in the Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Account(s)

Queue Select... Auto Run

Acc # 20090200023411 or SSN

Submit

Alerts

Conditions

Search Criteria Execute Search

Condition	Start	Followup
DELINQUENT	3/19/2009	6/19/2009

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24208	G OPI G OPINATH	PRIMARY	ENGLISH

Loan Details

Interest and Accruals

Accrual Start Dt	2/11/2009	Index Type	FLAT RATE	Last Rate Adj Dt	
Last Accrual Dt	2/11/2009	Index Rate	0	# of Rate Adjs(Year)	0
Stop Accrual	<input type="checkbox"/>	Margin Rate	0	# of Rate Adjs(Life)	0
Accrual Method	INTEREST BEARING	IRR	0	Reschedule Method	CHANGE PAYMENT
Rebate Method	NONE	Rate Start of Year	0.0000	Reschedule Value	10

Extn and Due Dates

# of Extensions(Year)	0	Total Term	12
# of Extensions(Life)	0	Paid Term	0
# of Extension Term(Year)	0	Maturity Dt	2/11/2010
# of Extension Term(Life)	0	Balloon Amt	\$0.00
# of Due Day Changes(Year)	0		
# of Due Day Changes(Life)	0		
Last Extn Dt			
Due Day Change Dt			

Advance Details

Approved Amt	\$0.00	Pool Id	UNDEFINED
Consumed	\$0.00	Pool Status	
Remaining Amt	\$0.00	Pool Sale Dt	
Last Advance	\$0.00	Repurchase	<input type="checkbox"/>
Last Adv Dt		Repurchase Dt	

Amortized Loans

Extra Principal Paid	\$0.00
----------------------	--------

To change a due date

Transaction

DUE DATE CHANGE

Parameters

TXN DATE

DUE DAY

DUE DATE

Loan Monetary Transactions

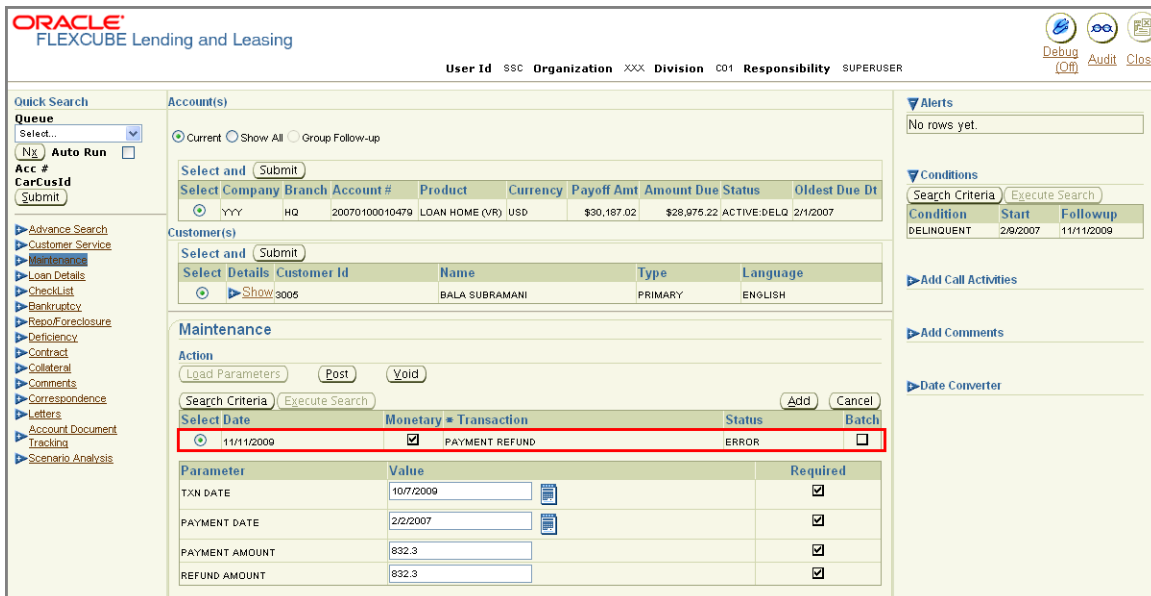
This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans:

- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance

Payment Refund Transaction

Payment refund transactions allows you to refund the excess payment received from the customer during the life of the loan. The Payment Refund transaction is posted at the maintenance screen in servicing.

Note: The refund is posted only when the refund amount is equal to Payment amount else error is thrown.



To refund the payment amount

Transaction

PAYMENT REFUND

Parameters

TXN DATE

PAYMENT AMOUNT
 PAYMENT DATE
 REFUND AMOUNT

Extensions

Extension transactions allow you to extend a loan. An extension fee may be assessed when an account receives an extension. In case of precomputed loans, this is generally done to recoup the interest lost.

Oracle FLEXCUBE Lending and Leasing adjusts the due date on the Dues section's Oldest Due Dt field on the Account Details page to reflect the extension.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search Queue: Select... (No) Auto Run []

Acc # 20081000014122 or SSN [] [Submit]

Accounts(s) [Current] [Show All] [Group Follow-up]

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.36	\$5,346.54	DELIQ.REPO	11/4/2008

Customer(s) [Show] 5057 ERIC WILLIAMS SR PRIMARY ENGLISH

Account Details

Dues			Delinquency Information						
	Due Date	Amt	Late	30	60	90	120	150	180
Delq Due	\$5,346.54	1 4/4/2009	\$0.00	1	1	1	3	1	0
LC Due	\$222.75	2 3/4/2009	\$0.00						
Collateral	\$0.00	3 2/4/2009	\$0.00						
NSF Due	\$0.00	4 1/4/2009	\$0.00						
Other Due	\$0.00	5 12/4/2008	\$0.00						
Total Due	\$5,569.29								

Today's PayOff \$27,313.36 **Oldest Due Dt 11/4/2008**

BP(Life) 0 Days 171
 NSF(Life) 0 Category 160
 BP(Year) 0 Collector DEMOCCLL
 NSF(Year) 0

It also notes the change with an entry on the Loan Details page in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search
 Queue: Select...
 Auto Run
 Acc #: 20090200023411
 or SSN:

Account(s)
 Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s)
 24206
 Name: GOPI GOPINATH
 Type: PRIMARY
 Language: ENGLISH

Loan Details

Interest and Accruals
 Accrual Start Dt: 2/11/2009
 Last Accrual Dt: 2/11/2009
 Stop Accrual:
 Accrual Method: INTEREST BEARING
 Rebate Method: NONE
 Index Type: FLAT RATE
 Index Rate: 0
 Margin Rate: 0
 IRR: 0
 Rate Start of Year: 0.0000
 Last Rate Adj Dt:
 # of Rate Adjs (Year): 0
 # of Rate Adjs (Life): 0
 Reschedule Method: CHANGE PAYMENT
 Reschedule Value: 10

Extn and Due Dates

# of Extensions (Year)	0
# of Extensions (Life)	0
# of Extension Term (Year)	0
# of Extension Term (Life)	0
# of Due Day Changes (Year)	0
# of Due Day Changes (Life)	0
Last Extn Dt	
Due Day Change Dt	

Additional Details
 Total Term: 12
 Paid Term: 0
 Maturity Dt: 2/11/2010
 Balloon Amt: \$0.00

Advance Details
 Approved Amt: \$0.00
 Consumed: \$0.00
 Remaining Amt: \$0.00
 Last Advance: \$0.00
 Last Adv Dt:

Securitization Details
 Pool Id: UNDEFINED
 Pool Status:
 Pool Sale Dt:
 Repurchase:
 Repurchase Dt:

Amortized Loans
 Extra Principal Paid: \$0.00

To apply an extension

Transaction	Parameters
EXTENSION	TXN DATE EXTENSION TERM

To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

Payment Amount

You can change the current payment amount of an account. If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not be changed. The next ACH (if applicable) does not reflect the changed payment amount if the account has already been billed at the time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

Note: You must calculate the new payment amount. Oracle FLEXCUBE Lending and Leasing does not perform any checks on the new payment amount.

After you post the transaction, the new payment amount appears on the Account Details page in the Current Pmt field of the Activities section.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Queue, Select..., Auto Run, Acc # 20081000014122, or SSN, Submit

Account(s): Current, Show All, Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.36	\$5,346.54	DELQ.REPO	11/4/2008

Customer(s): Show, 5057, ERIC WILLIAMS SR, PRIMARY, ENGLISH

Account Details

Dues			Delinquency Information						
Delq Due	Due Date	Amt	Late	30	60	90	120	150	180
\$5,346.54	1 4/4/2008	\$0.00	1	1	1	3	1	0	0
LC Due	2 3/4/2009	\$0.00							
NSF Due	3 2/4/2009	\$0.00							
Other Due	4 1/4/2009	\$0.00							
Total Due	5 12/4/2008	\$0.00							

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

Activities

Active Dt	10/4/2008	Effective Dt	10/4/2008
Last Activity Dt	4/24/2009	Current Pmt	\$891.09
Due Day	4	Last Bill Amt	\$5,558.29
Last Pmt Dt		Last Pmt Amt	\$0.00
Customer Grade	B GRADE	Customer Score	701
App #	0000001162	Behavior Score	0
PaidOff Dt	4/24/2009	Military Duty	<input checked="" type="checkbox"/>
Producer	CA-00002 : RANDYS AUTO SALES	ChargeOff Dt	4/24/2009

To change the payment amount

Transaction

CHANGE PAYMENT AMOUNT

Parameters

TXN DATE
PAYMENT AMOUNT
PAYMENT AUTO COMPUTER
INDICATOR

Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle FLEXCUBE Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appear in the corresponding column of the Customer Service window's Account Balances page for the FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main window displays the 'Account Balances' section for a specific account. The 'FEE PREPAYMENT PENALTY' row is highlighted in red. Below the table, there are sections for 'Promotion Details' and 'Credit Insurance'.

