WFP User Guide

Oracle Financial Services Lending and Leasing

Release 14.2.0.0.0

Part No. E59770-01

March 2016

ORACLE

WFP User Guide
March 2016
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2007, 2016, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.
The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Navigation 1-1

1.1 Audience 1-1
1.2 Conventions Used 1-1
1.3 Logging In 1-1
1.4 Template and Navigation 1-2
1.4.1 Home Screen 1-2
1.4.2 Screens 1-9
1.5 Common Operations 1-10
1.5.1 Basic Operations 1-10
1.5.2 Basic Actions 1-11
1.5.3 Personalization Options 1-12
1.6 Keyboard Compatibility 1-16
1.6.1 Keyboard Compatibility 1-16
1.7 Tool Tips 1-17
1.8 Accessibility 1-17
1.8.1 Understanding Accessibility 1-17
1.8.2 Application Accessibility Preferences 1-17
1.8.3 Other Accessibility Considerations 1-18
1.8.4 Setting up Accessibility Preferences 1-19

2. Dashboards 2-1

2.1 Introduction 2-1
2.2 Dashboards 2-1
2.3 User Productivity 2-2
2.4 System Monitor 2-2
2.4.1 Monitoring Batch Jobs 2-3
2.4.2 Monitoring Jobs 2-6
2.4.3 Monitoring Services 2-8
2.4.4 Data Server Log Files 2-9
2.4.5 Parked Transactions 2-10
2.4.6 Monitoring Users 2-11
2.5 Producer Analysis 2-12
2.5.1 Select Criteria 2-12
2.5.2 Producers 2-13
2.5.3 Territories 2-14

3. Wholesale Floor Planning 3-1

3.1 WFP Maintenance Screen 3-1
3.2 Assumptions 3-1
3.3 Restrictions 3-1
3.4 Note 3-2

4. Producers 4-1

4.1 Introduction 4-1
4.2 Producers 4-1
4.2.1 Balances sub tab 4-3
4.2.2 Transactions sub tab 4-4
4.2.3 Credit Lines sub tab 4-5
4.2.4 Comments sub tab 4-10

4.2.5 Tracking Attributes sub tab *4-12*
4.2.6 Audit sub tab *4-12*
5. Credit Lines 5-1
5.1 Introduction 5-1
5.2 Credit Lines Screen 5-1
5.2.1 Balances sub tab *5-3*
5.3 Transaction sub tab 5-3
5.3.1 Credit Limit History sub tab *5-4*
5.3.2 Units sub tab *5-4*
5.3.3 Comments sub tab *5-5*
5.3.4 Tracking Attributes sub tab *5-5*
5.3.5 Audit sub tab *5-5*
6. Units 6-1
6.1 Introduction 6-1
6.2 Units Screen 6-1
6.2.1 Units Details *6-2*
6.2.2 Balances Sub tab *6-4*
6.2.3 Transaction sub tab *6-4*
6.2.4 Payoff Quotes sub tab *6-4*
6.2.5 Rate Change sub tab *6-5*
6.2.6 Reschedule Change sub tab *6-6*
6.2.7 Status Change sub tab *6-7*
6.2.8 Conditions sub tab *6-8*
6.2.9 Assets sub tab *6-9*
6.2.10 Comments sub tab *6-9*
6.2.11 Tracking Attributes Sub tab *6-10*
6.2.12 Audits sub tab *6-10*
7. WFP Payments Batch 7-1
7.1 Introduction 7-1
7.2 Payments Batch 7-1
8. WFP Units Batch 8-1
8.1 Units Batch 8-1
9. Oracle Financial Services Lending and Leasing Reports 9-1
9.1 Amortized Txns Log By GL Post Dt - Lease 9-1
9.2 Amortized Txns Log By GL Post Dt - Line 9-1
9.3 Amortized Txns Log By GL Post Dt - Loan 9-2
9.4 GL Posting Log 9-2
9.5 Monetary Txns Log By GL Post Dt - Lease 9-2
9.6 Monetary Txns Log By GL Post Dt - Line 9-3
9.7 Monetary Txns Log By GL Post Dt - Loan 9-3
9.8 Payment Allocations Log By GL Post Dt - Lease 9-4
9.9 Payment Allocations Log By GL Post Dt - Line 9-4
9.10 Payment Allocations Log By GL Post Dt - Loan 9-4
9.11 Pool Txns Log By GL Post Dt 9-5
9.12 Producer Monetary Txns Log By GL Post DT 9-5
9.13 WFP Reports 9-6
9.14 WFP Audit Verification Report 9-6
9.15 WFP Credit Lines and Outstanding Summary 9-6
9.16 WFP Inventory Finance Statement 9-7

9.17 WFP Inventory Financing Statement Summary 9-7
9.18 WFP Open Portfolio Duplicate ID Report 9-8
9.19 WFP Outstanding Summary by Branch..... 9-8
9.20 WFP Unit Balances / Pay-off Quote Report 9-9
Appendix A: Rounding Amounts and Rate Attributes A-1
Appendix B: Payment Amount Conversions B-1

1. Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

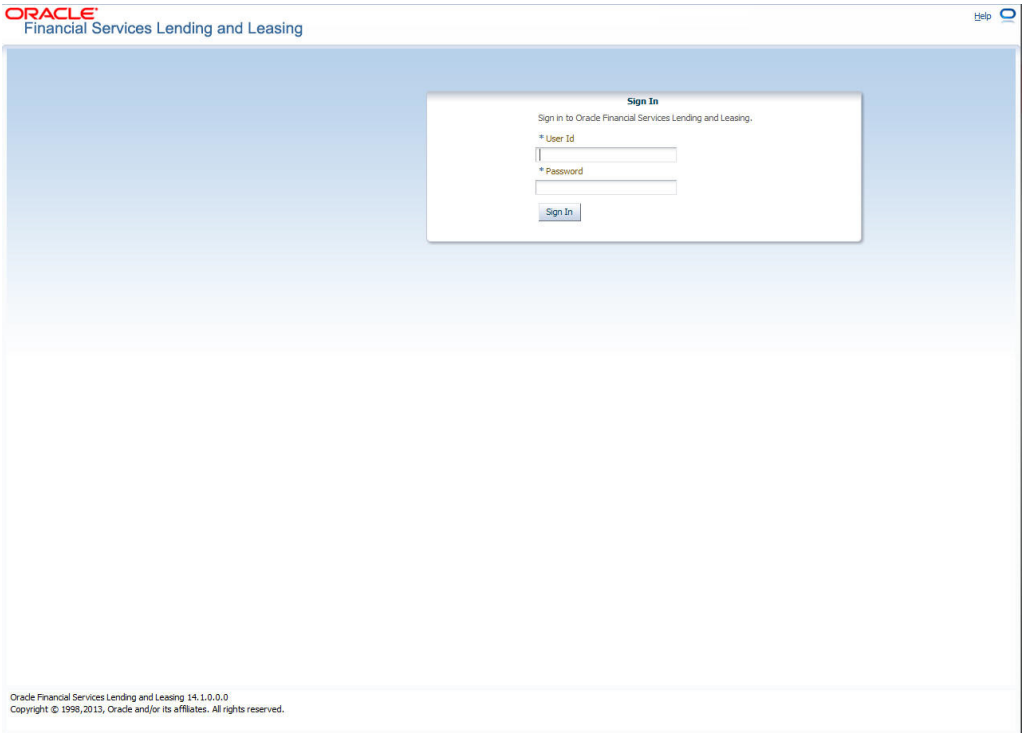
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

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

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.

When you invoke the application, the **Sign In** screen is displayed.



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

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

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

- Home screen
- Screens

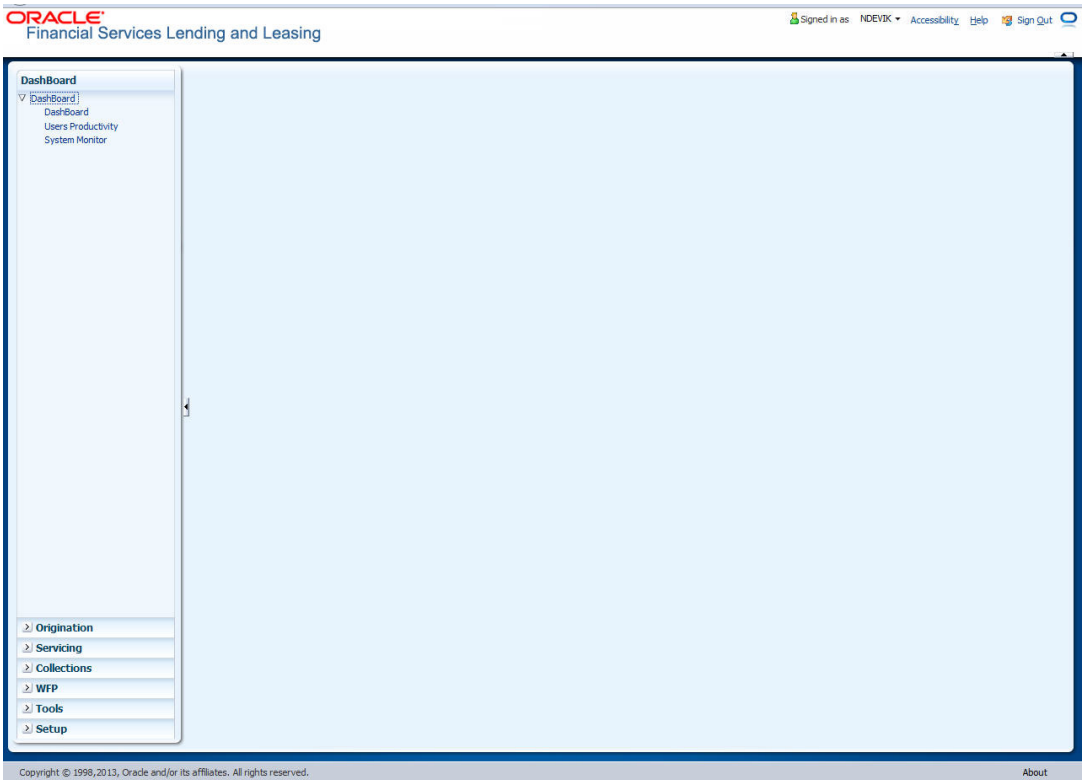
1.4.1 Home Screen

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

The Home screen consists of the following components:

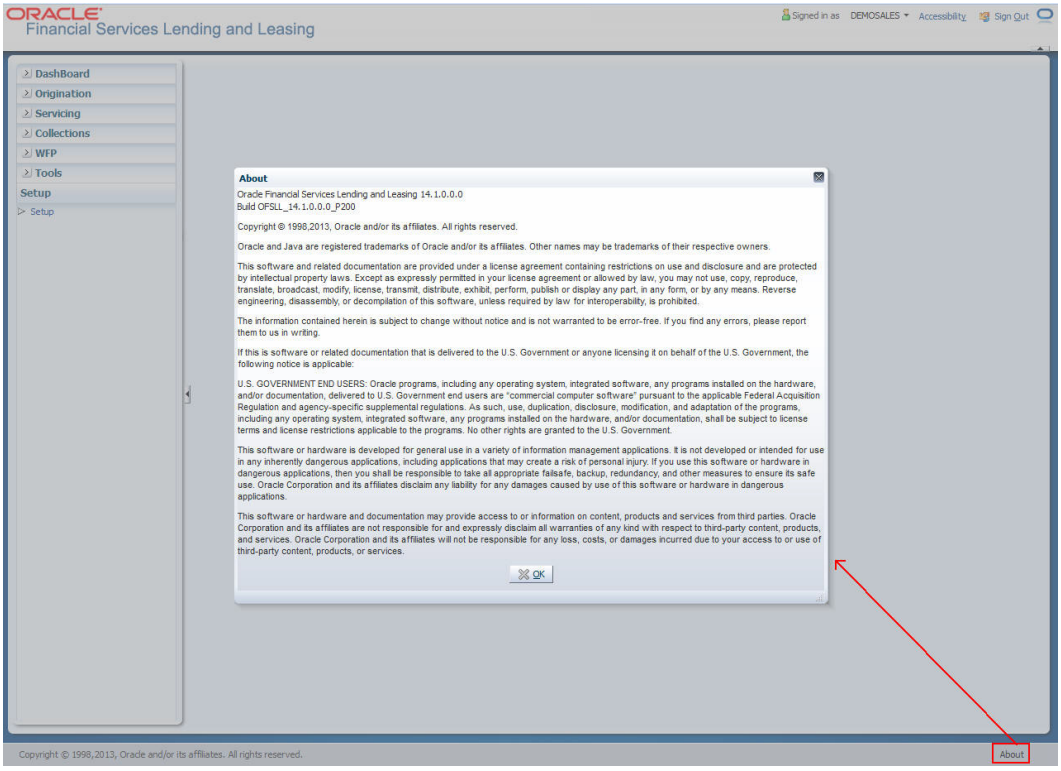
- Header
- Left Pane

- Right Pane/Work Area



You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.

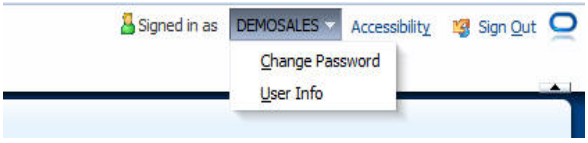
.



Header

In the Header, system displays the following:

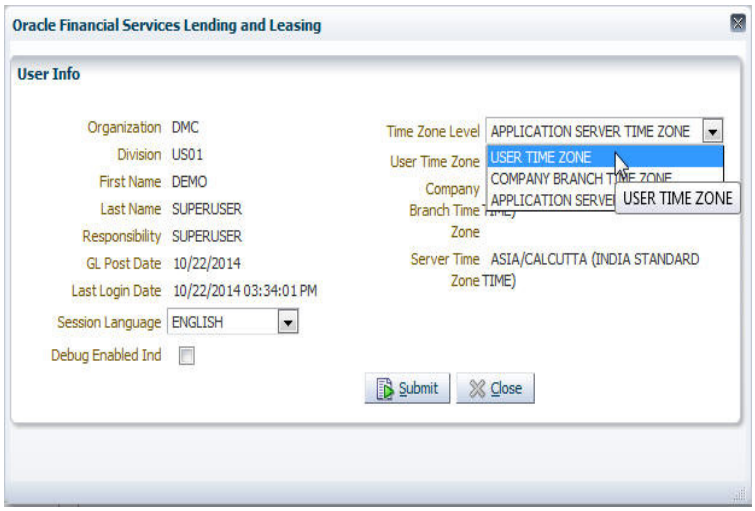
- **User ID** that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:



  – Change Password – Click to change the current password.

  Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

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



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

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

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

  Time Zone Level - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

  For more details on time zone selection, refer to Time Zone Preference section of this user manual.

  Click **Submit** to save the changes or **Close** to close the screen without changes.

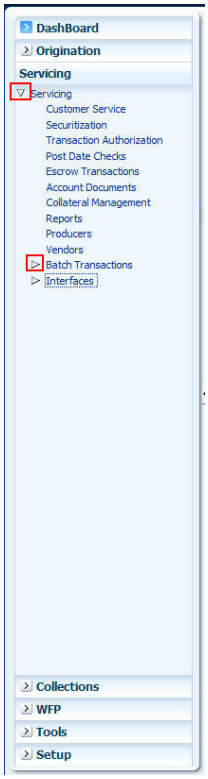
- **Accessibility** – Click the link to view accessibility features of the system.

  Refer accessibility document for further details.

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

Left Window

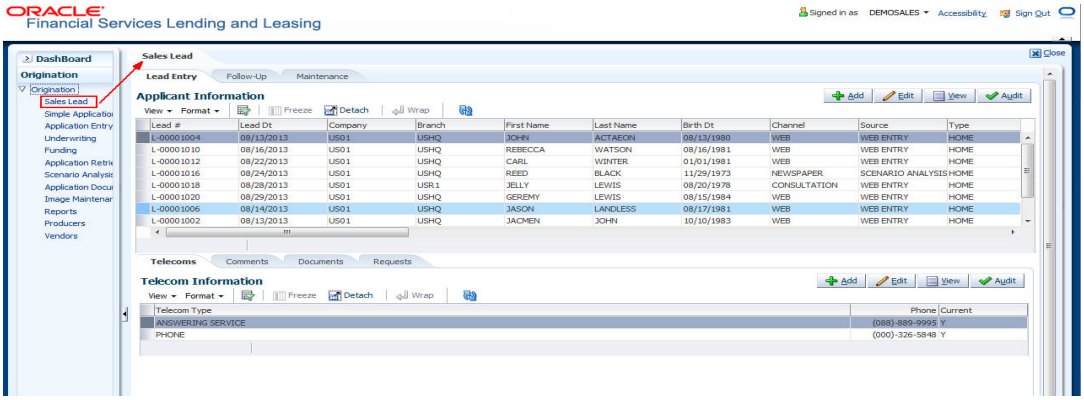
In the left pane, system lists and provides drop-down links for various modules available in the product. Click ▷ to expand the Module Master Tabs and ▽ to collapse them.



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

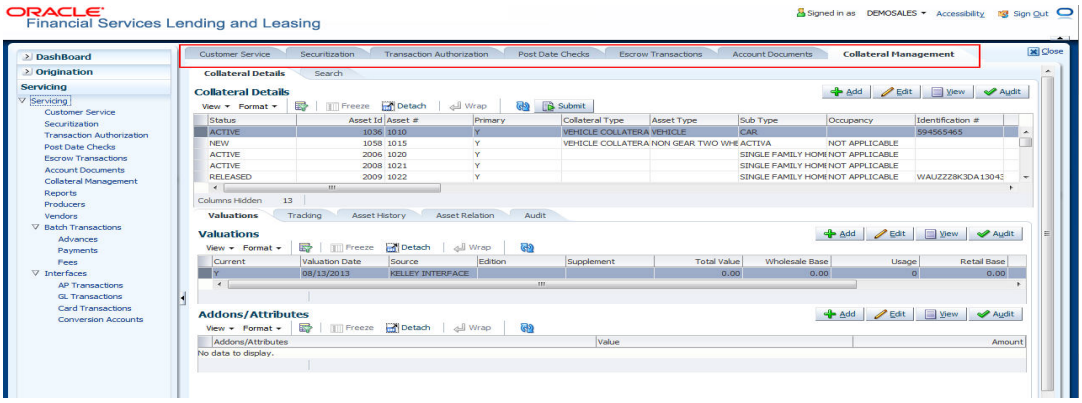
Right Window

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



You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

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



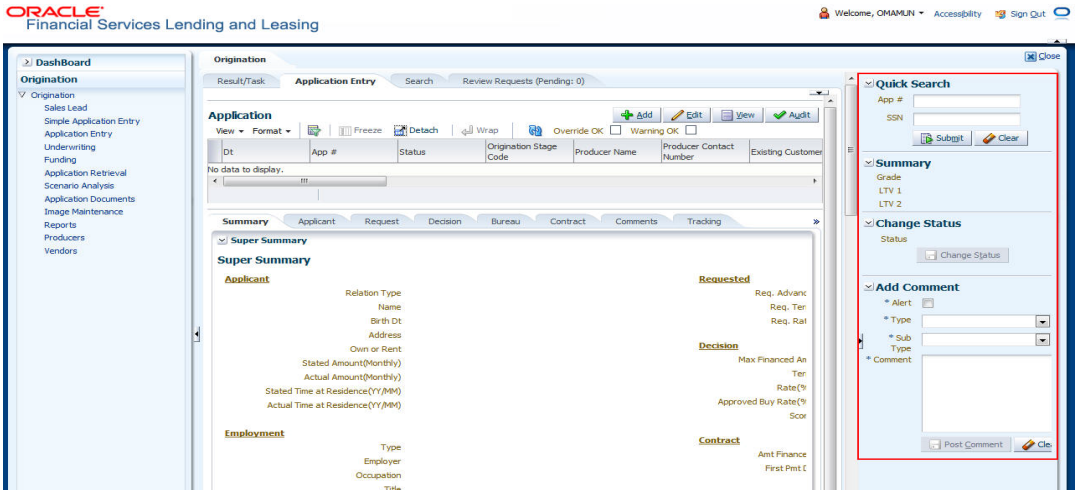
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

Right Splitter/Action Window

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

Origination Screens

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



-

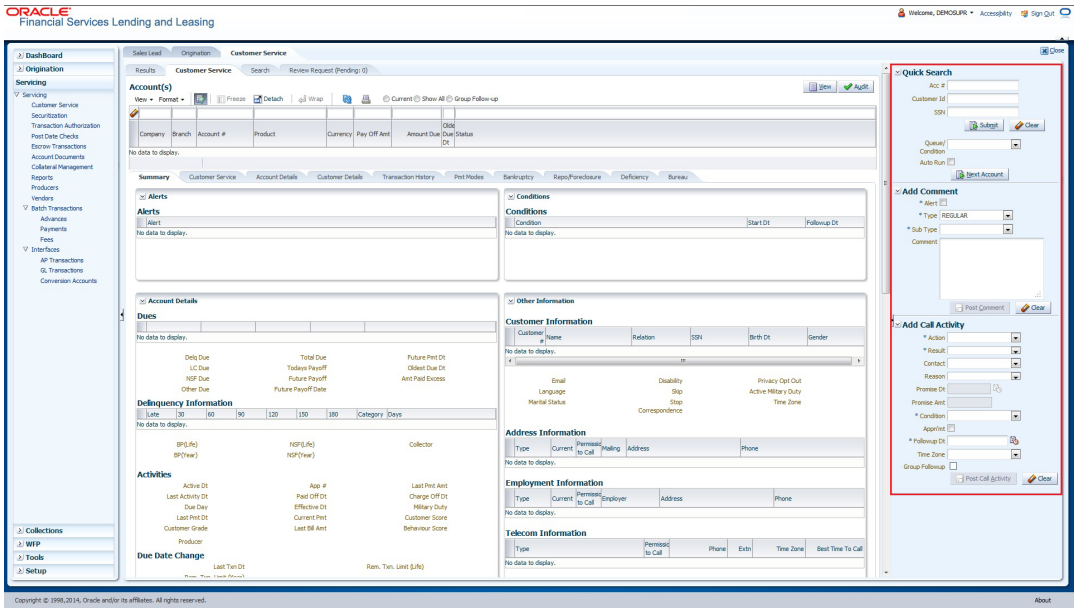
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".
- **Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.

- Use **Add Comment** section to post an alert or comment during Underwriting and Funding stages.

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

Servicing and Collection Screens

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



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

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

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

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

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

Origination:

- Simple Application Entry
- Application Entry
- Underwriting

- Funding

Collection:

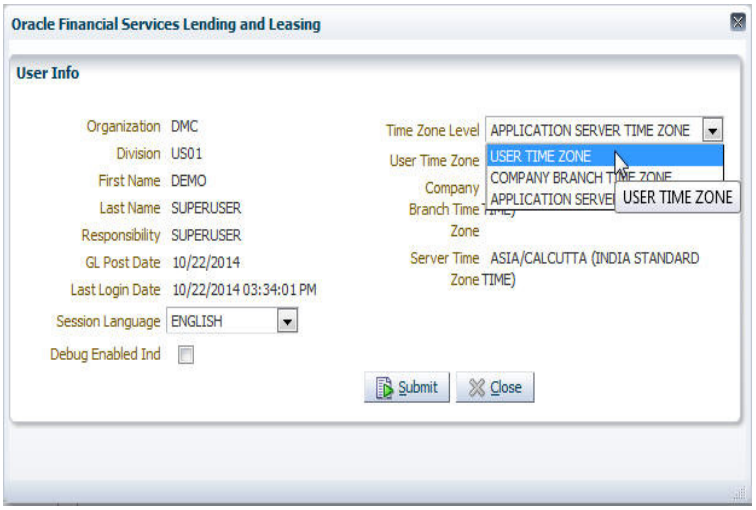
- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP:

- Producers
- Credit Lines
- Units

As per the above listing, you will be able to open only one screen in the corresponding list i.e. if you have opened the 'Application Entry' screen in 'Origination', you are not allowed to open any of the other 3 screens until you exit the 'Application Entry' screen.

1.4.1.1 Time Zone Preference



You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependant on database time.

Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

Company Branch Time Zone (Organization - Division Time Zone)

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under 'Division Definition'.
- In the Display Formats tab, select **Time Zone** and click 'Edit'.
- In the Format field, select the required time zone from the adjoining options list and click 'Save'.

If 'Company Branch Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

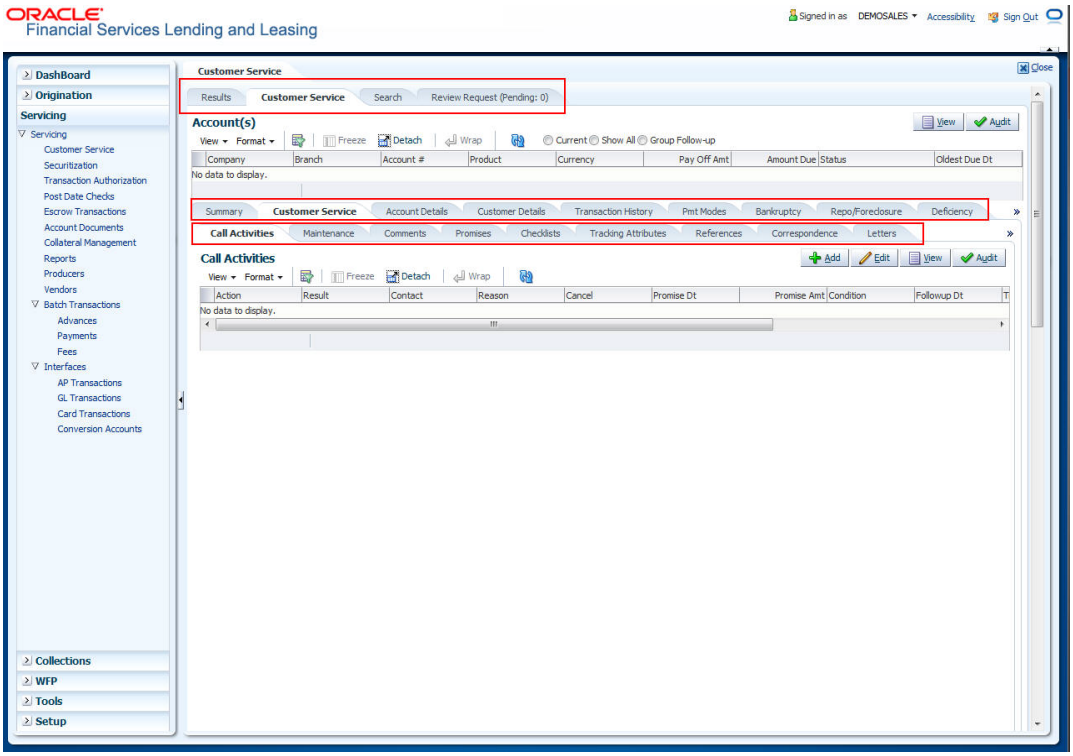
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in "User Definition" section and click **Edit.**
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

If 'User Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

1.4.2 Screens

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

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the corresponding tabs are displayed.



You can click » to view the hidden tabs, if any.

1.5 Common Operations

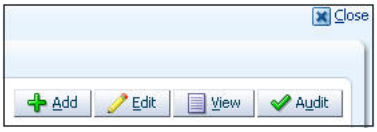
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

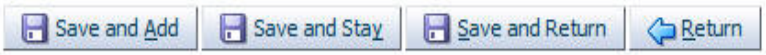
The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click **Add**, the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with '*' symbol.
Edit	Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system displays an existing record in editable mode. Edit the required details.
View	Click to view an existing record. Select the record you want to view and click 'View'. The system displays the record details in display mode.
Audit	Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click 'Audit'. The system displays the details tracked for that field.
Close	Click to close a screen or a record. When you try to close an unsaved, modified record, then the system alerts you with an error message. You can click 'Yes' to continue and 'No' to save the record.

1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

Basic Actions	Description
Save And Add	Click to save and add a new record. This button is displayed when you click 'Add' button.
Save and Stay	Click to save and remain in the same page. This button is displayed when you click 'Add/Edit' button.
Save And Return	Click to save and return to main screen. This button is displayed when you click 'Add' or 'Edit' buttons.
Return	Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons.