Balance Type	Opening Balance	Posted	Paid	Waived	Charged Off	Adjusted(-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$140.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$140.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PREPAYMENT PENALTY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$50.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

To adjust a prepayment penalty

Transaction

Parameters

ADJUSTMENT PREPAYMENT PENALTY - ADD TXN DATE
AMOUNT

ADJUSTMENT PREPAYMENT PENALTY - SUBTRACT TXN DATE
AMOUNT

To waive a prepayment penalty

Transaction

Parameters

WAIVE PREPAYMENT PENALTY TXN DATE
AMOUNT

Escrow Payment

The following monetary transactions allow you to specify the escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence the rate and term) and define when the change will begin. The “txn date” parameter is when the new agreement starts.

The following transactions allow you to adjust or waive the escrow advance. The adjustments will appear in the corresponding column of the Customer Service window’s Account Balances page for the ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust escrow advance

Transaction	Parameters
ADJUSTMENT TO ESCROW ADVANCE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO ESCROW ADVANCE - SUBTRACT	TXN DATE AMOUNT

To waive escrow advance

Transaction	Parameters
WAIVE ESCROW ADVANCE	TXN DATE AMOUNT

To reschedule an escrow payment

Transaction	Parameters
RESCHEDULE ESCROW PAYMENT	TXN DATE AMOUNT

Escrow balance refund

If an account is paid off resulting in a positive (greater than \$0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than \$0) escrow balance, then Oracle FLEXCUBE Lending and Leasing refunds the escrow and creates a check requisition.

Pay Off Quote Fee

The PAYOFF QUOTE transaction on the Maintenance page includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle FLEXCUBE Lending and Leasing assesses a payoff quote fee on the Customer Service form’s Balances page for the Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee. The adjustments will appear in the corresponding column of the Customer Service form’s Balances page for the FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization MET Division C01 Responsibility SUPERUSER

Quick Search Queue Select... Auto Run

Acc # 200004000232111 or SSN

Account(s) Current Show All Group Follow-up

Select and Submit

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	YYY	HQ	200004000232111	LOAN VEHICLE	USD	\$0.00	\$0.00	ACTIVE	05/08/2000

Customer(s) Show 9929

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>			JOE ANDERS ROSEE	PRIMARY	ENGLISH

Account Balances

Balance Group Current Deficiency Non-Performing Terminate ITD/CTD YTD

Txn Period

Balance Type	Opening Balance	Posted	Paid	Waived	Charged Off	Adjusted(-)	Adjusted(+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PAYOFF QUOTE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.00	\$10.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$76.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$76.00

Current Balance Total \$05.00 Deficiency Balance Total \$0.00 Non Performing Balance Total \$0.00

Promotion Details: Promotion Type NONE, Rate 0, Term 0, Start Dt 4/8/2000, End Dt 12/31/4000

Credit Insurance: Insurance Status, Sub Type

To adjust a pay off quote fee

Transaction

Parameters

ADJUSTMENT TO PAYOFF QUOTE FEE - ADD TXN DATE AMOUNT

ADJUSTMENT TO PAYOFF QUOTE FEE - SUBTRACT TXN DATE AMOUNT

To waive a pay off quote fee

Transaction

Parameters

WAIVE PAYOFF QUOTE FEE TXN DATE AMOUNT

Nonperforming Accounts

Loan accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, Oracle FLEXCUBE Lending and Leasing makes the following modifications and accounting entries:

- After the transaction date, Oracle FLEXCUBE Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on the Customer Service form's Balance page.

- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

Oracle FLEXCUBE Lending and Leasing’s general ledger (GL) is set up for the above items. There will be no impact on the balances of the account (principal, interest, fee and expense) as a result of the above transactions.

To place an account in a nonperforming condition

Transaction	Parameters
ACCOUNT NON PERFORMING	TXN DATE NON PERFORMING DESCRIPTION

The following transaction removes the nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
RESUME ACCOUNT PERFORMING	TXN DATE

Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan

When converting a precomputed loan into a simple interest loan, Oracle FLEXCUBE Lending and Leasing assumes the following default values:

- Accrual Calculation Method - interest bearing (simple interest)
- Maturity Date - Computed from the term and next payment due date
- Monthly Payment Amount - Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to the simple interest loan.

The resulting “new” simple interest loan will have the same account number with the details entered/computed above.

Caution: The converting a precomputed loan into a simple interest loan transaction can be performed only by closing the nonperforming condition.

To reschedule precompute loan to interest bearing loan

Transaction	Parameters
RESCHEDULE PRE-COMPUTE LOAN TO INTEREST BEARING LOAN	TXN DATE RESCHEDULE PAYMENT START DATE AMOUNT RATE TERM

Line of Credit monetary transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for lines of credit:

- Post a credit limit
- Activate, adjust, cancel, or waive disability insurance
- Activate, adjust, cancel, or waive life insurance
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee

Credit Limits

With the credit limit transactions, you can increase or decrease credit limits, as well as place increases or decreases to the unconsumed amount of the line of credit on hold. This information can be viewed in the **Credit Details** section of the LoC Details page.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C-01', 'Responsibility', and 'SUPERUSER'. On the right, there are icons for 'Debug', 'Audit', and 'Close'. The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, and input fields for 'Acc #' (20000000025565) and 'or SSN'.
- Account(s):** A table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, Oldest Due Dt. One row is visible: XYZ, HQ, 20000000025565, LINE UNSECURED, USD, \$5,646.42, \$993.37, DELQ, 7/10/2006.
- Customer(s):** A table with columns: Select, Details, Customer Id, Name, Type, Language. Two rows are visible: Show/29227 (STEVEN A JONES, PRIMARY, ENGLISH) and Show/29228 (JENNIFER B JONES, SPOUSE, ENGLISH).
- LOC Details:** Contains 'Interest and Accruals' and 'Extn and Due Dates' sections with various numerical and date values.
- Credit Details:** A table with columns: Field, Value. Values include: Credit Limit (\$10,000.00), Hold(-) (\$0.00), Consumed(-) (\$4,000.00), Suspended(-) (\$0.00), Available Credit(=) (\$6,000.00), Over Limit Year (0), Over Limit Life (0), Last Advance Dt (6/10/2006), Last Advance Amt (\$4,000.00).

To post a credit limit

Transaction

Parameters

CREDIT LIMIT DECREASE

TXN DATE
AMOUNT

Note: This transaction decreases the value in the Credit Limit field in the screen grab above.

DECREASE CREDIT LIMIT HOLD

TXN DATE
AMOUNT

Note: This resulting decreased amount may be any amount up to the value displayed in the Hold field in the screen grab above.

CREDIT LIMIT INCREASE

TXN DATE

AMOUNT

Note: This transaction increase the value in the Credit Limit field in the screen grab above.

INCREASE CREDIT LIMIT HOLD

TXN DATE

AMOUNT

Note: The resulting increased hold amount cannot be more than the difference between the credit limit and amount consumed (Credit Limit value - Consumed value). In the screen shot above, this amount it \$9,000.

Disability Insurance

With the disability insurance transactions, you can activate, adjust, waive, or cancel disability insurance on a line of credit.

To activate disability insurance

Transaction	Parameters
ACTIVATE CREDIT INSURANCE DISABILITY	TXN DATE SINGLE/JOINT INSURANCE PLAN

To adjust disability insurance

Transaction	Parameters
ADJUSTMENT TO CREDIT INSURANCE DISABILITY - SUBTRACT	TXN DATE AMOUNT
ADJUSTMENT TO CREDIT INSURANCE DISABILITY - ADD	TXN DATE AMOUNT

To waive disability insurance

Transaction	Parameters
WAIVE CREDIT INSURANCE DISABILITY	TXN DATE AMOUNT

To cancel disability insurance

Transaction	Parameters
CANCEL CREDIT INSURANCE DISABILITY	TXN DATE

Life Insurance

With the life insurance transactions, you can activate, adjust, waive, or cancel life insurance on a line of credit.

To adjust life insurance

Transaction	Parameters
ADJUSTMENT TO CREDIT INSURANCE LIFE - SUBTRACT	TXN DATE AMOUNT
ADJUSTMENT TO CREDIT INSURANCE LIFE - ADD	TXN DATE AMOUNT

To activate life insurance

Transaction	Parameters
ACTIVATE CREDIT INSURANCE LIFE	TXN DATE SINGLE/JOINT INSURANCE PLAN

To Waive Life Insurance

Transaction	Parameters
WAIVE CREDIT INSURANCE LIFE	TXN DATE AMOUNT

To cancel life insurance

Transaction	Parameters
CANCEL CREDIT INSURANCE LIFE	TXN DATE

Advance Transaction Fees

An advance transaction fee is any amount imposed on an account for requesting an advance.