The summary screens consist of the following navigations. The table below gives a snapshot of them:

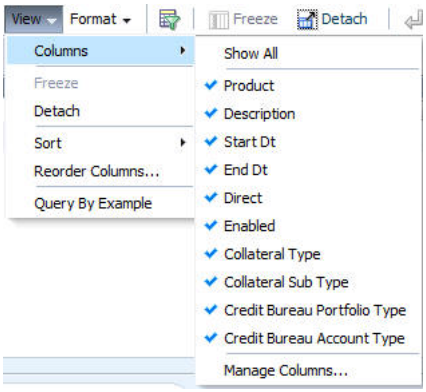
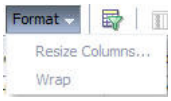
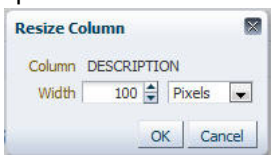
Basic Actions	Description
	Click to navigate to the first record.

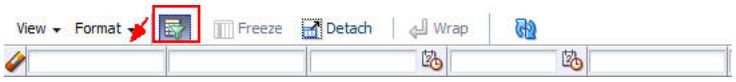
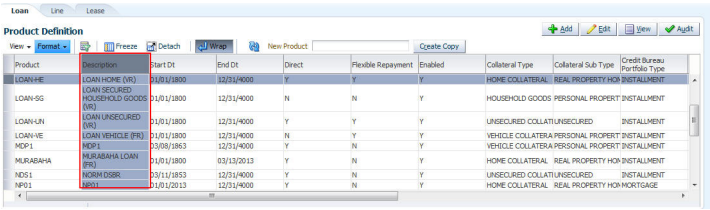
Basic Actions	Description
	Click to navigate to the previous record.
	Click to navigate to the next record.
	Click to navigate the last record.

1.5.3 Personalization Options

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

The table below gives a snapshot of them:

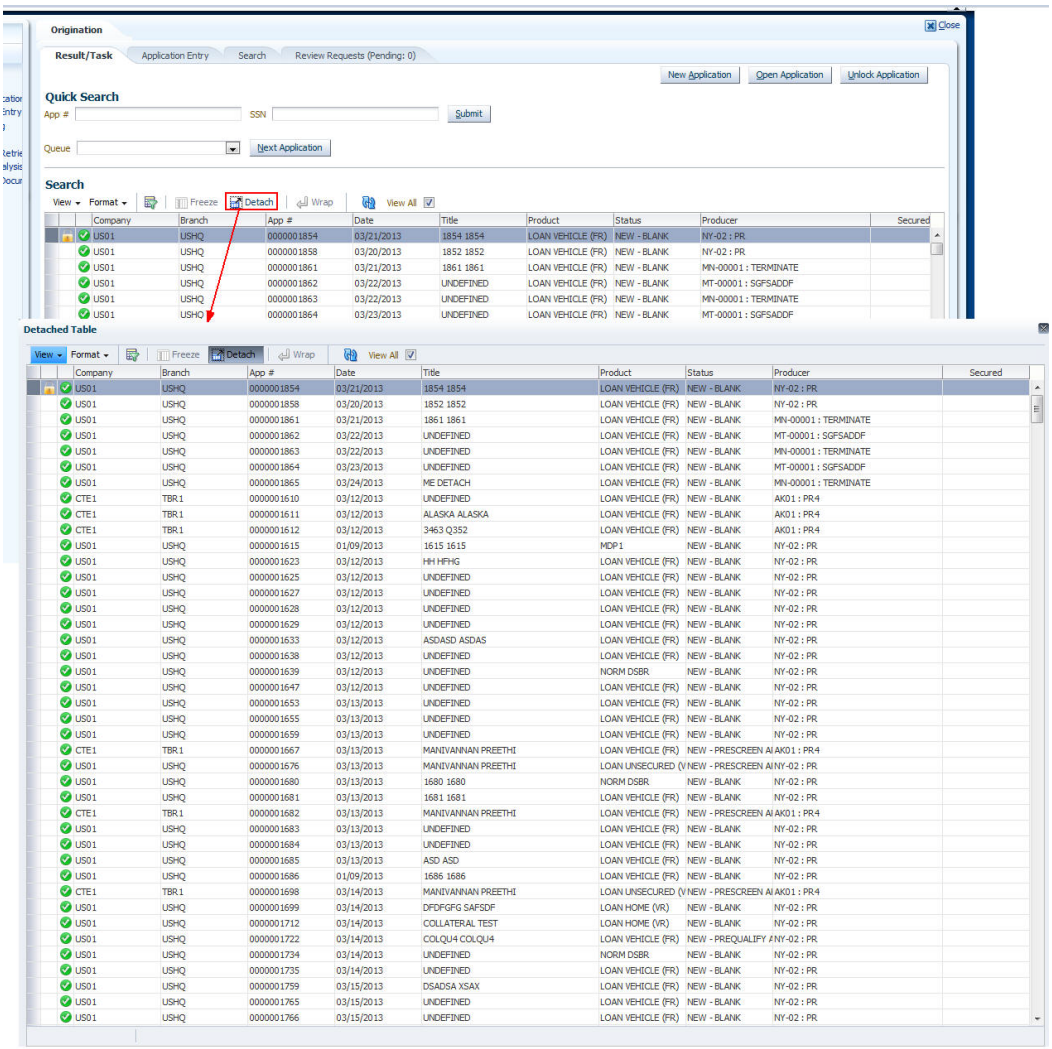
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 
Format	Click to resize columns or wrap a data in the table cells.  Select the column you need to resize and select **Resize Columns** option from the **Format** drop-down list.  Specify the **Width** and unit for the selected column. Click **OK** to apply changes and **Cancel** to revert.

Options	Description
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query. 
Freeze	Select the column at which you need to freeze the table and click **Freeze**. Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.
Wrap	Select the column in which the data needs to be wrapped and click **Wrap**. 
	Click to refresh the data in the table.

Print option in Customer Service screen

The Print button option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

Detach



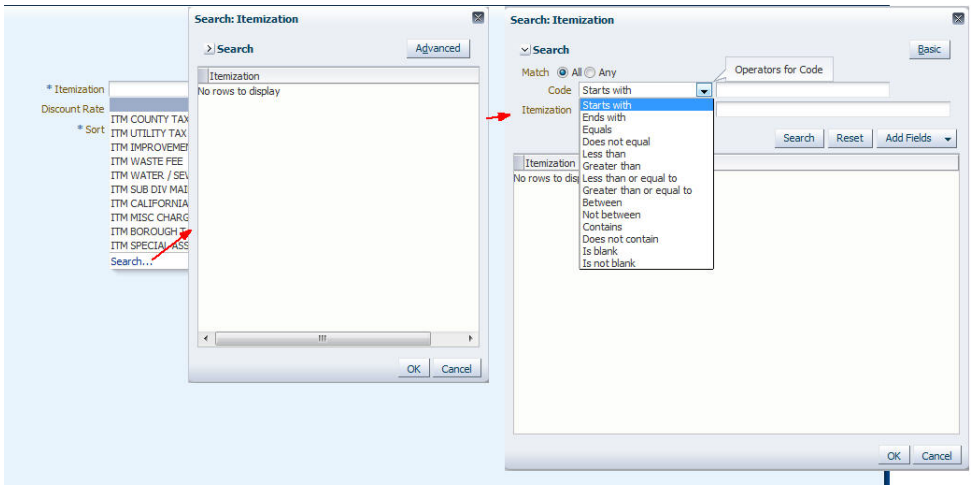
Click ‘Add’, ‘Edit’ or ‘View’ button to open a new screen in expanded mode with details.

Drop-down List

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

- Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.

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

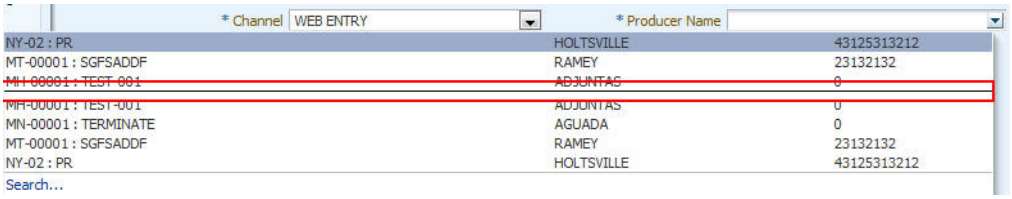


Click the arrow button available before 'Search' to toggle the search options.

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

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

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



Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.

1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

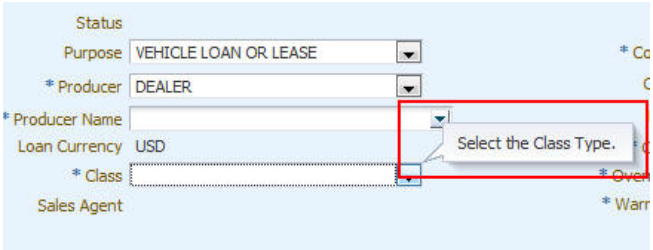
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

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

1.7 Tool Tips

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

1.8 Accessibility



1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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

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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

- Addition of text equivalent to all graphics

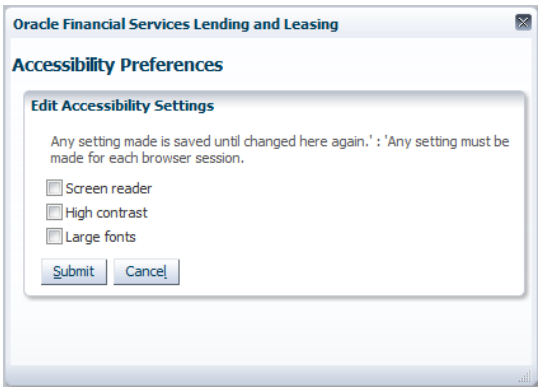
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
-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

1.8.4 Setting up Accessibility Preferences

You can setup or change the accessibility preferences.

To edit accessibility settings

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



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

Note

You need to define the required Settings for each browser session and defined settings are saved until next modification.

---

2. Dashboards

2.1 Introduction

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

This manual explains the functionality of Dashboard facility and various Dashboards present in the system. Since this section details the general dashboard options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

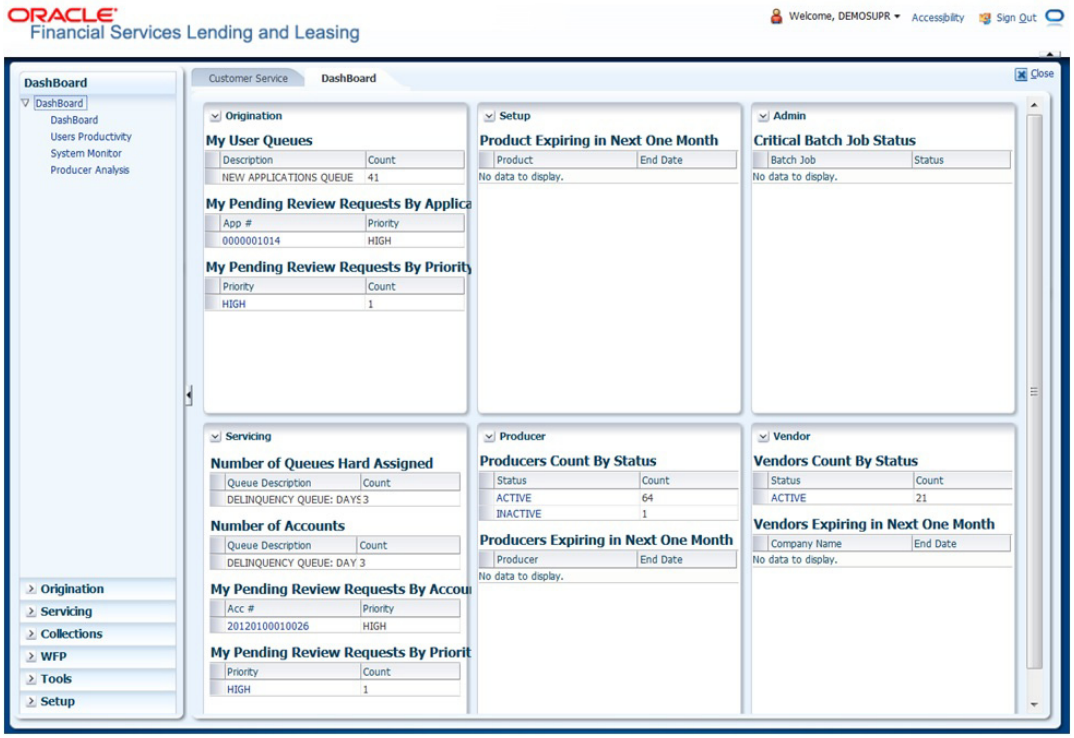
2.2 Dashboards

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

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

Navigating to Dashboards

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



Features

Following are the features of Dashboard:

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

2.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup screen is a supervisor feature that allows you to monitor the daily performances of users completing origination and servicing tasks.

These tasks are categorized as The system updates these details on daily basis.

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

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

Navigating to User Productivity Screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard** →**Dashboard** →**User Productivity**.
2. The system displays the User Productivity screen. You can view the tasks related to:
   - Underwriting/Funding
   - Customer Service/Collection

2.4 System Monitor

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

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

Navigating to System Monitor

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

2.4.1 Monitoring Batch Jobs

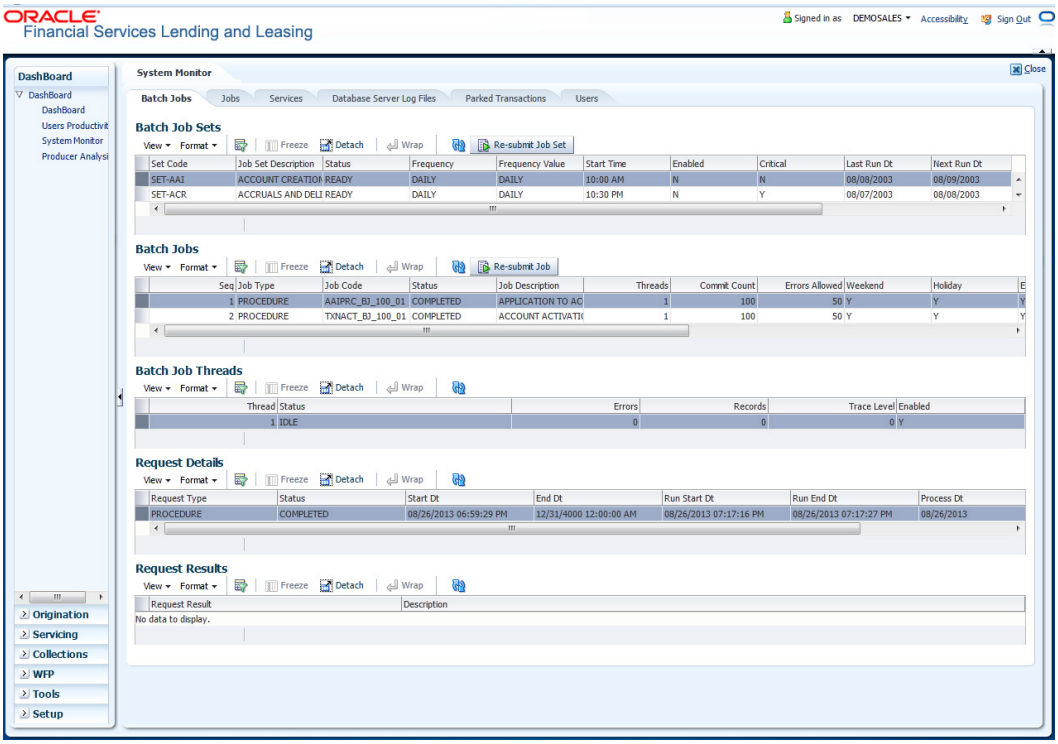
The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this screen and review the results in Request Details section.

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

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

To Monitor Batch Job

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



A brief description of the fields is given below:

Field:	View this:
Set Code	Displays the code for batch job set.
Job Set Description	Displays the description for batch job set.
Status	Displays the job set status.
Frequency Code	Displays the frequency at which the job set is to be executed.
Frequency Value	Displays the value of frequency code chosen for the job set.
Start Time	Displays the start time for the job set.

Field:	View this:
Enabled	Displays if the job set is enabled or not.
Critical	Displays if this job set is critical or not.
Last Run Dt	Displays the date of last run of the job set.
Next Run Dt	Displays the next run date for job set.
Parent	Displays the preceding job set.
Dependency	Displays the type of dependency on predecessor.

To resubmit a batch job set

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

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

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

A brief description of the fields is given below:

Field:	View this:
Seq	Displays the batch job sequence number.
Job Type	Displays the batch job request type.
Job Code	Displays the batch job request code.
Status	Displays the job status.
Job Description	Displays the batch job description.
Threads	Displays the number of threads used by the job.
Commit Count	Displays the number of rows after which auto-commit is triggered.
Errors Allowed	Displays the number of errors allowed.
Weekend	Displays if the batch job will execute job on weekend or not.
Holiday	Displays if the batch job will execute job on a holiday or not.
Enabled	Displays if the job is enabled or not.
Parent	Displays the preceding job.
Dependency	Displays the type of dependency on predecessor.

Field:	View this:
Command	Displays the command line for the job.
Rollback Segment	Displays the rollback segment for job.

To resubmit a batch job

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Start Dt	Displays the job request is valid from this date and time.
End Dt	Displays the job request is valid till this date.
Run Start Dt	Displays the date and time on when the job run started.
Run End Dt	Displays the date and time at which the job run ended.
Process Dt	Displays the transaction is posted with this General Ledger effective date.
Description	Displays the job request description.

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

A brief description of the fields is given below:

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

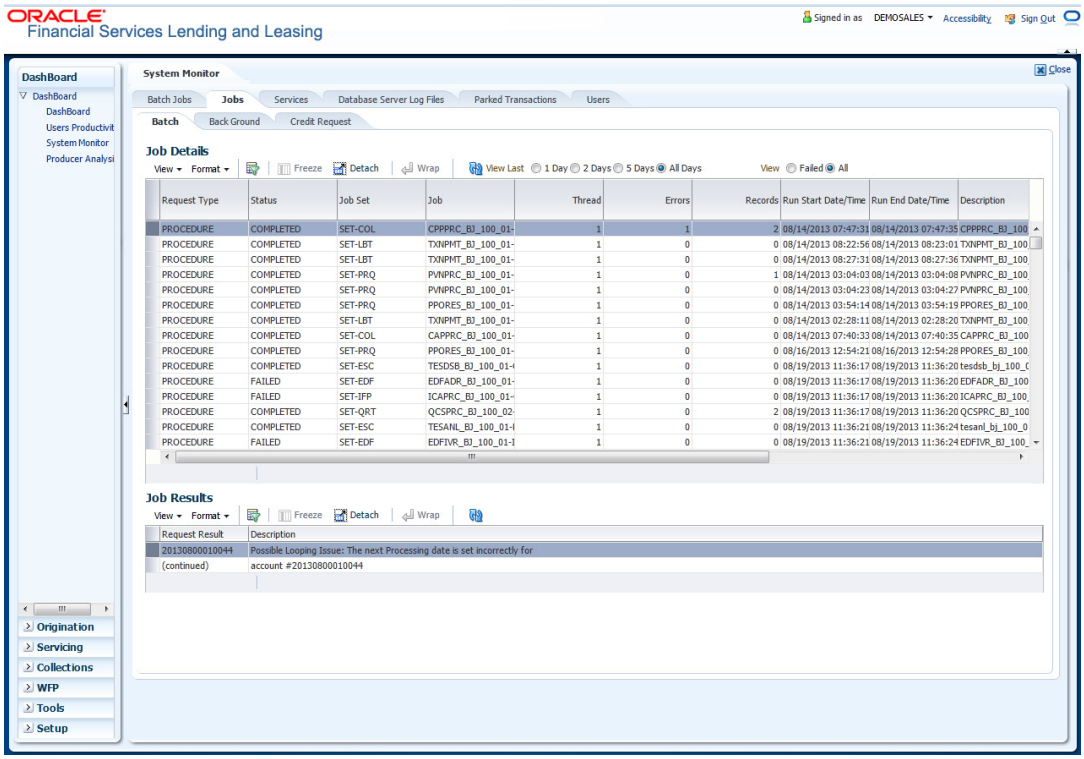
2.4.2 Monitoring Jobs

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

To Monitor Job Details

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

- Batch
- Back Ground
- Credit Request



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

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

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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

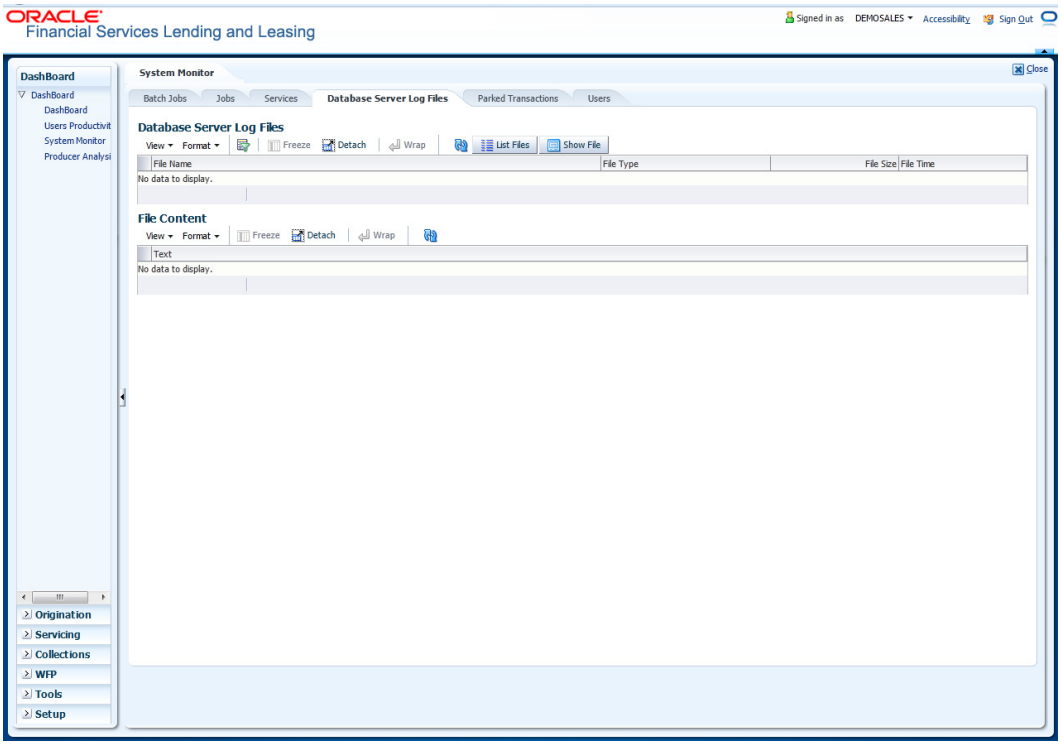
Field:	**View this:**
Request Type	Displays the job request type.
Description	Displays the job request description.

2.4.3 Monitoring Services

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

To stop, start or refresh a processing service

1. Click **Dashboard** → **Dashboard** →**System Monitor** →**Services**.
2. In the **Services** section, you can view the following information about the system's processing services:



A brief description of the fields is given below:

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

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

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

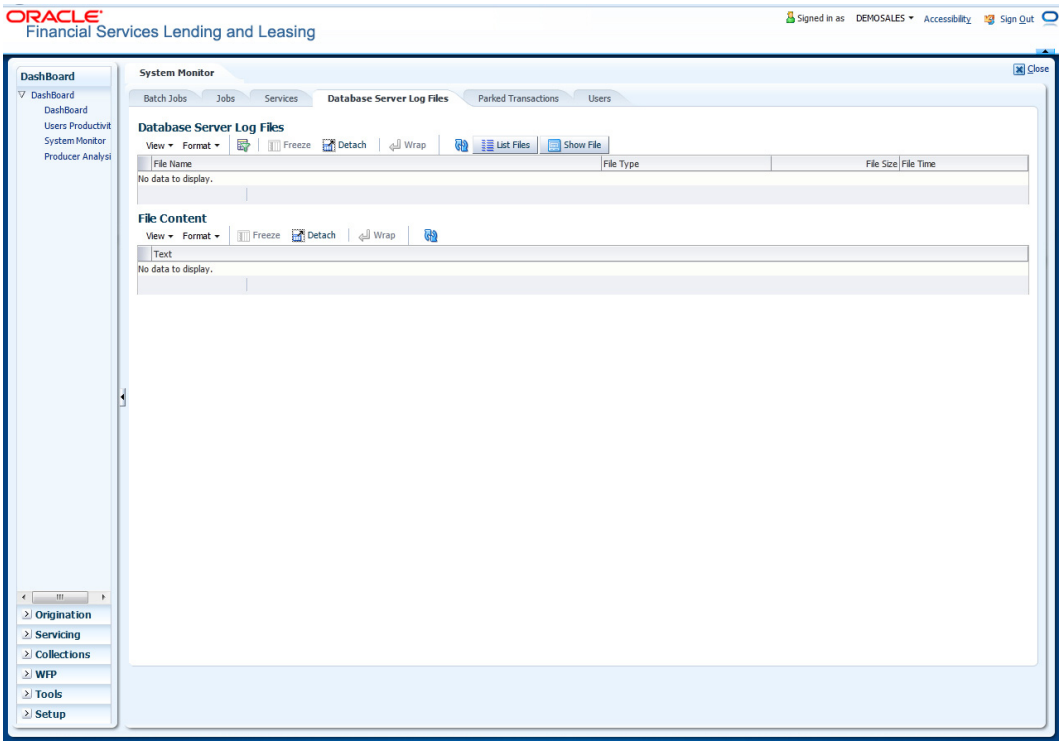
Choose:	System:
Start	Starts the job service.
Stop	Stops the job service.

2.4.4 Data Server Log Files

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

To view a log file on the database server

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



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

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

4. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files.**

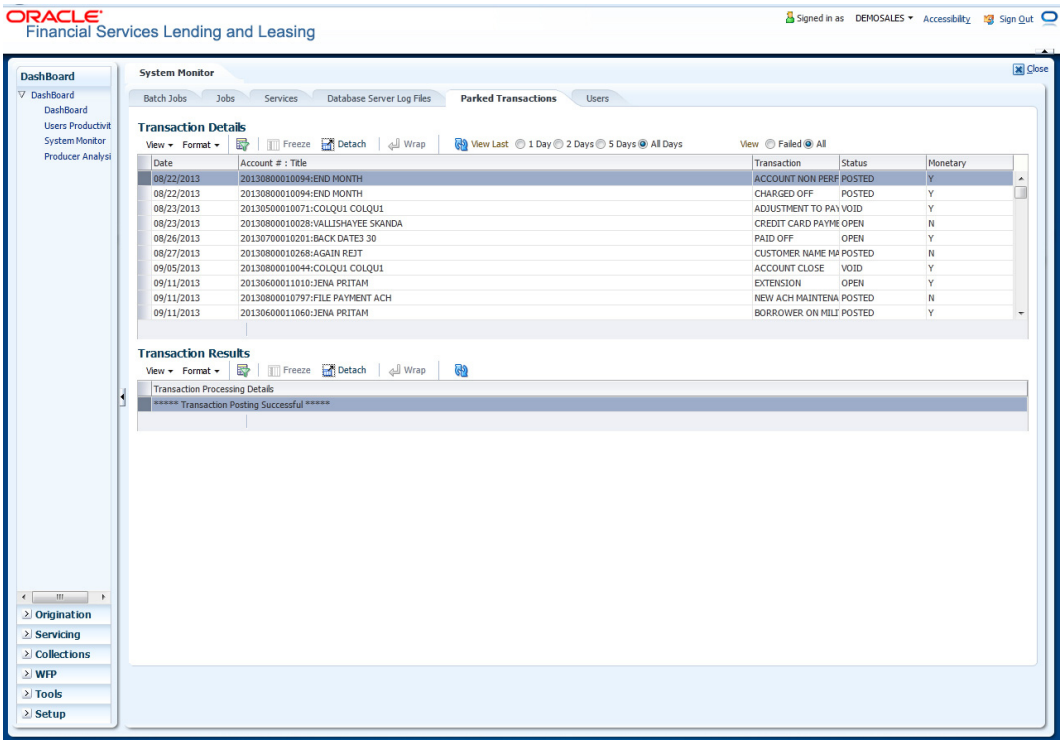
5. Click **Show File**. A File Download - Security Warning dialog box is displayed with the confirmation message “Do you want to save this file?”
6. Click **Save**.
7. In **Save As** dialog box, select the location you want to save the file, and click **Save**.