To adjust an advance transaction fee

Transaction	Parameters
ADJUSTMENT TO ADVANCE TRANSACTION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO ADVANCE TRANSACTION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an advance transaction fee

Transaction	Parameters
WAIVE ADVANCE TRANSACTION FEE	TXN DATE AMOUNT

Membership Fees

Membership fees include any amount charged to an account as a cost of membership, such as annual dues or start-up fees.

Membership expenses appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run []

Acc # 20081000014122 or SSN []

Submit

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	PFR	HQ	20081000014122	LOAN VEHICLE (VR)	USD	\$27,313.36	\$5,346.54	DELQ.REPO	11/4/2008

Customer(s) Show 5057

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	5057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Delinquency Information

	Late	30	60	90	120	150	180
	1	1	1	3	1	0	0

	Delq Due	Due Date	Amt	BP(Life)	Days
	\$5,346.54	1 4/4/2009	\$0.00	0	171
	LE Due	2 3/4/2009	\$0.00	0	150
	NSF Due	3 2/4/2009	\$0.00	0	Collector
	Other Due	4 1/4/2009	\$0.00	0	Collector
	Total Due	5 12/4/2008	\$0.00	0	Collector

Today's Payoff \$27,313.36 Oldest Due Dt 11/4/2008

The following transactions allow you to adjust or waive the membership fee. The adjustments will appear in the corresponding column of the Customer Service form's Balances page for the FEE MEMBERSHIP Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run []

Acc # 20070400022520 or SSN []

Submit

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	PFR	C01	20070400022520	LINE HE	INR	Rs 0.00	Rs 0.00	ACTIVE	5/1/2009

Customer(s) Show 24050

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24050	WILLIAM SUSAN SR	PRIMARY	ENGLISH

Account Balances

Balance Group Current Deficiency Non-Performing Terminate

Txn Period ITD/CTD YTD

Balance Type	Opening Balance	Posted	AbI	BalPd	Waived	Charged Off	Adjusted(-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
INTEREST	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE LATE CHARGE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE NSF	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE ADVANCE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE OVER CREDIT LIMIT	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE MEMBERSHIP	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE PHONE PAY	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
EXPENSE BANKRUPTCY	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
EXPENSE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
REPOSESSION/FORECLOSURE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00

Current Balance Total Rs 0.00 Deficiency Balance Total Rs 0.00 Non-Performing Balance Total Rs 0.00

LOC Balance Details

Promotion Details

Promotion Type	Rate	Term	Start Dt	End Dt
NONE	0	0	2/24/2009	12/31/4000

Credit Insurance

Insurance Status	Sub Type

To adjust a membership fee

Transaction	Parameters
ADJUSTMENT TO MEMBERSHIP FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO MEMBERSHIP FEE - SUBTRACT	TXN DATE AMOUNT

To waive a membership fee

Transaction	Parameters
WAIVE MEMBERSHIP FEE	TXN DATE AMOUNT

Over Limit Fees

Over limit fees are fees for either requesting additional advances beyond the approved credit limit or owing more than the agreed upon credit limit.

To adjust an over limit fee

Transaction	Parameters
ADJUSTMENT TO OVERLIMIT FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO OVERLIMIT FEE - SUBTRACT	TXN DATE AMOUNT

To waive an over limit fee

Transaction	Parameters
WAIVE OVERLIMIT FEE	TXN DATE AMOUNT

Lease Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for leases:

- Apply, adjust, or waive a disposition fee
- Apply, adjust, or waive a termination fee
- Record selling an asset
- Apply, adjust, or waive an excess usage fee
- Apply, adjust, or waive other fees and taxes

Disposition Fees

Disposition fees are assessed towards leasing/processing a leased vehicle, especially if it is returned prior to the standard maturity date.

To post a disposition fee

Transaction	Parameters
DISPOSITION FEE	(NO PARAMETERS)

To adjust a disposition fee

Transaction	Parameters
ADJUSTMENT TO DISPOSITION FEE - ADD	(NO PARAMETERS)
ADJUSTMENT TO DISPOSITION FEE - SUBTRACT	(NO PARAMETERS)

To post a disposition fee

Transaction	Parameters
DISPOSITION FEE	

To waive a disposition fee

Transaction	Parameters
WAIVE DISPOSITION FEE	(NO PARAMETERS)

Termination

If the lease is terminated earlier than the contract maturity date, then termination fees may be applied.

To terminate

Transaction	Parameters
TERMINATE	TXN DATE LEASE BUYOUT INDICATOR DISPOSITION FEE EARLY TERMINATION FEE OTHER FEE CURRENT USAGE SALE PRICE DEPRECIATION ADJUST- MENT

To post an early termination fee

Transaction	Parameters
EARLY TERMINATION FEE	(NO PARAMETERS)

To adjust an early termination fee

Transaction	Parameters
ADJUSTMENT EARLY TERMINATION FEE - ADD	(NO PARAMETERS)
ADJUSTMENT EARLY TERMINATION FEE - SUBTRACT	(NO PARAMETERS)

Sale of Asset

To record selling an asset

Transaction	Parameters
SALE OF ASSET	TXN DATE AMOUNT

Excess Usage

Excess usage fees, or mileage fees, may be applied when a leased vehicle is returned with more than the agreed upon number of miles on the odometer.

To post excess usage fee

Transaction	Parameters
EXCESS USAGE FEE	

To adjust excess usage fee

Transaction	Parameters
ADJUSTMENT TO EXCESS USAGE FEE - ADD	(NO PARAMETERS)
ADJUSTMENT TO EXCESS USAGE FEE - SUBTRACT	(NO PARAMETERS)

To waive excess usage fee

Transaction	Parameters
WAIVE EXCESS USAGE FEE	(NO PARAMETERS)

Other Fees and Taxes

The other fees and taxes transactions allow you to assess fees and taxes not defined within Oracle FLEXCUBE Lending and Leasing.

To post other fees and taxes

Transaction	Parameters
OTHER FEES AND TAXES	TXN DATE AMOUNT

To adjust other fees and taxes

Transaction	Parameters
ADJUSTMENT TO OTHER FEES AND TAXES - ADD	(NO PARAMETERS)
ADJUSTMENT TO OTHER FEES AND TAXES - SUBTRACT	(NO PARAMETERS)

To waive other fees and taxes

Transaction	Parameters
WAIVE OTHER FEES AND TAXES	(NO PARAMETERS)

Loan, Line of Credit, and Lease Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for loans, lines of credit, and leases:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank

Customer Name Maintenance

You can update and change a customer's name.

To update a customer's name

Transaction	Parameters
CUSTOMER NAME MAINTENANCE	TXN DATE RELATION TYPE CODE CUSTOMER FIRST NAME CUSTOMER MIDDLE NAME CUSTOMER LAST NAME CUSTOMER GENERATION CODE

The new details appear throughout the Oracle FLEXCUBE Lending and Leasing system; for example, in the Customer Service window's Customer(s) section and Customer Details page's Customer section.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar shows the user is logged in as 'SUPERUSER' with various system icons. The main interface is divided into several sections:

- Quick Search:** Includes a search queue, 'Auto Run' checkbox, and 'Submit' button.
- Accounts(s):** A table listing accounts with columns for Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, and Oldest Due Dt. A table below it shows a single account entry.
- Customer(s):** A table listing customers with columns for Details, Customer Id, Name, Type, and Language. A table below it shows a customer entry with 'GOPI' highlighted in a red box.
- Customer Details:** A form showing detailed information for a customer, including Customer #, Name (GOPI), Birth Dt, Marital Status, Language, Education, Mothers Maiden Name, Relation Class, Email, Stop Correspondence, Disability, Privacy Opt-Out, Existing CIF, and ECOA.
- Alerts and Conditions:** A sidebar on the right containing sections for Alerts (CHECK LOCATION OF COLLATERAL) and Conditions (Search Criteria, Execute Search, Condition, Start, Followup).

Customer Details Maintenance

You can update and change the following details regarding a customer: social security number, marital status, disability indicator, driving license number, number of dependents, and email address.

To change other details about a customer

Transaction

CUSTOMER MAINTENANCE

Parameters

TXN DATE
 RELATION TYPE CODE
 CUSTOMER SSN
 CUSTOMER MARITAL STATUS CODE
 CUSTOMER DISABILITY INDICATOR
 CUSTOMER DRIVING LICENSE NUMBER
 CUSTOMER NUMBER OFDEPENDENTS
 CUSTOMER EMAIL ADDRESS 1
 CUSTOMER BIRTH DATE
 CUSTOMER GENDER CODE
 CUSTOMER LANGUAGE CODE
 CUSTOMER DRIVING LICENSE STATE CODE
 CUSTOMER TIME ZONE

The new details appear throughout the Oracle FLEXCUBE Lending and Leasing system; for example, in the Customer Service window's Customer(s) section and Customer Details page's Customer section.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'Division', 'Responsibility', and 'SUPERUSER'. The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' section with 'Auto Run' and 'Submit' buttons, and a table for 'Account(s)' with columns for 'Select Company', 'Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due Status', and 'Oldest Due Dt'.
- Customer(s) Section:** A table listing customer details with columns for 'Select Details', 'Customer Id', 'Name', 'Type', and 'Language'. A red box highlights this section.
- Customer Details Form:** A detailed form for a customer with fields for:
 - Name in Local Language:** WILLIAM SUSAN SR
 - Gender:** UNKNOWN
 - Marital St:** MARRIED
 - Time Zone:** AMERICA/CHICAGO
 - Birth Dt:** 8/18/1973
 - Nationality:** SSN XX-XXX-6759
 - National ID:** [Field]
 - Address Details:** A table with columns for 'Type', 'Current', 'Mailing', 'Phone', 'Address', and 'Landmark'. A red box highlights this section.
 - Customer Summary:** A summary table with columns for 'Customer #', 'Name', 'Birth Dt', 'Marital Status', 'Language', 'Education', 'Mothers Maiden Name', 'Relation Class', 'Email', 'Stop Correspondence', 'Disability', 'Privacy Opt-Out', 'Existing CIF', and 'ECOA'. A red box highlights this section.