2.4.5 Parked Transactions

Transactions which are posted when the end of day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as “parked” transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction screen.

To Monitor parked transactions

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



A brief description of the fields is given below:

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

3. If you select **Failed** in the **View** section, system displays the failed transactions of the time frame you have selected.

4. In the **Transaction Details** section, you can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections.

A brief description of the fields is given below:

Field:	**View this:**
Date	Displays the transaction date.
Account #: Title	Displays the account number and title.
Transaction	Displays the transaction
Status	Displays the status of transaction
Monetary	Displays if the transaction is a monetary transaction or not.

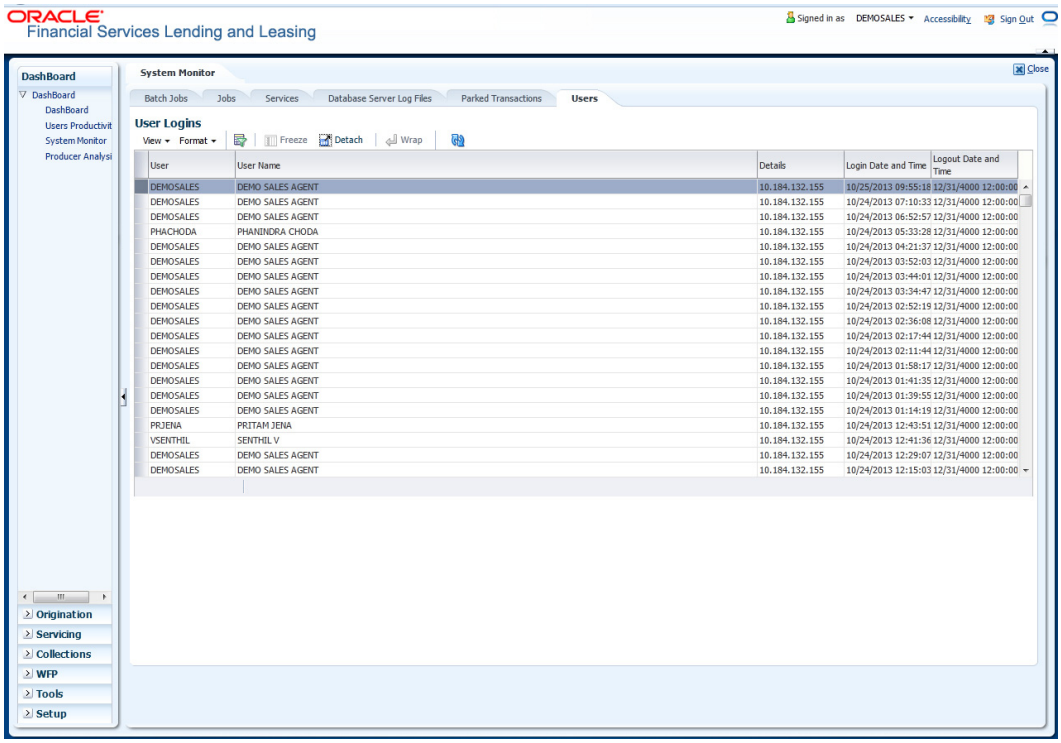
5. In the **Transaction Results** section, view the results of transaction in Transaction Processing Details field.

2.4.6 Monitoring Users

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

To monitor users who have logged on to the system

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



A brief description of the fields is given below:

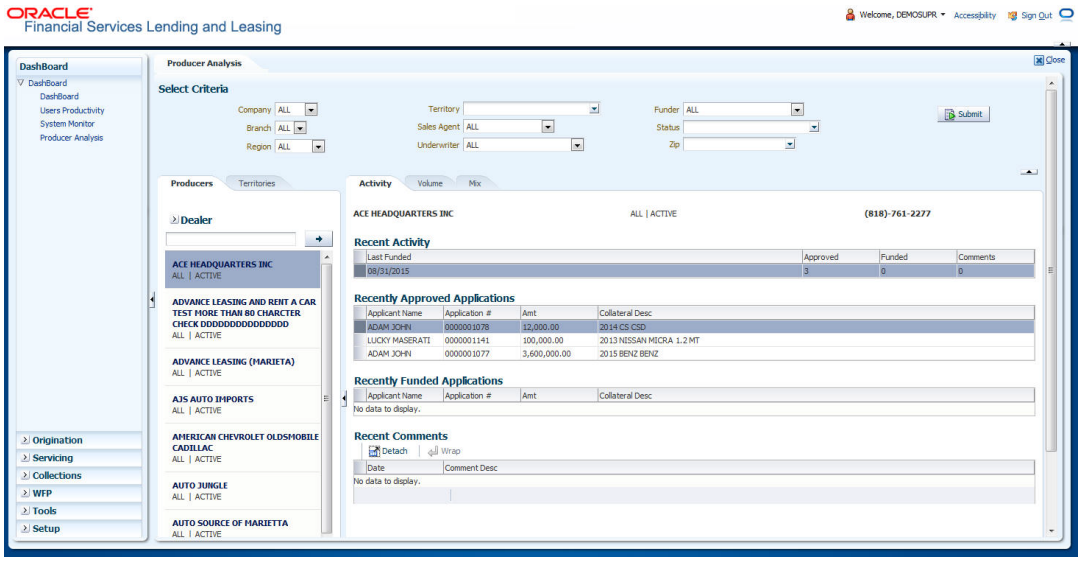
Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

2.5 Producer Analysis

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

Navigating to Producer Analysis

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



2.5.1 Select Criteria

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

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

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

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

2.5.2 Producers

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

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

2.5.2.1 Activity Tab

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

Recent Activity

This section displays the following information:

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

Recently Approved Applications

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

Recently Funded Applications

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

Recent Comments

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

2.5.2.2 Volume Tab

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

Volume Metrics

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

The table in volume metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the total applications processed in the current month till date.
  - CURRENT PACE: Indicates the speed at which the applications are being processed by calculating the total applications submitted against elapsed days of the month.
- Submitted - Indicates the ratio of total requested amount per units (applications) submitted for processing.
- Approved - Indicates the ratio of total financed amount per units (applications) approved but not funded.
- Funded - Indicates the ratio of total contract amount financed per units (applications) funded.

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

2.5.2.3 Mix Tab

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

Mix of Business

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

The table in volume metrics section displays the following details:

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

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

2.5.3 Territories

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

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

2.5.3.1 Portfolio

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

Portfolio Information

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

The table in Portfolio Information section displays the following details:

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

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

2.5.3.2 Volume

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

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

2.5.3.3 Mix

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

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

2.5.3.4 Ratios

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

Ratios

The table in ratios metrics section displays the following details:

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

- Look to Book - Indicates the ratio of funded applications against the total submitted for processing.
- Approval Ratio -Indicates the ratio of approved applications against the total submitted for processing.
- Cashout Ratio - Indicates the ratio of funded applications against the total approved.

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

2.5.3.5 Producers

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

Producer Metrics

The table in producer metrics section displays the following details:

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

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

3. Wholesale Floor Planning

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

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

- Unit
- Credit Line
- Producer.

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

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

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

3.1 WFP Maintenance Screen

The Wholesale Floor Planning Maintenance screen records and maintains all details about the producers, credit lines extended to the producers, and unit level details of all

loans extended under a credit line. This screen enables you to:

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

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

3.2 Assumptions

This document assumes the following:

- The usual Oracle Financial Services Lending and Leasing 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 user keys in a unacceptable format.
- At least one instrument is available for each producer, that is, either the instrument company/ branch should match the producer company/ branch or an instrument having company / branch = ALL/ ALL should be defined in setup.
- The payoff quote computation is based on current outstanding balances plus interest payable up to the payoff quote date. It assumes that there would be no other receivables such as late fees, servicing fees and other fees.

3.3 Restrictions

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

3.4 Note

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

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

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

4. Producers

4.1 Introduction

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

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

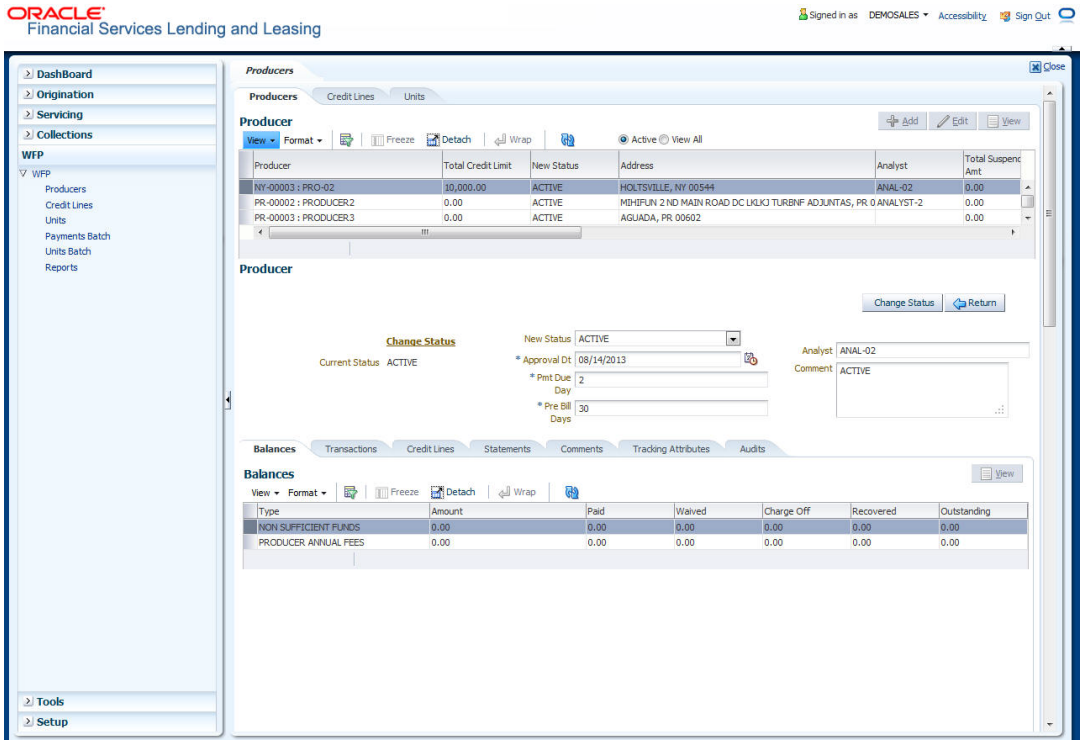
- Balances
- Transactions
- Credit Lines
- Statements
- Comments
- Tracking Attributes
- Audits

4.2 Producers

To view the Producer screen

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

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



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

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

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

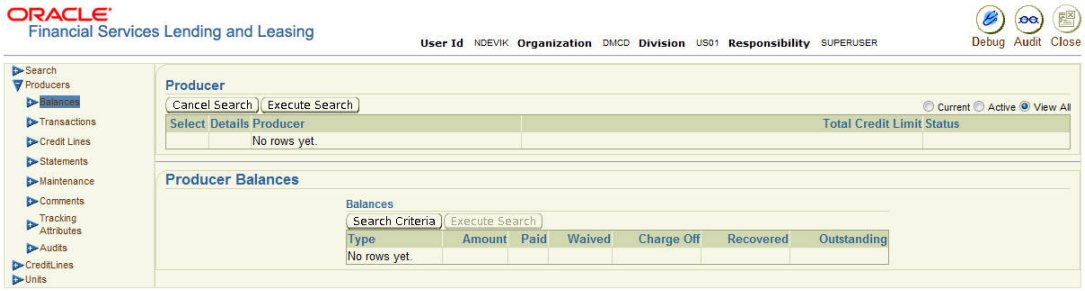
In the field:	View this:
Available Credit	The current available credit limit. The available credit equals total credit less the suspended amount less advance balance.
Approval Dt	The date on which the producer status changes to ACTIVE or INACTIVE.
Pre Bill Days	The number of days before due date when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

4.2.1 Balances sub tab

The Producer Balances sub screen displays producer level balance information.

To view the Producer Balances screen

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



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

In the field:	View this
Type	The description of balances type.
Amount	The balance due from the producer.
Paid	The balance paid by the producer.
Waived	The balance waived by the financial institution.
Charge Off	The balance charged-off by the financial institution.

In the field:	View this
Recovered	The recovered charged-off balance.
Outstanding	The balance that is still due from the producer. The outstanding balance equals the amount minus the paid amount minus the waived amount minus the charged-off amount minus the recovered amount.

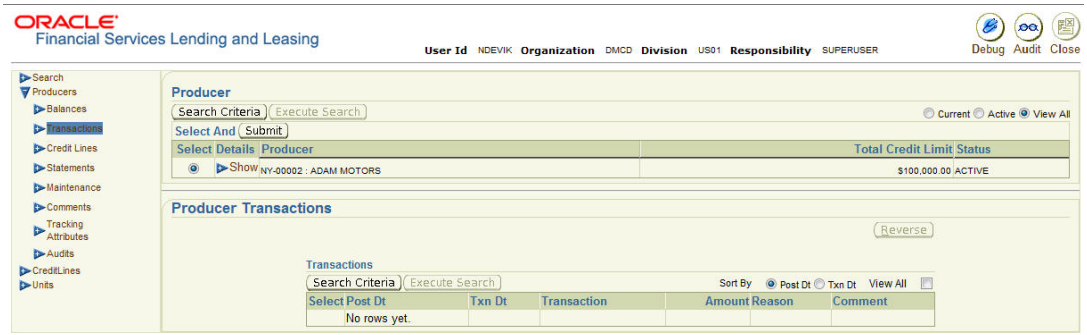
4.2.2 Transactions sub tab

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

To view the Producer Transactions screens

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

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



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

-or-

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

-or-

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

In this field:	View this:
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

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

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

-or-

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

-or-

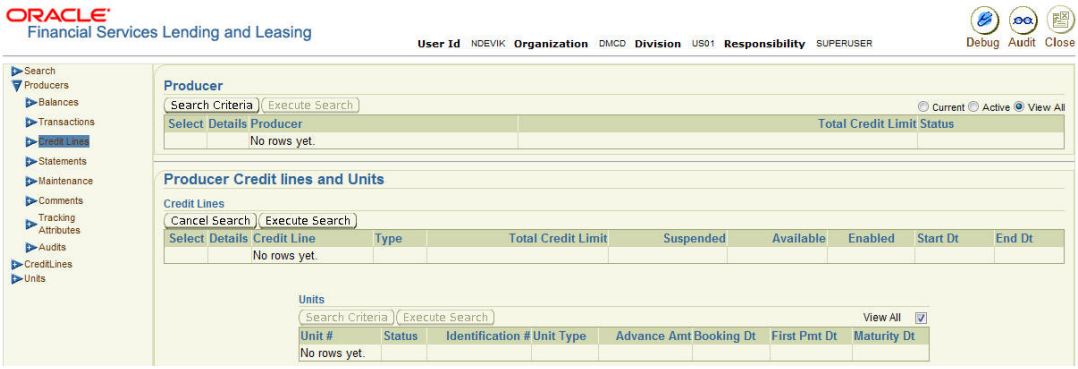
7. Not all transactions can be reversed. If a transaction cannot be reversed, the Reverse button is dimmed when the transaction is selected.
8. Select **View All** to view all transactions.Reversed transactions do not appear on the Transactions section when the View All box is cleared.
9. In the **Producer Transactions** screen's **Transactions** section, select the transaction you want to reverse. (You may have to search to find the transaction).
10. On the **Producer Transactions** screen, click **Reverse**.
11. In the **Transactions** section, select **All Txns** to view the reversed transaction.

4.2.3 Credit Lines sub tab

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

To view the Producer Credit Lines sub screen

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



WFP →WFP →Producers →Credit Lines

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

In this field:	View this
Producer Name	The name of the producer.
Credit Line	The description of the credit line.

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

Note:

An empty field indicates that the line is active.

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

In this field:	View this
Unit #	The unique number of the unit loan
Status	The status of the unit loan; either ACTIVE or INACTIVE.
Contract Dt	The date when the contract was signed
Advance Amt	The value of loan advanced for financing the asset
Funded Dt	The date when the unit was funded.
First Pmt Dt	The date when the first payment would be due from producer.
Maturity Dt	The date when the loan matures and is expected to be paid back in full.
Total Term	The term of the loan for unit, in months.

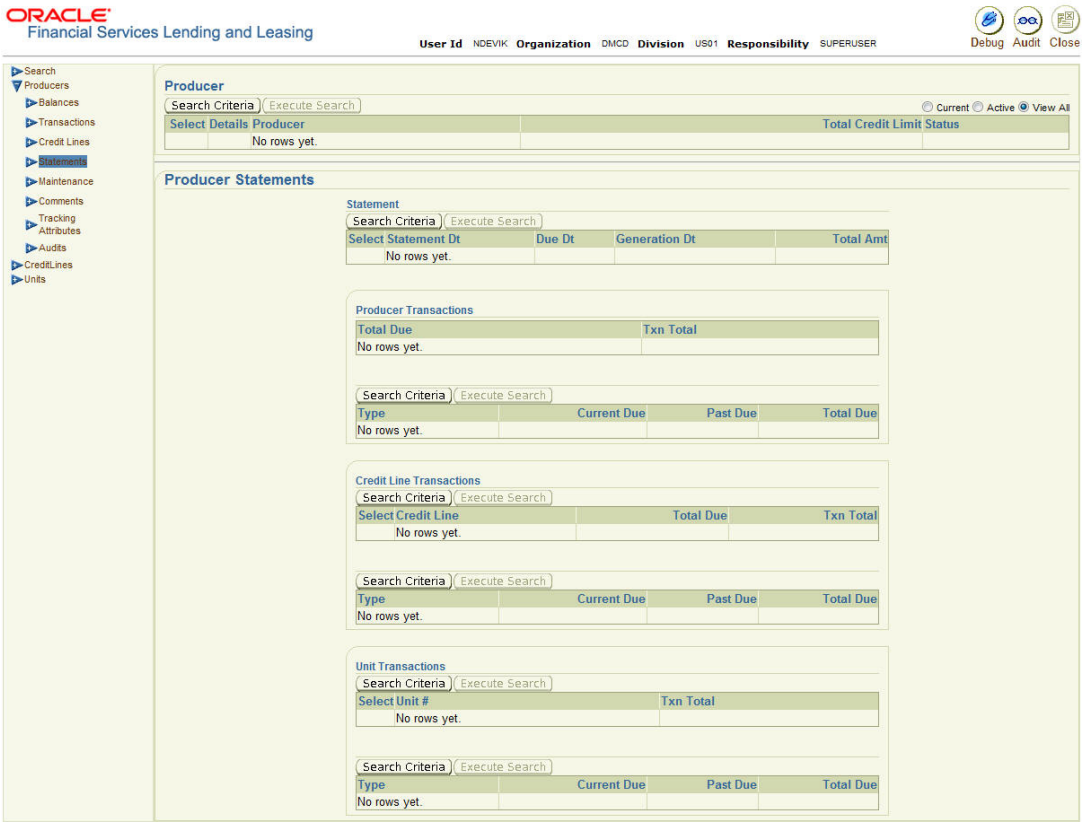
Note

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

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

To view the Producer Statements sub screen

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



WFP →WFP →Producers →Statements

2. On the **Producer** master page, select the record you want to work with
3. In the **Producer** screen's **Statement** section, select the record you want to view.
4. In the **Producer Transactions** section, view the following display only producer level information about the selected statement.

In this field:	View this:
Total Due	The total amount due from producer as of the current statement. The total due equals the sum (total due for all credit lines) plus producer level transaction total.
Txn Total	The total of producer level transactions as of the statement date. The transaction total equals the sum of total due for all producer level transactions.
Type	The descriptions of the producer level transaction type.
Current Due	The amount due for specified transaction type during the current statement period.
Past Due	The unpaid value due for 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: one on the top lists credit lines for the producer and one on the bottom lists 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 bottom depends on what credit line is selected in the top.

5. In the **Credit Line Transactions** section, select the record you want to view.
6. In the **Credit Line Transactions** section, select 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 credit line as of the current statement. The total due equals sum of transaction total for all units under the credit line plus 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 total due for all transactions of a credit line.

7. In the **Credit Line Transactions** section, view the following credit line level transaction information for 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 specified credit line transaction type during the current statement period.
Past Due	The unpaid dollar amount due for 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 units for the credit line selected in Credit Line Transactions section, the one of the bottom lists transaction details for a particular unit. These sections have a parent - child relationship.

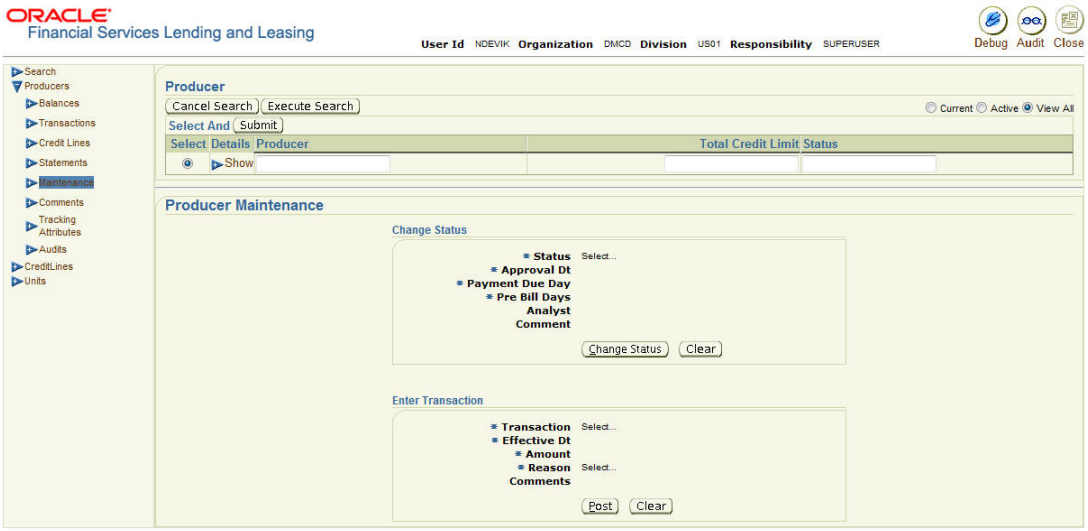
8. In the **Unit Transactions** section, select the record you want to view.
9. In the **Unit Transactions** section, select the unit you want and view the following information:

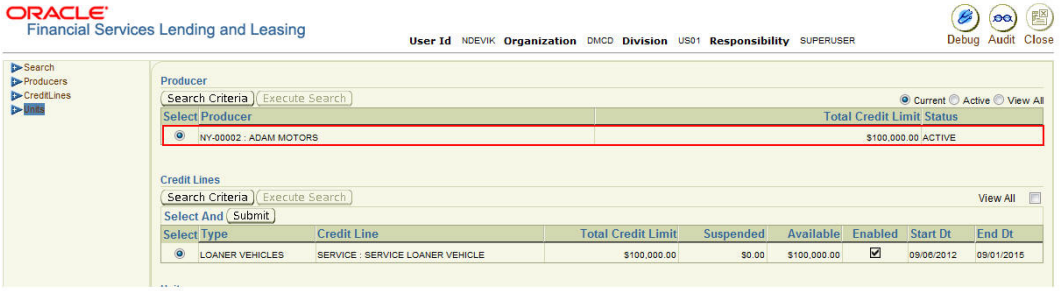
In this field:	View this
Select	If selected, indicates this is the current record.
Unit #	The unique unit number.
Txn Total	The total of unit level transactions as of the statement date. The transaction total equals the sum of total due for all trans-actions for a unit.

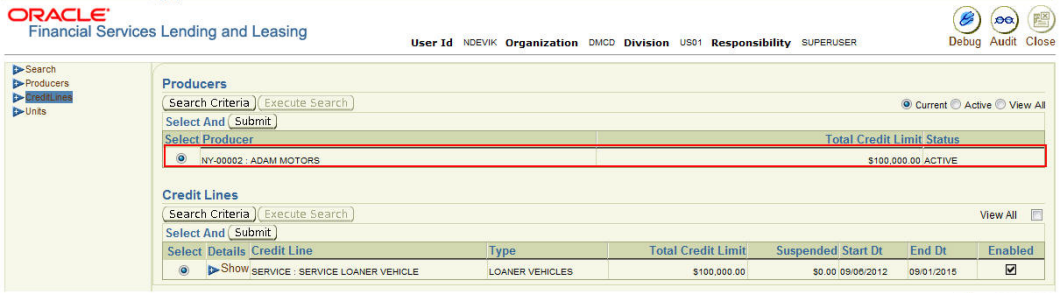
10. In **Unit Transactions** section, view following unit level transaction information for the unit you selected in the previous step.

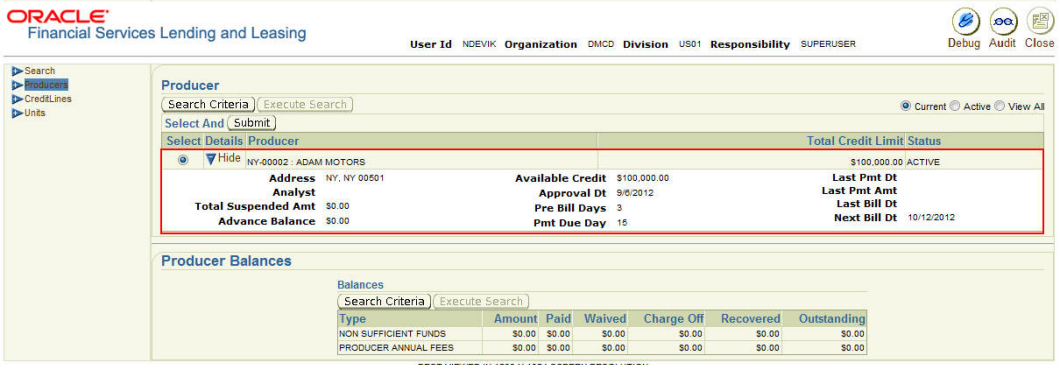
In this field:	View this
Type	The description of the balance type.
Current Due	The amount due for specified unit transaction type during the current statement period.
Past Due	The unpaid dollar amount due for specified unit transaction type for all the past statements.
Total Due	The total dollar amount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

4.2.4 Comments sub tab









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

To add or view a comment attached to a producer

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

WFP →WFP →Producers →Comments

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

Note

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

---

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

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

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

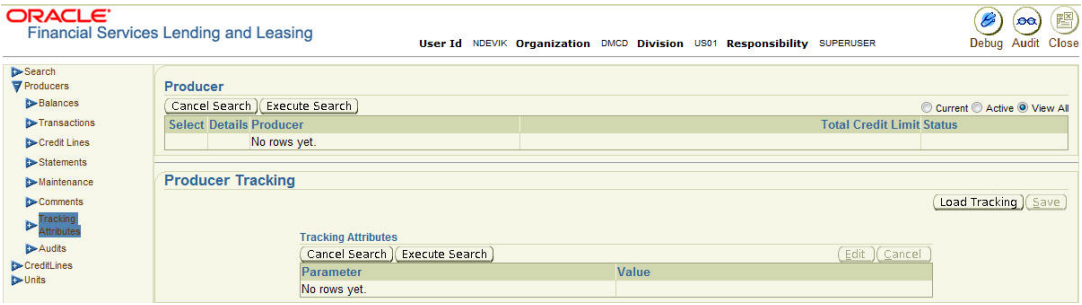
   *Oracle Financial Services Lending and Leasing notes the user who entered this comment and the time it was saved.