“Skipped” Customers

When a customer cannot be located, Oracle FLEXCUBE Lending and Leasing enables you to mark that person as “skipped” (as in, “the person is a skipped debtor.”) Marking a customer as skipped indicates that the customer’s whereabouts are unknown.

To mark a customer as “skipped”

Transaction

CUSTOMER SKIP

Parameters

TXN DATE

RELATION TYPE CODE

CUSTOMER SKIP INDICATOR

The Skip box is selected on the Customer Service window’s Customer(s) section and Customer Details page’s Customer section.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SUPERUSER. The main area is divided into several sections:

- Account(s):** A table with columns: Select Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. One row is visible for PFR, C01, 20070400022520, LINE HE, INR, Rs.0.00, Rs.0.00 ACTIVE, 5/1/2009.
- Customer(s):** A table with columns: Select Details Customer Id, Name, Type, and Language. One row is visible for 24050, WILLIAM SUSAN SR, PRIMARY, ENGLISH.
- Customer Details:** A form with various fields:
 - Name in Local Language:** WILLIAM SUSAN SR
 - Gender:** UNKNOWN
 - Marital St:** MARRIED
 - Time Zone:** AMERICA/CHICAGO
 - Email:** WILLIAMSUSAN65@MAIL.COM
 - Birth Dt:** 8/18/1973
 - Nationality:** NATIONAL
 - SSN:** XX-XXX-8768
 - National ID:** (empty)
 - Stop Correspondence Existing CIF:**
 - Active Military Duty:**
 - Skip:** (highlighted with a red box)
 - Privacy Opt-Out:**
 - Disability:**
- Address Details:** A table with columns: Type, Current, Mailing, Phone, Address, and Landmark. One row is visible for HOME, checked, checked, 646-776-4575, TEST SAINT MICHAEL MN-55376.
- Customer Details (Customer):** A form with fields:
 - Customer #:** 24050
 - Name:** WILLIAM SUSAN SR
 - Birth Dt:** 8/18/1973
 - Marital Status:** MARRIED
 - Language:** ENGLISH
 - Education:** (empty)
 - Mothers Maiden Name:** (empty)
 - Relation Class:** PRIMARY EMPLOYEE
 - Email:** WILLIAMSUSAN65@MAIL.COM
 - Stop Correspondence:**
 - Disability:**
 - Skip:** (highlighted with a red box)
 - Privacy Opt-Out Existing CIF:**
 - Existing CIF:**
 - EOA:** INDIVIDUAL

Note: To remove the Skip indicator, follow the procedures above; however, type **N** in the CUSTOMER SKIP INDICATOR parameter.

Privacy Opt-Out Indicator

You can change the customer's Privacy Opt-Out indicator

To change the customer's privacy opt-out indicator

Transaction

Parameters

CUSTOMER PRIVACY INFO SHARING PREFERENCE
PRIVACY OPTOUT
EFFECTIVE DATE
RELATION TYPE CODE

The Primary Opt-Out box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The main window displays the 'Customer(s)' section for account 24050, belonging to William Susan SR. In the 'Customer Details' section, the 'Privacy Opt-Out' checkbox is checked and highlighted with a red box. Other details include: Name in Local Language: WILLIAM SUSAN SR, Gender: UNKNOWN, Birth Dt: 8/18/1973, Nationality: AMERICAN/CHICAGO, SSN: XX-XXX-8768, National ID: WILLIAMSUSAN66@MAIL.COM, and Address: TEST SAINT MICHAEL MN 55378.

Note: To remove the Primary Opt-Out indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Correspondence (stopping)

You can choose at any time to stop correspondence to a customer. When you do so, the customer will receive no correspondence of any kind from Oracle FLEXCUBE Lending and Leasing.

To stop correspondence with a customer

Transaction

Parameters

CUSTOMER STOP CORRESPONDENCE
TXN DATE
RELATION TYPE CODE
CUSTOMER STOP CORR
INDICATOR

The Stop Correspondence box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Accounts(s)

Queue: Select... [Current] [Show All] [Group Follow-up]

Acc # 20070400022520

or SSN

Submit

Customer(s)

Select Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
PFR	C01	20070400022520	LINE HE	INR	Rs.0.00	Rs.0.00	ACTIVE	5/1/2009

Customer Details

Select Details	Customer Id	Name	Type	Language
Hide	24050	WILLIAM SUSAN SR	PRIMARY	ENGLISH

Customer Details

Name in Local Language	UNKNOWN	Birth Dt	8/18/1973	Stop Correspondence	<input checked="" type="checkbox"/>	Skip	<input type="checkbox"/>
Gender	MARRIED	Nationality	AMERICA/CHICAGO	Existing CIF	<input type="checkbox"/>	Active Military Duty	<input type="checkbox"/>
Marital St	MARRIED	SSN	XX-XXX-8768	Privacy Opt-Out	<input type="checkbox"/>	Disability	<input type="checkbox"/>
Time Zone	AMERICA/CHICAGO	National ID					
Email	WILLIAM.SUSAN@MAIL.COM						

Address Details

Type	Current	Mailing	Phone	Address	Landmark
HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	848-776-4675	TEST SAINT MICHAEL MN-55378	

Customer Details

Customer

Customer #	24050	Relation	PRIMARY
Name	WILLIAM SUSAN SR	Class	EMPLOYEE
Birth Dt	8/18/1973	Email	WILLIAM.SUSAN@MAIL.COM
Marital Status	MARRIED	Stop Correspondence	<input checked="" type="checkbox"/>
Language	ENGLISH	Disability	<input type="checkbox"/>
Education		Skip	<input type="checkbox"/>
Mothers Maiden Name		Privacy Opt-Out	<input type="checkbox"/>
		Existing CIF	<input type="checkbox"/>
		EEOA	INDIVIDUAL

Note: To remove the Stop Correspondence indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with the nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service window's Insurances page.

Note: Please contact your account manager for back porting this functionality on existing loan accounts.

Transaction

INSURANCE MODIFICATION

Parameters

TXN DATE
EFFECTIVE DATE
INSURANCE TYPE
POLICY EFFECTIVE DATE COMPANY NAME
PHONE # 1
EXTN # 1
PHONE # 2
EXTN # 2
POLICY #
EXPIRATION DATE
PRIMARY BENEFICIARY
SECONDARY BENEFICIARY
REFUND AMOUNT RECEIVED
FULL REFUND RECEIVED

COMMENT

ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

To update the existing ACH bank details

Transaction

ACH MAINTENANCE

Parameters

ACH ACCOUNT NUMBER
 ACH ACCOUNT TYPE CODE
 ACH PAYMENT FREQUENCY CODE
 ACH STATUS CODE
 ACH BANK NAME
 ACH BANK ROUTING NUMBER
 ACH DEFAULT INDICATOR
 ACH END DATE
 ACH PAYMENT AMOUNT
 ACH PAYMENT AMOUNT EXCESS
 ACH PAYMENT DAY
 ACH START DATE
 TXN DATE

This information appears in the ACH section of the Account Details page.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The user is logged in as SUPERUSER. The main content area displays account details for a customer named WILLIAM SUSAN SR. The ACH section is highlighted with a red box and contains the following table:

Bank	Account Type	ACH Account #	Debit Day	Start Dt	Routing #	Debit Amt	Debit Freq
STATE BANK OF INDIA	CHECKING	<input checked="" type="checkbox"/>	12	1/20/2003	44423	Rs.64,301.00	MONTHLY

Stop an ACH

To stop an ACH for an account

Transaction	Parameters
STOP ACH MAINTENANCE	TXN DATE

Oracle FLEXCUBE Lending and Leasing clears the information on the ACH section of the Account Details page.

Statement Reprinting (batch only)

You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
STATEMENT REPRINT MAINTENANCE	TXN DATE STATEMENT CLOSING DATE

Add ACH Bank

You can add a new ach bank . This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On succesful posting, the confirmation number will be generated.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue
Select...
(Ng) Auto Run

Acc #
20080700326473
or Customer Id

Submit

Account(s)
 Current Show All Group Follow-up

Select and	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PQR	ABC	20080700326473	LOAN HE	EUR	€73,223.89	€0.00	ACTIVE	10/19/2008

Customer(s)
Select and (Submit)

Select Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show 52397	SUCHI KARRA	PRIMARY	ENGLISH

Maintenance

Action
Load Parameters (Post) (Void)

Search Criteria (Execute Search) Add Cancel

Select Date Previous 1-2 of 12 Next 2

Select Date	Monetary	Transaction	Status	Batch
<input type="radio"/> 11/23/2009	<input type="checkbox"/>	ADD ACH BANK	POSTED	<input type="checkbox"/>
<input type="radio"/> 11/23/2009	<input type="checkbox"/>	ACH MAINTENANCE	ERROR	<input type="checkbox"/>

Parameter	Value	Required
ACH BANK NAME	YES	<input checked="" type="checkbox"/>
ACH BANK ROUTING NUMBER	23861	<input checked="" type="checkbox"/>
ACH ACCOUNT TYPE CODE	C	<input checked="" type="checkbox"/>
ACH ACCOUNT NUMBER	098415	<input checked="" type="checkbox"/>
ACH PAYMENT DAY	1	<input checked="" type="checkbox"/>
ACH PAYMENT AMOUNT	1000	<input checked="" type="checkbox"/>
ACH PAYMENT AMOUNT EXCESS	500	<input checked="" type="checkbox"/>
ACH PAYMENT FREQUENCY CODE	M	<input checked="" type="checkbox"/>
ACH START DATE	4/23/2010	<input checked="" type="checkbox"/>
ACH END DATE		<input type="checkbox"/>
ACH FEE INDICATOR	N	<input checked="" type="checkbox"/>
ACH DEFAULT INDICATOR	N	<input checked="" type="checkbox"/>
ACH STATUS CODE	ACTIVE	<input checked="" type="checkbox"/>

Results
***** TRANSACTION POSTING SUCCESSFUL *****REFERENCE#63134

To add a new ACH bank

Transaction

ADD ACH BANK

Parameters

ACH ACCOUNT NUMBER
ACH ACCOUNT TYPE CODE
ACH PAYMENT FREQUENCY CODE
ACH STATUS CODE
ACH BANK NAME
ACH BANK ROUTING NUMBER
ACH DEFAULT INDICATOR
ACH END DATE
ACH PAYMENT AMOUNT
ACH PAYMENT AMOUNT EXCESS

Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

To add post dated checks as a method of repayment

Transaction	Parameters
POST DATED CHEQUE MAINTENANCE	TXN DATE PDC TYPE PDC CHECK NUMBER PDC CHECK DATE PDC NO OF CHECKS PDC CHECK AMOUNT PDC BANK ROUTING NUMBER PDC ACCOUNT TYPE PDC ACCOUNT NUMBER PDC BANK NAME PDC BANK BRANCH NAME PDC DOCKET CODE PDC COMMENTS PDC FREQUENCY

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, the status of all the PDCs attached to a loan account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
STOP POST DATED CHEQUE MAINTENANCE	TXN DATE

Loan and Lease Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to reorder coupon books (or payment books) for nonmonetary loans and leases.

Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and the number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
COUPON BOOK MAINTENANCE	TXN DATE COUPON FIRST PAYMENT DATE COUPON START NUMBER COUPON COUNT

Note: To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

Loan Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for loans:

- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance

Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
WARRANTY MAINTENANCE	TXN DATE INSURANCE/WARRANTY CANCEL INDICATOR INSURANCE/WARRANTY CANCEL DATE INSURANCE/WARRANTY REMAINING TERM INSURANCE/WARRANTY REFUND AMOUNT ESTIMATE INSURANCE/WARRANTY REFUND AMOUNT RECEIVED INSURANCE/WARRANTY FULL REFUND RECEIVED INDICATOR INSURANCE/WARRANTY ITEMIZA- TION CODE

To apply a refund payment to an ESC

Transaction	Parameters
WARRANTY PAYMENT MAINTENANCE	TXN DATE INSURANCE/WARRANTY REFUND AMOUNT RECEIVED INSURANCE/WARRANTY ITEMIZATION CODE INSURANCE/WARRANTY FULL REFUND RECEIVED INDICATOR

Note: A Warranty Refund transaction posted or reversed on the Maintenance page should be matched with a payment posting or reversal.

Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
INSURANCE MAINTENANCE	TXN DATE INSURANCE/WARRANTY CANCEL INDICATOR INSURANCE/WARRANTY CANCEL DATE INSURANCE/WARRANTY REMAINING TERM INSURANCE/WARRANTY REFUND AMOUNT ESTIMATE INSURANCE/WARRANTY REFUND AMOUNT RECEIVED INSURANCE/WARRANTY FULL REFUND RECEIVED INDICATOR INSURANCE/WARRANTY ITEMIZATION CODE

Note: This is not asset or collateral insurance, but the account insurance; for example, “Credit Life and Disability.”

Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.

To add new escrow insurance details

Transaction	Parameters
NEW ESCROW INSURANCE DETAILS	ESCROW TYPE ESCROW SUB TYPE VENDOR # ESCROW REQUIRED (Y/N) ESCROW OPT OUT (Y/N) ANNUAL DISBURSEMENT AMOUNT DISBURSEMENT RULE TRANSACTION DATE REFERENCE ACCOUNT # INSURANCE POLICY # EXPIRATION DATE MATURITY DATE COVERAGE TYPE COVERAGE TERM COVERAGE AMOUNT REASON REFERENCE

To add new escrow tax details

Transaction	Parameters
NEW ESCROW TAX DETAILS	ESCROW TYPE ESCROW SUB TYPE VENDOR # ESCROW REQUIRED (Y/N) ESCROW OPT OUT (Y/N) ANNUAL DISBURSEMENT AMOUNT DISBURSEMENT RULE TRANSACTION DATE REFERENCE ACCOUNT # PROPERTY TAX TYPE REASON REFERENCE

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.

To change insurance annual disbursement

Transaction	Parameters
CHANGE INSURANCE ANNUAL DISBURSEMENT	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE ANNUAL DISBURSEMENT AMOUNT REASON REFERENCE

To change insurance disbursement plan

Transaction	Parameters
CHANGE INSURANCE DISBURSEMENT PLAN	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE DISBURSEMENT RULE REASON REFERENCE

To change escrow indicators of insurance

Transaction	Parameters
CHANGE ESCROW INDICATORS OF INSURANCE	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE ESCROW REQUIRED (Y/N) ESCROW OPT OUT (Y/N) REASON REFERENCE

To change insurance expiration date

Transaction	Parameters
CHANGE INSURANCE EXPIRATION DATE	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE EXPIRATION DATE REASON REFERENCE

To change insurance maturity date

Transaction	Parameters
CHANGE INSURANCE MATURITY DATE	ESCROW TYPE ESCROW SUB TYPE VENDOR # MATURITY DATE REASON REFERENCE

To change tax annual disbursement

Transaction	Parameters
CHANGE TAX ANNUAL DISBURSEMENT	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE ANNUAL DISBURSEMENT AMOUNT REASON REFERENCE

To change tax disbursement plan

Transaction	Parameters
CHANGE TAX DISBURSEMENT PLAN	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE DISBURSEMENT RULE REASON REFERENCE

To change escrow indicators of tax

Transaction	Parameters
CHANGE ESCROW INDICATORS OF TAX	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE ESCROW REQUIRED (Y/N) ESCROW OPT OUT (Y/N) REASON REFERENCE

Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

To resume escrow analysis

Transaction	Parameters
RESUME ESCROW ANALYSIS	TRANSACTION DATE REASON REFERENCE

To resume escrow disbursements

Transaction	Parameters
RESUME ESCROW DISBURSEMENTS	TRANSACTION DATE REASON REFERENCE

To stop escrow analysis

Transaction	Parameters
STOP ESCROW ANALYSIS	TRANSACTION DATE REASON REFERENCE

To stop escrow disbursements

Transaction	Parameters
STOP ESCROW DISBURSEMENTS	TRANSACTION DATE REASON REFERENCE

Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
INSURANCE PAYMENT MAINTENANCE	TXN DATE INSURANCE/WARRANTY REFUND AMOUNT RECIEVED INSURANCE/WARRANTY ITEMIZATION CODE INSURANCE/WARRANTY FOR FULL REFUND RECEIVED

Note: The insurance refund posted or reversed on the Maintenance page should be matched by a payment posting or reversal.

APPENDIX B : PAYMENT AMOUNT CONVERSIONS

The following table contains the calculations Oracle FLEXCUBE 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

APPENDIX C : ORACLE FLEXCUBE LENDING AND LEASING SUITE REPORTS

The Reports master tab in Oracle FLEXCUBE 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.