4.2.5 Tracking Attributes sub tab

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

To add or view a tracking attributes attached to a producer

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



   WFP →WFP →Producers →Tracking Attributes

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

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

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

4.2.6 Audit sub tab

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

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

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

The system displays the following details of the selected record:

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

5. Credit Lines

5.1 Introduction

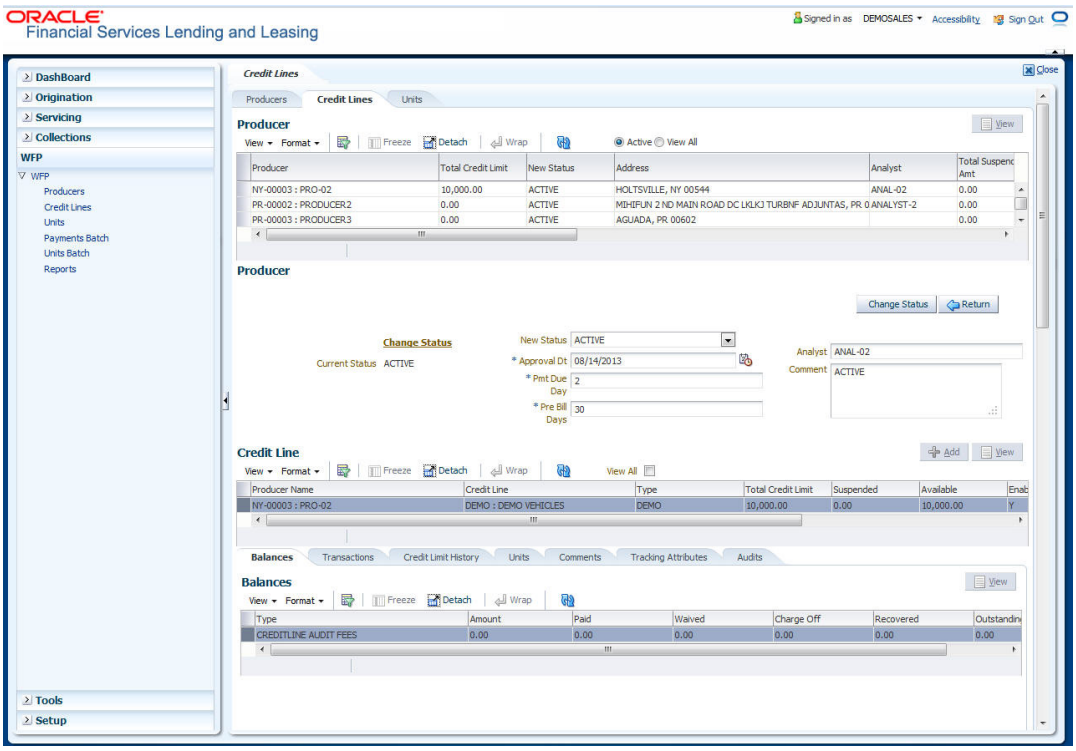
The screens in Credit Lines allows you to enter and maintain credit lines for producers who are set up in the WFP module. Each line of credit contains multiple units.The Credit Line screen displays summary information for a specific producer, including the address of producer and financial summary of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

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

5.2 Credit Lines Screen

To view the Credit Lines screen:

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



2. In the **Producers** Tab, select the producer you want to work with.
3. In the **Credit Lines** screen, select the record you want to work with and click **View** in the **Details** column.

Note

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

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

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

In this field:	View this:
Credit Line	The description of the credit line.
Type	The unit type associated with the credit line.
Total Term	The term of loan extended under the credit line in months. This will be same for all units funded under the credit line.
Accrual Start Days	The number of days from the day a loan is extended under credit line after which interest rate accrual starts.
Total Credit Limit	The credit limit of the credit line. This is the same value as the contents of Total Credit Limit field above in Credit Lines section on Credit Lines page.
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 value of loan usually equals vehicle value; for example, the advance percent equals 100 percent.
Prior Curtailment %	The percent of principal recovered per month in the prior year.
Current Curtailment %	The percent of principal for the current year.
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.
Curtailment Start Months	The number of months after which loan curtailment (principal repayment) starts.
First Pmt Start Months	The number of months after which the first payment would be due for a unit loan extended under credit line.
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.
Start Dt	The start date of the credit line.
End Dt	The end date of the credit line.If it is empty shows that line is active.

In this field:	View this:
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 suspended limit minus outstanding advance.
Outstanding Advance	The total outstanding advance amount.
Outstanding Interest	The total outstanding interest on advance amount.
Outstanding Fees	The total outstanding fees on advance amount.
Total	The total outstanding amount including advance amount, interest and fees.

5.2.1 Balances sub tab

The Credit Line Balances sub tab 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 sub tab

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

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

5.3 Transaction sub tab

The Credit Line Transactions sub tab 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 sub tab

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

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

Reversing a Transaction

The following unit level monetary transactions can be reversed:

- Late Charge transactions with the actions CHARGE-OFF and WAIVE
- Unit Other Fee transactions with the actions POST, CHARGE-OFF, and WAIVE
- Unit Service Fee transactions with the actions CHARGE-OFF and WAIVE
- Interest and Principal transactions with the actions CHARGE-OFF and WAIVE

- Rate Change, Reschedule, Unit Activation, Unit Charge-off, and Unit Paid off transactions with the action **Post**.

To reverse a transaction

1. On the Oracle Financial Services Lending and Leasing home page, click the **WFP** 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** tab, select the producer you want to work with.
5. In the **Credit Lines** tab, select the credit line you want to work with.
6. In the **Credit Line Transactions** tab's **Transactions** sub tab, select the record you want to reverse.
7. In the **Transactions** tab, click **Reverse**.

Note

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

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

5.3.1 Credit Limit History sub tab

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

To view the Credit Limit History sub tab:

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

1. In the **Credit Limit History** sub screen, Add or View the following information:

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

5.3.2 Units sub tab

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

To view the Credit Line Units sub tab

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

2. In the **Producers** tab, select the producer you want to work with.
3. In the **Credit Lines** tab, select the credit line you want to work with.
4. In the **Credit Line Units** sub tab, select the record you want to view.
5. In the **Units** sub tab, view the following information:

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

5.3.3 Comments sub tab

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

To view the Credit Line Comments sub tab

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

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

5.3.4 Tracking Attributes sub tab

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

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

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

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

5.3.5 Audit sub tab

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

To view the log report of a record

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

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

6. Units

6.1 Introduction

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

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

6.2 Units Screen

To view the Units screen

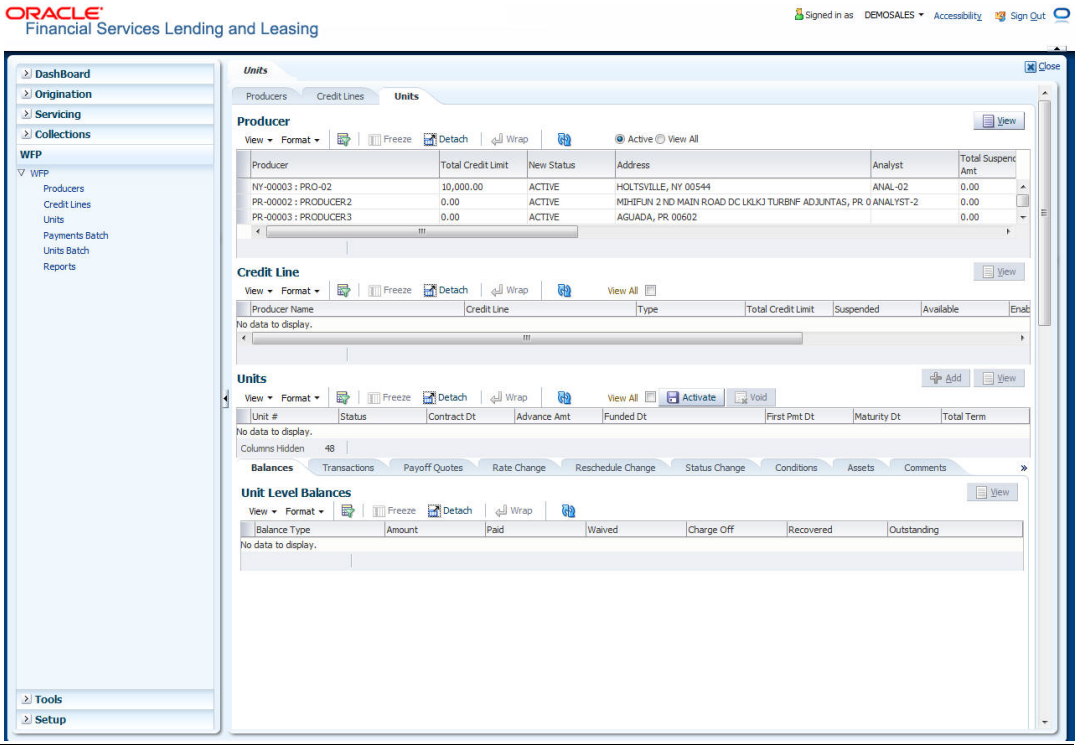
On the Oracle Financial Services Lending and Leasing home screen, click
WFP →WFP →Units

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

Note

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

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



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

6.2.1 Units Details

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

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

To view the Units Details page

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

4. In the **Units** master page, select the unit you want to work with.
5. In the Unit Details section, enter, view, or edit the following information:

In this field:	View this:
Unit#	The unique number of the unit loan.
Status	View the status of the unit
Contract Dt	The date when the contract was signed.
Instrument	The type of instrument under which the funding was done.
First Pmt Dt	The date when the first payment would be due.
Maturity Dt	The maturity date of the loan.
Total Term	The term of the loan for unit, in months.
Advance%	Enter the advance percent of the unit loan
Advance Amt	The amount that was extended as a loan for funding the unit.
Curtail-ment%	The currently applicable curtailment percent.
Curtailment Start Dt	The date when the curtailment would start for the loan.
Accrual Dt Start	The date when the interest accrual would begin for the unit funded.
Unit Group Number	The Unit group number applicable.
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 index rate to arrive at the interest rate.
Total Rate	The sum of the index rate and margin rate.
Ceiling Index Type	The type of index applicable for computing a ceiling interest rate.
Ceiling Index Rate	The currently applicable ceiling index rate for the type selected above.
Ceiling Mar-gin 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 ceiling margin rate.

6.2.2 Balances Sub tab

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

To view the unit level balances screen

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

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

6.2.3 Transaction sub tab

The Units Maintenance page enables you to:

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

To enter a new unit

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

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

6.2.4 Payoff Quotes sub tab

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

To generate a new pay off quote

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

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

In this field:	Do this:
Last Service Dt	Enter the date when the unit was last serviced (required).
Quote Dt	View the payoff quote date (required).

In this field:	Do this:
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). (Oracle Financial Services Lending and Leasing populates this field when you choose the Compute button) (required).
Quote Amt	Enter the amount actually quoted to the producer so as to payoff the loan.This could be the same as or different than the payoff amount (required)
Balance	Enter the outstanding loan amount (required).

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

6.2.5 Rate Change sub tab

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

To change the interest rate for a unit

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

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

   The **Units** screen's **Rate Change** section enables you to change to rate applicable to the unit.
4. In the **Rate Change** section, enter the following information:

In this field:	Do this:
Margin Rate	Enter the new margin rate to be applied on the index rate.This cannot be a negative number (required).
Index Type	Select the new index type (required).

In this field:	Do this:
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. It 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).

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

6.2.6 Reschedule Change sub tab

To reschedule the term for the unit

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

   The **Reschedule** Change section enables you to reschedule the term of the unit.
5. In the **Reschedule** section, enter the following information:

In this field:	Do this:
New Term	Enter the new term of the loan.The new term should not be less or equal to the term elapsed for loan as of 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. Making back dated changes to the curtailment percentage or term results in Oracle Financial Services Lending and Leasing computing all the balances based on new interest rate from the date when new rate and term becomes effective (required).

In this field:	Do this:
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. This cannot be a future date (required).

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

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

6.2.7 Status Change sub tab

To change the status of a unit

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

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

The following are the possible status change combinations:

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

Note

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

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

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

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

6.2.8 Conditions sub tab

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

To change the condition of a unit

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

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

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

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

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

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

6.2.9 Assets sub tab

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

If **Search Criteria** is used to limit the display of unit records. then:

- Click **ADD** to enter a new record.
- Click **Edit** to change an existing record.

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

In this field:	Do this:
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 asset, that is, the price at which asset is sold to the producer (optional).

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

6.2.10 Comments sub tab

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

To view the Units Comments page

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

Note

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

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

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

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

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

6.2.11 Tracking Attributes Sub tab

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

To add or view a tracking attributes attached to a unit

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

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

6.2.12 Audits sub tab

The Audit page enables you to search for the unit.

To Search for the attached to a unit

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

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

7. WFP Payments Batch

7.1 Introduction

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

7.2 Payments Batch

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

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

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

To apply payments

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

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

1. In the **Payment** section, select the record you want to work with.
2. In the Payment section, you can do the following:
   - Choose **View All** to view all the payments applied to date. You can view all the payments by using scroll bar adjacent to Payments section.
   - Use **Search Criteria** to limit the display of payment records.
   - To create a new record, click **Add**.
   - To change an existing record, click **Edit**.
3. In the **Payment** section, enter, view, or edit the following information:

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

In this field:	Do this:
Pmt Dt	Enter the date the payment amount is applied to the unit. Payment date cannot be less than either: 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. If you do not enter a value in this field, Oracle Financial Services Lending and Leasing completes it with the statement amount for the statement payment when you choose Create Details in the Action section (required).
Status	View the status of the payment batch (display only).
Post Dt	View the batch payment posting date (display only).
Current Due	View the total dollar amount due from the producer (display only).
Doc #	Enter the document/reference number (optional).
Receipt #	Enter the receipt number of the payment (optional).
Reason	Select the payment reason (required).
Remarks	Enter any comments related to payment. If the status of the payment is ERROR, Oracle Financial Services Lending and Leasing displays the reason why in this field (optional).

4. 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. Oracle Financial Services Lending and Leasing populates this field only for statement payments when you choose Create Details in the Action section (display only).
Payment Amt	Enter the amount to be applied to the producer level fees. 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).

5. In the **Unit Payments** section, select the record you want to work with.
6. In the **Unit Payments** section, you can do the following:
   - Use **Search Criteria** to limit the display of unit payment records.
   - To create a new record, click **Add**.
   - To change an existing record, click **Edit**.