ORACLE FLEXCUBE Lending and Leasing

Home SalesLead Origination Servicing Collections WFP Documents **Reports** Interfaces Producers Vendor Tools Setup

[User Id :SSC] [Organization :XXX] [Division :C-01] [Responsibility :SUPERUSER]

Reports

Search Criteria Execute Search

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Select	Description	Module
<input checked="" type="radio"/>	ACCOUNTS AND LISTING - LEASE	COLLECTIONS
<input type="radio"/>	ACCOUNTS AND LISTING - LINE	COLLECTIONS
<input type="radio"/>	ACCOUNTS AND LISTING - LOAN	COLLECTIONS
<input type="radio"/>	BANKRUPTCY LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR ACTIVITY (DETAILED) LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR AND ACTIVITY LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR PRODUCTIVITY BY QUEUE	COLLECTIONS
<input type="radio"/>	DEFICIENCY LOG	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY CREDIT AND GRADE	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY PRODUCER	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY STATE	COLLECTIONS
<input type="radio"/>	DELINQUENCY LOG	COLLECTIONS
<input type="radio"/>	NON MONETARY TXNS LOG	COLLECTIONS
<input type="radio"/>	PAYMENT PROMISE LOG	COLLECTIONS
<input type="radio"/>	REPOSSESSION/FORECLOSURE LOG	COLLECTIONS

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Report Parameters

Description	Value
COMPANY / BRANCH	ALL/ALL
ACCOUNT STATUS	ALL
REPORT FORMAT	RTF

Run Report

Home | SalesLead | Origination | Servicing | Collections | WFP | Documents | **Reports** | Interfaces | Producers | Vendor | Tools | Setup

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

Report: Amortized Txns Log By GL Post Dt(Lease)					ORACLE® FLEXCUBE Lending and Leasing
GL Post Date From 01/01/2000 To 01/01/2009					
Date: 10/31/2008 14:25 PM					
Company: XYZ					
Branch: C01					
All Amount are in USD					
GL Post Dt	Description	Account #	Customer	Txn	Txn Amt
10/04/2008	COMPENSATION REMAINING	20060500012943	EEVERGREEN SADIE / ROSS	COMPENSATION REMAINING INTAMORTIZEWTOFF	2163.72
	COMPENSATION REMAINING	20060500012943	EEVERGREEN SADIE / ROSS	COMPENSATION REMAINING AMORTIZEWTOFF	499.12
	INTEREST	20060300012838	JJONES STEVEN / JENNIFER	INTEREST AMORTIZEWTOFF	604.64
	INTEREST	20060400012879	WOODASTER STUART / ELOISE	INTEREST AMORTIZEWTOFF	2163.72
	INTEREST	20060500012943	EEVERGREEN SADIE / ROSS	INTEREST AMORTIZEWTOFF	2163.72
	INTEREST	20060500012943	EEVERGREEN SADIE / ROSS	INTEREST COMPLIAMORTIZEWTOFF	499.12
Date Total :					8094.04
Branch Total :					8094.04

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)					ORACLE® FLEXCUBE Lending and Leasing
GL Post Date From 01/01/2000 To 01/01/2009					
Date: 10/31/2008 14:31 PM					
GL Post Dt	Description	Account #	Customer	Txn	Txn Amt
10/04/2008	COMPENSATION REMAINING	20060500012943	EEVERGREEN SADIE / ROSS	COMPENSATION REMAINING INTAMORTIZEWTOFF	2163.72
	COMPENSATION REMAINING	20060500012943	EEVERGREEN SADIE / ROSS	COMPENSATION REMAINING AMORTIZEWTOFF	499.12
	INTEREST	20060300012838	JJONES STEVEN / JENNIFER	INTEREST AMORTIZEWTOFF	604.64
	INTEREST	20060400012879	WOODASTER STUART / ELOISE	INTEREST AMORTIZEWTOFF	2163.72
	INTEREST	20060500012943	EEVERGREEN SADIE / ROSS	INTEREST AMORTIZEWTOFF	2163.72
	INTEREST	20060500012943	EEVERGREEN SADIE / ROSS	INTEREST COMPLIAMORTIZEWTOFF	499.12
Date Total :					8094.04
Branch Total :					8094.04

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)					
GL Post Date From 01/01/2000 To 01/01/2008					
Date: 10/30/2008 17:48 PM					
ORACLE FLEXCUBE Lending and Leasing					
Company: XYZ					
Branch: HQ					
All Amount are in USD					
GL Post Dt	Description	Account #	Customer	Txn	Txn Amt
12/10/2006	INTEREST	20060200012706	CCOTONEASTER MARIE / HANK	INTEREST AMORTIZE WTOFF	0
	INTEREST	20060400012697	CCARNATION GRAHAM / LISA	INTEREST AMORTIZE WTOFF	0
	INTEREST	20060100012682	BBOTTLEBRUSH GEORGE / BETH	INTEREST ACCRUAL AMORTIZE WTOFF	0
	INTEREST	20060300012672	YYELLOWWOOD LOUISE / MARTY	INTEREST ACCRUAL AMORTIZE WTOFF	0
	INTEREST	20060400012663	MMAGNOLIA ANNA / LEO	INTEREST ACCRUAL AMORTIZE WTOFF	0
	INTEREST	20060200012657	CCINQUEFOIL EVE / DALE	INTEREST ACCRUAL AMORTIZE WTOFF	0
Date Total :					0.00
Branch Total :					0.00
Company Total :					0.00
Grand Total :					0.00

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

Report: GL Posting Log							ORACLE FLEXCUBE Lending and Leasing	
From Date: 1/1/2000 To: 1/1/2012								
Date: 4/7/2009 12:37 PM								
Company: PFR								
All Amount are in								
Date	Description	Segment1	Segment2	Segment3	Segment4	Segment5	Dr Amount	Cr Amount
9/25/2008	PAYMENT - INTEREST ACCRUAL	110000	CB-001				300.21	0.00
9/25/2008	PAYMENT - INTEREST ACCRUAL	301000	CB-001				0.00	300.21
10/3/2008	CASH SALES / ADVANCE AMOUNT	100000	CB-001				0.00	50,000.00
10/3/2008	CASH SALES / ADVANCE AMOUNT	111111	CB-001				50,000.00	0.00
10/3/2008	LATE CHARGE	201010	CB-001				60.00	0.00
10/3/2008	LATE CHARGE	302000	CB-001				0.00	60.00
10/3/2008	MEMBERSHIP FEE	201060	CB-001				350.00	0.00
10/3/2008	MEMBERSHIP FEE	302000	CB-001				0.00	350.00
3/31/2007	RESIDUAL	100000	CB-001				0.00	2,000.00
3/31/2007	RESIDUAL	150000	CB-001				2,000.00	0.00
3/31/2007	SECURITY DEPOSIT	110000	CB-001				0.00	0.00
3/31/2007	SECURITY DEPOSIT	504000	CB-001				0.00	0.00
9/25/2008	PAYMENT - ADVANCE	110000	CB-001				2,934.79	0.00
9/25/2008	PAYMENT - ADVANCE	200000	CB-001				0.00	2,934.79
Company Total:							55,645.00	55,645.00
Grand Total:							55,645.00	55,645.00

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							ORACLE FLEXCUBE Lending and Leasing	
GL Post Date From 01/01/2000 To 01/01/2009								
Date: 10/31/2008 9:39 AM								
GL Post Dt	Product	B	Action	Account #	Customer	Txn	Txn Amt	
12/10/2006	LEASE-VE	Y	POST	2006030001 3315	EEVERGREEN SADIE / ROSS	LATE CHARGE	15.56	
12/10/2006	LEASE-VE	Y	POST	2006030001 3315	EEVERGREEN SADIE / ROSS	LATE CHARGE	15.56	
12/10/2006	LEASE-VE	Y	POST	2006030001 3315	EEVERGREEN SADIE / ROSS	LATE CHARGE	15.56	
12/10/2006	LEASE-VE	Y	POST	2006100001 3209	JJONES STEVEN / JENNIFER	RENT	2500	
12/10/2006	LEASE-VE	Y	POST	2006030001 3315	EEVERGREEN SADIE / ROSS	RENT	1999.96	
12/10/2006	LEASE-VE	Y	POST	2006020001 3241	WOODASTER STUART / ELOISE	RENT	3000.04	
12/10/2006	LEASE-VE	Y	POST	2006020001 3241	WOODASTER STUART / ELOISE	RESIDUAL	6000	
12/10/2006	LEASE-VE	Y	POST	2006100001 3209	JJONES STEVEN / JENNIFER	RESIDUAL	4000	
12/10/2006	LEASE-VE	Y	POST	2006030001 3315	EEVERGREEN SADIE / ROSS	RESIDUAL	10300	
12/10/2006	LEASE-VE	Y	POST	2006100001 3209	JJONES STEVEN / JENNIFER	SECUTIRY DEPOSIT	500	
12/10/2006	LEASE-VE	Y	POST	2006020001 3241	WOODASTER STUART / ELOISE	SECUTIRY DEPOSIT	500	
12/10/2006	LEASE-VE	Y	POST	2006030001 3315	EEVERGREEN SADIE / ROSS	SECUTIRY DEPOSIT	500	
Date Total :							29,346.68	
Branch Total :							29,346.68	
Company Total :							29,346.68	

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							ORACLE® FLEXCUBE Lending and Leasing	
GL Post Date From 01/01/2000 To 01/01/2009								
Date: 10/31/2008 9:36 AM								
GL Post Dt	Product	Back Dt Ind	Action	Account #	Customer	Txn	Txn Amt	
10/04/2008	LOC-HE	Y	POST	2006090001 3054	CCARNATION GRAHAM / LISA	MEMBERSHIP FEE	50.00	
10/04/2008	LOC-HE	Y	POST	2006090001 3054	CCARNATION GRAHAM / LISA	MEMBERSHIP FEE	50.00	
10/04/2008	LOC-HE	Y	POST	2006060001 3023	MMAGNOLIA ANNA / LEO	REVERSE MEMBERSHIP FEE	50.00	
10/04/2008	LOC-HE	Y	POST	2006060001 3023	MMAGNOLIA ANNA / LEO	REVERSE MEMBERSHIP FEE	50.00	
10/04/2008	LOC-HE	Y	POST	2006060001 3023	MMAGNOLIA ANNA / LEO	REVERSE MEMBERSHIP FEE	50.00	
10/04/2008	LOC-HE	Y	POST	2006080001 2974	CCINQUWFOIL PIERRE / JEAN	LATE CHARGE	50.00	
10/04/2008	LOC-HE	Y	POST	2006080001 2974	CCINQUWFOIL PIERRE / JEAN	LATE CHARGE	50.00	
10/04/2008	LOC-HE	Y	POST	2006080001 2974	CCINQUWFOIL PIERRE / JEAN	LATE CHARGE	50.00	
							Date Total :	0.00
							Branch Total :	800.00
							Company Total :	800.00
							Grand Total :	1,600.00