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

In this field:	Do this:
Credit Line	Select the credit line from the drop-down list. The list displays all the credit lines which are linked to the selected producer for selection.
Unit#	Select the unit number to which the payment can be applied. Based on the credit line selected, corresponding unit numbers are listed for selection.
Status	View the status of the unit. 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. Oracle Financial Services Lending and Leasing will populate this field only for statement payments (display only).
Payment Amt	Enter the payment amount to be applied to the unit. This defaults to the statement amount if payment mode is the statement payment and you choose Create Details in Action section (required).
Spread	Enter the payment spread (required).

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

8. In the **Credit Lines** section, select the record you want to work with. You can use **Search Criteria** to limit the display of credit line records and view the following display only information:

In this field:	View this:
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.The credit line current due equals the sum of unit level current due plus current credit line fee due.
Statement Amt	Displays the dollar amount due for the statement as of a particular date. 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 producer level for producer selected in the Payments section.

9. In the **Credit Line Fee Payment** section, select the record you want to work with.
10. In the **Credit Line Fee Payment** section, you can do the following:
    - Use **Search Criteria** to limit the display of total credit fee payment records.
    - To create a new record, click **Add**.

– To change an existing record, click **Edit**.

11. 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. Oracle Financial Services Lending and Leasing populates this field only for statement payments when you choose Create Details in the Action section (display only).
Payment Amt	Enter the amount to be applied to the credit line level fees. This will default to the statement amount for the statement payment when you choose Create Details in Action section (required).
Spread	Select the payment application spread (required).

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

12. In the **Producer Fee Payment** section, select the record you want to work with.
13. In the **Producer Fee Payment** section, you can do the following:
    – Use **Search Criteria** to limit the display of total producer fee payment records.
    – To create a new record, click **Add**.
    – To change an existing record, click **Edit**.

Applying a Statement Payment

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

To apply a statement payment

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

   Oracle Financial Services Lending and Leasing completes the Current Due field with information about the selected producer.
6. In the **Pmt Mode** field, select STATEMENT PAYMENT.
7. In the **Statement Dt** field, select the statement date against which the payment is being applied.

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

   Oracle Financial Services Lending and Leasing completes the following fields in the Credit Lines, Credit Line Fee Payment, Producer Fee Payment, and Unit Payments section.

10. In the **Action** section, click **Post Payment**.

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

Applying a Payoff Payment

The payoff payment is the payment made by 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 WFP Maintenance window on the Units link's Units Maintenance page with New Payoff Quote section.

To apply a payoff payment

1. On the Oracle Financial Services Lending and Leasing 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 payment was received.

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

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

Note

While posting the payment, ensure that sum of all the payments applied at unit level matches with payment amount in the payment data section.

Applying a Regular Payment

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

To apply a statement payment

1. On the Oracle Financial Services Lending and Leasing 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 **Payments** section, select producer from whom the payment was received.

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

6. In the **Pmt Mode** field, select REGULAR PAYMENT.
7. In the **Unit Payments** section, select the unit to which payment applies and complete **Payment Amt** field,

   -or-

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

   -or-

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

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

To reverse a payment

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

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

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

8. WFP Units Batch

8.1 Units Batch

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

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

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

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

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

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

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

   You can also use the **Search Criteria** to limit the display of payment records.

   The Unit Batch data section displays details of individual units that constitute the batch. The number of unit records displayed here is same as the number displayed in Total Units field in Units Batch section.
3. In the **Unit Batch** section, view the following display only information:

In this field:	View this:
Group #	The unique number for the batch (group of unit payments).
Status	The status of the unit batch.For an unposted batch, the status is OPEN.
Draft Dt	The date when the batch payments were uploaded into Oracle Financial Services Lending and Leasing.
Total Units	The number of unit payment records present in the batch.
Total Invoice Amt	The total invoice amount of all units in the batch. This is the total 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.

In this field:	View this:
Posted Units	The number of units posted from the batch.
Total Advance Amt	The total amount to be paid as advanced for the batch.

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

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

   You can also use the **Search Criteria** to limit the display of payment records.

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

In this field:	Do this:
Unit #	View the unique system assigned unit number
Status	View the status of the unit. This is PENDING when data is loaded from file to the Unit Batch page.
Accrual Start Dt	View the date from which interest starts accruing.
Advance Amt	View the advance amount of the unit loan. This is the amount given to the producer as a loan and is same as invoice.
Curtailment Start Dt	View the curtailment start date; that is, when repayment of principal starts for the unit.
Contract Dt	View the date when the loan contract was signed. 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 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 Type	View or select the instrument extracted from the batch file (required).

6. You can Post and Cancel batches which are in OPEN status.
   - To post a batch, click **Post Batch** in the **Action** section.
   - To cancel a batch, click **Void Batch** in the **Action** section.

To adjust a single unit in a batch

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

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

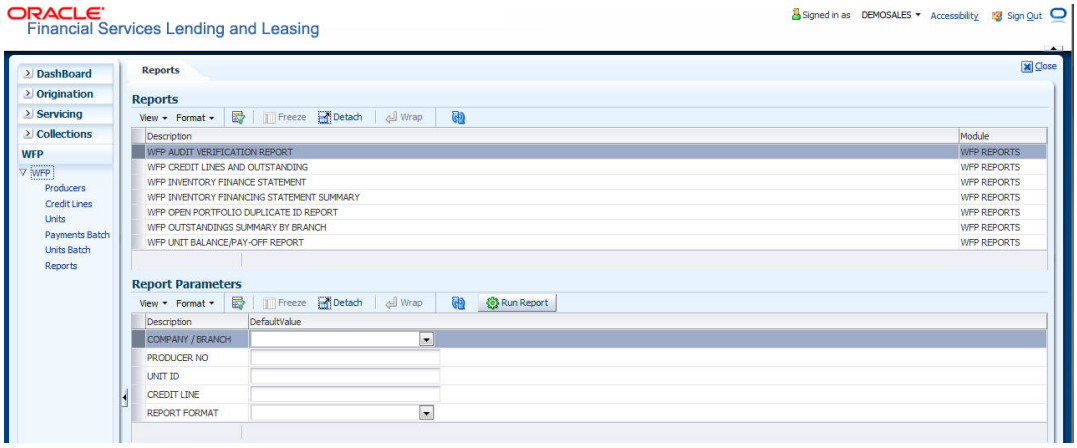
In this field:	**Do this:**
Type	Select the adjustment type (required).
Value	Enter the new value to be applied for a unit payment (required).
Reason	Select the reason for the adjustment.
Comment	Enter comments regarding the adjustment (optional).

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

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

9. Oracle Financial Services Lending and Leasing Reports

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



9.1 Amortized Txns Log By GL Post Dt - Lease

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

Parameters:

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

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

9.2 Amortized Txns Log By GL Post Dt - Line

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

Parameters:

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

- Account Number

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

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

ORACLE
Financial Services Lending and Leasing

GL Post Date From To

Grand Total : 0.00

9.3 Amortized Txns Log By GL Post Dt - Loan

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

Parameters:

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

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

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

ORACLE
Financial Services Lending and Leasing

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

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

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

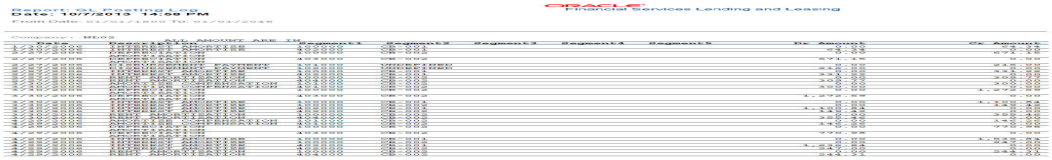
9.4 GL Posting Log

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

Parameters:

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

Example of the GL Posting Log report



9.5 Monetary Txns Log By GL Post Dt - Lease

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

Parameters:

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

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

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

ORACLE
Financial Services Lending and Leasing

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

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

GL Post Dt	Product	B	Action	Account #	Customer	Txn	Txn Amt
02/08/2013	LOAN-VE	N	POST	2013020001 1098	RAMESHR JALLA	FND CASH SALES/ADVANCE AMOUNT	100000
06/25/2013	LOAN-VE	N	POST	2013020001 1098	RAMESHR JALLA	EXTENSION FEE	50

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

9.6 Monetary Txns Log By GL Post Dt - Line

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

Parameters:

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

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

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

ORACLE
Financial Services Lending and Leasing

GL Post Date From 01/01/1900 To 01/01/4000

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

GL Post Dt	Product	B	Back Dt Ind	Action	Account #	Customer	Txn	Txn Amt
01/31/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	FND CASH SALES/ADVANCE AMOUNT	40,000.00
							Date Total :	40,000.00
02/31/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	LATE CHARGE	15.00
02/31/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	LATE CHARGE	15.00
02/31/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	REVERSE LATE CHARGE	-15.00
							Date Total :	15.00
08/08/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	LATE CHARGE	15.00
08/08/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	LATE CHARGE	15.00
08/08/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	LATE CHARGE	15.00
08/08/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	LATE CHARGE	15.00
08/08/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	LATE CHARGE	15.00
08/08/2013	LOC	Y		POST	2013010001 1234	PARTNER FRANCHISE	REVERSE LATE CHARGE	-15.00
							Date Total :	45.00
							Branch Total :	40,045.00
							Company Total :	40,045.00
							Grand Total :	40,045.00

9.7 Monetary Txns Log By GL Post Dt - Loan

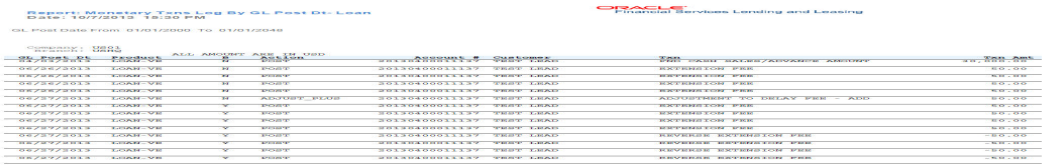
This servicing report lists monetary transactions by GL post date for loans.

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

1. On the Oracle Financial Services Lending and Leasing 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



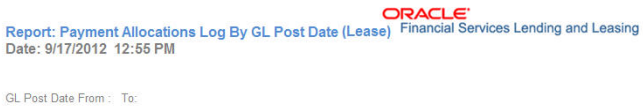
9.8 Payment Allocations Log By GL Post Dt - Lease

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

Parameters:

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

Example of Payment Allocations Log - Lease report



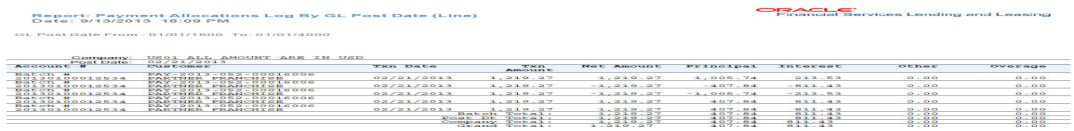
9.9 Payment Allocations Log By GL Post Dt - Line

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

Parameters:

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

Example of Payment Allocations Log - Line report



9.10 Payment Allocations Log By GL Post Dt - Loan

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

Parameters:

- No. of Copies
- Company/Branch

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

Example of Payment Allocations Log - Loan report

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

ORACLE Financial Services Lending and Leasing

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

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

Account #	Customer	Txn Date	Txn Amount	Net Amount	Principal	Interest	Other	Average
Batch #	PAY-2013-274-	10/01/2013	30,732.27	30,732.27	29,829.61	752.66	150.00	200.00
20130400011137	1-TEST							
	TEST LEAD							
			Batch Total:	30,732.27	29,829.61	752.66	150.00	200.00
			Post Dt Total:	30,732.27	29,829.61	752.66	150.00	200.00
			Branch Total:	30,732.27	29,829.61	752.66	150.00	200.00
			Grand Total:	30,732.27	29,829.61	752.66	150.00	200.00

9.11 Pool Txns Log By GL Post Dt

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

Parameters:

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

Example of the Pool Txns Log By GL Post DT report

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

ORACLE Financial Services Lending and Leasing

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

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

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

9.12 Producer Monetary Txns Log By GL Post DT

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

Parameters:

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

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

Report: Producer Monetary Txns log By GL POST Dt
Date: 9/17/2012 12:39 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From To

Grand Total: 0.00

9.13 WFP Reports

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

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

9.14 WFP Audit Verification Report

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

To generate the WFP Audit Verification Report

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

Example of the WFP Audit Verification report

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

ORACLE
Financial Services Lending and Leasing

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

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

9.15 WFP Credit Lines and Outstanding Summary

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

To generate the WFP Credit Lines and Outstanding Summary report

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

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

Example of the Credit Lines and Outstanding Summary report

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

ORACLE
Financial Services Lending and Leasing

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

9.16 WFP Inventory Finance Statement

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

To generate the WFP Inventory Finance Statement report

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

Example of the WFP Inventory Finance Statement report

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

ORACLE
Financial Services Lending and Leasing

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

9.17 WFP Inventory Financing Statement Summary

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

To generate the WFP Inventory Financing Statement Summary report

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

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

Example of the WFP Inventory Financing Statement Summary report

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

ORACLE
Financial Services Lending and Leasing

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

9.18 WFP Open Portfolio Duplicate ID Report

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

To generate the WFP Open Portfolio Duplicate ID report

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

Example of the WFP Open Portfolio Duplicate ID report

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

ORACLE
Financial Services Lending and Leasing

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

9.19 WFP Outstanding Summary by Branch

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

To generate the WFP Outstanding Summary by Branch report

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

Example of the WFP Outstanding Summary by Branch report

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

ORACLE
Financial Services Lending and Leasing

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

9.20 WFP Unit Balances / Pay-off Quote Report

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

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

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

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

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

ORACLE
Financial Services Lending and Leasing

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

Appendix 10:Rounding Amounts and Rate Attributes

Rounding Amounts

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

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

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

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

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

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

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13

Method	Result
Raise	234.14
Cut off	234.13

Rate Attributes

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

Note

Index rounding does not apply to fixed rate .

The system currently supports the following rounding of methods.

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

NO ROUNDING TO INDEX RATE:

Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST 0.25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

Examples:

Current rate:	5.125
Round of rate:	5.25

Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST 0.125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

Current rate:	5.325
Rate rounded to:	5.375

Current rate:	5.312

Rate rounded to:	5.250

Appendix 11: Payment Amount Conversions

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

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (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 = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12