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 FLEXCUBE 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								
GL Post Date From 01/01/2000 To 01/01/2009								
Date: 10/31/2008 9:34 AM								
GL Post Dt	Product	B	Action	Account #	Customer	Txn	Txn Amt	
12/10/2006	LOAN-VE	Y	POST	20060100013119	WWHITTALLI IVAN / JOHN	LATE CHARGE	12,308.00	
12/10/2006	LOAN-VE	Y	POST	20060100013119	WWHITTALLI IVAN / JOHN	LATE CHARGE	1,505.00	
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	FND CASH SALES/ADVANCE AMOUNT	2,400.00	
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	FND CASH SALES/ADVANCE AMOUNT	5,400.00	
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	FND CASH SALES/ADVANCE AMOUNT	0.00	
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	CHG OFF ADVANCE / PRINCIPAL	2,600.00	
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	CHG OFF ADVANCE / PRINCIPAL		
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	CHG OFF LATE CHARGE	0.00	
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	CHG OFF LATE CHARGE	0.00	
12/10/2006	LOAN-VE	Y	POST	20060300013133	CCINQUEFOIL EVE / DALE	CHG OFF LATE CHARGE	1,505.00	
12/10/2006	LOAN-VE	Y	POST	20060300012862	WWHITTALLI IVAN / JOHN	LATE CHARGE	10.00	
Date Total :							25728.00	
Branch Total :							25728.00	
Company Total :							25728.00	
Grand Total :							25728.00	


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

Report: Payment Allocations Log (Lease)								
Month / Year From 01/01/2000 To: 01/01/2009								
Date: 10/31/2008 14:37 PM								
Company: ABC								
Branch: C01								
All Amount are in USD								
Account No	Title	Txn Date	Txn Amount	Principle	Interest	Other	Overage	
			Company Total:	297.22	0.00	0.00	297.22	0.00
			Grand Total:	5,781.28	0.00	0.00	5,781.28	0.00
20070400013660	STERBENZ KEVIN	04/01/2007	247.17	0.00	0.00	247.17	0.00	
			Account Total:	247.17	0.00	0.00	247.17	0.00
20060200013241	WWOODASTER STUART / ELOISE	12/10/2006	263.89	0.00	0.00	263.89	0.00	
			Account Total:	263.89	0.00	0.00	263.89	0.00
20060300013315	EEVERGREEN SADIE / ROSS	12/10/2006	311.11	0.00	0.00	311.11	0.00	
			Account Total:	311.11	0.00	0.00	311.11	0.00
20061000013209	JJONES STEVEN / JENNIFER	12/10/2006	280.37	0.00	0.00	280.37	0.00	
			Account Total:	280.37	0.00	0.00	280.37	0.00
			Branch Total:	5,781.28	0.00	0.00	5,781.28	0.00

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 (Line)		ORACLE' FLEXCUBE Lending and Leasing					
Month / Year From: 01/01/2000 To: 01/01/2009							
Date: 10/15/2008 12:10 PM							
Company: XXX							
Branch: HQ							
All Amount are in USD							
Account No	Title	Txn Date	Txn Amount	Principle	Interest	Other	Average
20070400013652	HIGGINS ROBERT	09/12/2008	2,000.00	0.00	2,000.00	0.00	0.00
Account Total:			3,235.00	0.00	3,235.00	0.00	0.00
Branch Total:			3,235.00	0.00	3,235.00	0.00	0.00
Company Total:			3,235.00	0.00	3,235.00	0.00	0.00
Grand Total:			3,235.00	0.00	3,235.00	0.00	0.00

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 (Loan)		ORACLE FLEXCUBE Lending and Leasing					
Month / Year From: 01/01/2000 To: 01/01/2009							
Date: 10/10/2008 9:57 AM							
Company: XXX							
Branch: C01							
All Amount are in USD							
Account No	Title	Txn Date	Txn Amount	Principal	Interest	Other	Overage
20060100012848	CCERASTOSTIGMA PAULA / JOHN	07/01/2008	7.00	7.00	0.00	0.00	0.00
Account Total:			213,595.15	2,131.23	0.00	120.00	211,343.92
20060200012855	CCINQUWOIL PIERRE / JEAN	09/19/2008	2,000.00	1,890.00	0.00	110.00	0.00
Account Total:			4,000.00	2,114.99	0.00	110.00	1,775.01
20060200013142	MMAGNOLIA ANNA / LEO	09/19/2008	2,000.00	0.00	0.00	0.00	2,000.00
Account Total:			2,000.00	0.00	0.00	0.00	2,000.00
20060200013184	CCOTONEASTER MARIE / HANK	09/15/2008	2,000.00	0.00	0.00	0.00	2,000.00
Account Total:			6,000.00	0.00	0.00	0.00	6,000.00
20060400013158	YYELLOWWOOD LOUISE / MARTY	09/15/2008	2,000.00	0.00	0.00	0.00	2,000.00
Account Total:			4,000.00	0.00	0.00	0.00	4,000.00
20081000014114	TEST SME TEST SME	10/09/2008	111.00	106.08	4.92	0.00	0.00
Account Total:			111.00	106.08	4.92	0.00	0.00
20081000014130	HOLMAN ERIC	10/09/2008	222.00	163.97	58.03	0.00	0.00
Account Total:			222.00	163.97	58.03	0.00	0.00
20060500013991	CCERASTOSTIGMA PAULA / JOHN	10/06/2008	1.55	0.00	1.55	0.00	0.00
Account Total:			3.10	0.00	3.10	0.00	0.00
Branch Total:			229,931.25	4,516.27	66.05	230.00	225,118.93
Company Total:			229,931.25	4,516.27	66.05	230.00	225,118.93
Grand Total:			229,931.25	4,516.27	66.05	230.00	225,118.93

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					ORACLE [®] FLEXCUBE Lending and Leasing	
Date From 1/1/2000 To 1/1/2012						
Date: 4/7/2009 12:52 PM						
Company: PFR						
Branch: C01						
All Amount are in USD						
Post Dt: 02/04/2009						
Pool: TEST POOL2						
Account	Pool Status	Transaction	Amount	Contra Amount		
20081000020822-JOHNSON JOHN	SOLD	ADVANCE / PRINCIPAL / NOTE	25000.00	0.00		
20081000020822-JOHNSON JOHN	SOLD	CONTRA FOR ADVANCE / PRINCIPAL / NOTE	0.00	25000.00		
20081000020830-JOHNSON JOHN	SOLD	ADVANCE / PRINCIPAL / NOTE	25000.00	0.00		
20081000020830-JOHNSON JOHN	SOLD	CONTRA FOR ADVANCE / PRINCIPAL / NOTE	0.00	25000.00		
20090100020799-GOPI	SOLD	ADVANCE / PRINCIPAL / NOTE	10000.00	0.00		
20090100020799-GOPI	SOLD	CONTRA FOR ADVANCE / PRINCIPAL / NOTE	0.00	10000.00		
Pool Total :			60000.00	60000.00		
Post Dt Total :			60000.00	60000.00		

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

Report: Producer Monetary Txns log By GL POST Dt							ORACLE [®] FLEXCUBE Lending and Leasing	
GL Post Date From 01/01/2000 To 01/01/2009								
Date: 10/15/2008 17:46 PM								
Company: XXX								
Branch: C01								
All Amount are in USD								
GL Post Date	Producer	Account #	Customer	Txn Desc	Txn Amt			
10/04/2008	NY-00004 DENOOPYER MITSUBISHI	20060300012929	CCARNATION GRAHAM / LISA	WRITE OFF DUE TO CHGOFF	49.93			
10/04/2008	NY-00004 DENOOPYER MITSUBISHI	20060100013177	CCARNATION GRAHAM / LISA	WRITE OFF DUE TO PAYOFF	3.36			
10/04/2008	OH-00004 SOUTHWEST FORD	20060100012898	MMAGNOLIA ANNA / LEO	WRITE OFF DUE TO CHGOFF	0.84			
					Total:	54.13		
GL Post Date	Producer	Account #	Customer	Txn Desc	Txn Amt			
10/12/2006	NY-00004 DENOOPYER MITSUBISHI	20060300012929	CCARNATION GRAHAM / LISA	COMPENSATION UPFRONT	49.93			
10/12/2006	OH-00004 SOUTHWEST FORD	20060100012898	MMAGNOLIA ANNA / LEO	COMPENSATION UPFRONT	93.25			
					Total:	143.18		
GL Post Date	Producer	Account #	Customer	Txn Desc	Txn Amt			
12/10/2006	NY-00004 DENOOPYER MITSUBISHI	20060100013177	CCARNATION GRAHAM / LISA	COMPENSATION UPFRONT	37.30			
12/10/2006	NY-00004 DENOOPYER MITSUBISHI	20060100013177	CCARNATION GRAHAM / LISA	FND COMMISSION INSURANCE LIFE	60.00			
12/10/2006	NY-00004 DENOOPYER MITSUBISHI	20060100013177	CCARNATION GRAHAM / LISA	WRITE OFF DUE TO PAYOFF	182.03			
12/10/2006	OH-00004 SOUTHWEST FORD	20060200013142	MMAGNOLIA ANNA / LEO	COMPENSATION UPFRONT	132.74			
12/10/2006	OH-00004 SOUTHWEST FORD	20060200013142	MMAGNOLIA ANNA / LEO	FND COMMISSION INSURANCE LIFE	60.00			
12/10/2006	OH-00004 SOUTHWEST FORD	20060200013142	MMAGNOLIA ANNA / LEO	WRITE OFF DUE TO PAYOFF	5.11			
					Total:	477.18		
					Branch Total:	674.49		

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

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 FLEXCUBE 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		ORACLE FLEXCUBE Lending and Leasing								
Date: 4/9/2009 15:33 PM										
Producer#	ACE HEADQUARTERS INC									
Address:	11397 VENTURA BLVD STUDIO CITY, CA CALIFORNIA 91804									
Contract Date	Maturity Date	Unit No	ID#	Make	Model	Principal Balance	Car Seen?	Digital Odometer	MSO	Explanation
Credit Line	PROGRAM : PROGRAM VEHICLES									
02/02/2002	08/02/2002		8564147851236541 4	HYUNADAI	ACCENT	5,000.00				
02/02/2002	08/02/2002		7896541269851452 1	HYUNDAI	ACCENT	0.00				
02/02/2002	08/02/2002		9632587412596321	HYUANDAI	ACCENT	0.00				
Total :						5,000.00				

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 FLEXCUBE 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		ORACLE FLEXCUBE Lending and Leasing					
Date: 4/21/2009 16:19 PM							
Producer Name	Producer No	Line Name	Line Amount	Outstanding	Available	%Utilized	Units/Line
ACE HEADQUARTERS INC	5542	NEW : NEW	50,000.00	50,000.00	0.00	100.000	7
		Sub Total :	50,000.00	50,000.00	0.00	100.000	7
		PROGRAM : PROGRAM VEHICLES	100,000.00	5,000.00	95,000.00	5.000	4
		Sub Total :	100,000.00	5,000.00	95,000.00	5.000	4
IN HOUSE (DIRECT DEAL)	4453	NEW : NEW	25,000,000.00	50,000.00	24,950,000.00	0.200	5
		Sub Total :	25,000,000.00	50,000.00	24,950,000.00	0.200	5
KOPPY MOTORS OF LAKE FOREST	5107	NEW : NEW	2,800,000.00	20,186.00	2,779,814.00	0.721	3
		Sub Total :	2,800,000.00	20,186.00	2,779,814.00	0.721	3
RANDYS AUTO SALES	5328	NEW : NEW	3,000,000.00	82,434.00	2,917,566.00	2.748	15
		Sub Total :	3,000,000.00	82,434.00	2,917,566.00	2.748	15
ROSEDALE DODGE HYUNDAI	4658	NEW : NEW	200,000.00	63,118.00	136,882.00	31.559	6
		Sub Total :	200,000.00	63,118.00	136,882.00	31.559	6
SAINT PAUL AUTO SALES	4654	NEW : NEW	1,500,000.00	124,371.00	1,375,629.00	8.291	6
		Sub Total :	1,500,000.00	124,371.00	1,375,629.00	8.291	6
SIMI VALLEY CHRYSLER JEEP DOD	5111	NEW : NEW	780,000.00	20,142.00	759,858.00	2.582	3
		Sub Total :	780,000.00	20,142.00	759,858.00	2.582	3
SOUTHVIEW CHEVROLET	4996	NEW : NEW	100,000.00	20,000.00	80,000.00	20.000	3
		Sub Total :	100,000.00	20,000.00	80,000.00	20.000	3
VOLKSWAGEN OF WOODLAND HIL	5543	NEW : NEW	100,000.00	50,667.53	49,332.47	50.668	7
		Sub Total :	100,000.00	50,667.53	49,332.47	50.668	7
Total :			33,630,000.00	485,918.53	33,144,081.47	1.445	59

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 FLEXCUBE 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													ORACLE FLEXCUBE Lending and Leasing					
Date: 7/24/2009 15:13 PM																		
Producer No		CA-00002 - Randys Auto Sales						Statement Date		01/30/2000								
Address		10993 SOUTH CENTRAL AVENUE																
		ONTARIO,		CALIFORNIA		91762												
*****PAST DUE*****													*****CURRENT DUE*****					
Interest	Unit #	Orig	Cur Bal.	Rate	Inte	Service	Curtail	Pay off	Inter	Service	Curtail	Pay off	Total	Audit	Nsf	Other	Producer	
Begin date	Vehicle	Amount	Vin #	(%)	rest	Charges			est	Charges			Dues	Fees	Fees	fees	Fees	
01/01/2000	1602	10,000.	9,900.00	7.50	0.00	0.00	0.00	0.00	59.59	0.00	100.00	0.00	159.59	0.00	0.00	0.00	0.00	
	2002	00																
	TOYOTA		24SDFSD3243															
	COROLLA		24															
Credit	65004	Totals	9,900.00	0.00	0.00	0.00	0.00	0.00	59.59	0.00	100.00	0.00	159.59	0.00	0.00	0.00	0.00	
line																		
Credit	190000																	
limit																		
Totals			9,900.00	0.00	0.00	0.00	0.00	0.00	59.59	0.00	100.00	0.00	159.59	0.00	0.00	0.00	0.00	

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 FLEXCUBE 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		ORACLE FLEXCUBE Lending and Leasing	
Date: 7/24/2009 15:21 PM		SUPER SOLUTIONS CORPORATION 10050, CROSS TOWN CIRCLE	
Past Due Curtailments	0		
Total Curtailments Due		100	
Current Due Payoff's	0		
Past Due Payoff's	0		
Total Payoff's Due		0	
Other Fees	0		
Audit Fees	0		
NSF Fees	0		
Producer Annual Fees	200		
Fees Due		200	
Total Dues by		200	
EDEN PRAIRIE MN 55344 1234567890			
Index Rate	MONET MARKET RATE		
Beginning Rate	01/10/2007	4%	

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 FLEXCUBE 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		ORACLE FLEXCUBE Lending and Leasing		
Date: 4/9/2009 15:34 PM				
VIN	Producer Name	Credit Line	Unit No	Principal Balance
DEHWP35H92A572878	CA-00302 - RANDYS AUTO SALES	NEW : NEW	4582	0.00
DEHDN45D42U319298	MN-00302 - SAINT PAUL AUTO SALES	NEW : NEW	4521	13,819.00
34	CA-00304 - VOLKSWAGEN OF WOODLAND HIL	NEW : NEW	4656	0.00
DE88C13D52U194567	MN-00305 - KOPPY MOTORS OF LAKE FOREST	NEW : NEW	4626	0.00
DE88C13D32U192526	MN-00303 - ROSEDALE DODGE HYUNDAI	NEW : NEW	4522	20,056.00
DE88C13D42U193412	MN-00303 - ROSEDALE DODGE HYUNDAI	NEW : NEW	4523	21,531.00
DE88C13D82U194613	CA-00306 - SIMI VALLEY CHRYSLER JEEP DOD	NEW : NEW	4627	0.00
DEHWP25S12A575392	CA-00302 - RANDYS AUTO SALES	NEW : NEW	4628	0.00
DEHWP25H62A573318	CA-00302 - RANDYS AUTO SALES	NEW : NEW	4533	16,592.00
DE88C13D32U192526	MN-00303 - ROSEDALE DODGE HYUNDAI	NEW : NEW	4618	0.00
DE88C13D82U194613	CA-00306 - SIMI VALLEY CHRYSLER JEEP DOD	NEW : NEW	4531	20,142.00
Total :				191,987.00

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 FLEXCUBE 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

Branch Name	Producer Name	Producer No	Sum of Principal Balance
CB-001 - HEAD QUARTERS	RANDYS AUTO SALES	503	14,900.00
Branch Total :			14,900.00
CB-002 - REGION 1	WINDHAM MOTORS	565	0.00
	TEST - RAJESH	25002	110,000.00
Branch Total :			110,000.00
Total :		3	124,900.00

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 FLEXCUBE Lending and Leasing summarizes the data for each credit line to display the credit line level total. In turn, Oracle FLEXCUBE 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 FLEXCUBE 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: 7/24/2009 14:54 PM													
Producer No 25002 Producer Name TEST - RAJESH													
Unit No	ID#	Year	Mfg	Model	Note Date	Maturity Date	Rate (%)	Original	Service	Interest	Current	Other	Payoff
1617	VG10JDF8109	2008	TOYOTA	LAND CRUISER	11/30/2008	9/24/2009	8.5	10,000.00	0.00	0.00	10,000.00	0.00	10,000.00
1618	JAJKO79Y	2008	MITSUBISHI	PAJERO	11/30/2008	9/24/2009	8.5	100,000.00	0.00	0.00	100,000.00	0.00	100,000.00
Total								110,000.00	0.00	0.00	110,000.00	0.00	110,000.00
Credit Line 67004 - TEST : TEST RJP													



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