

WFP Setup Guide  
**Oracle Financial Services Lending and Leasing**  
Release 14.3.0.0.0

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WFP Setup Guide

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# 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

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## Note

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

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## 1.1 Audience

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

## 1.2 Conventions Used

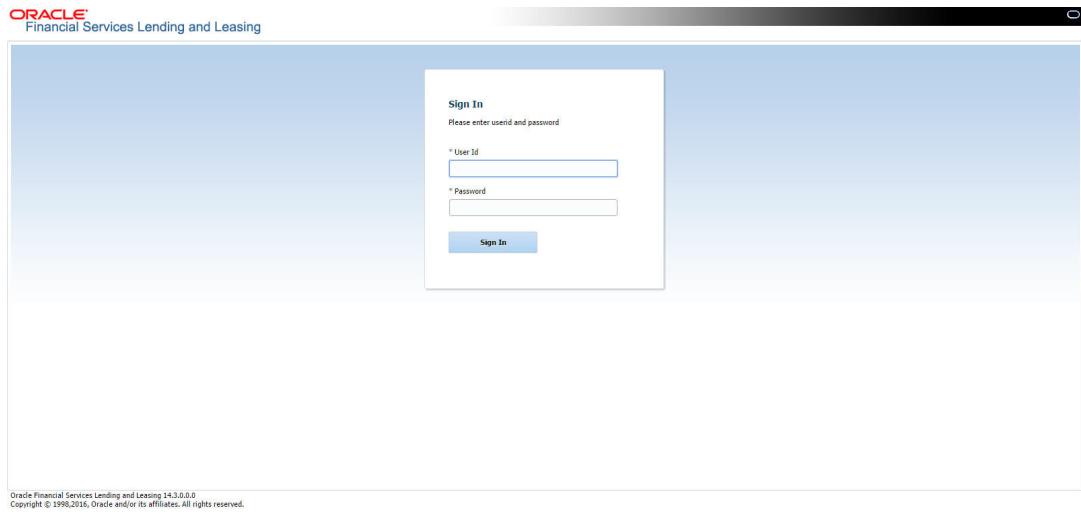
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

## 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

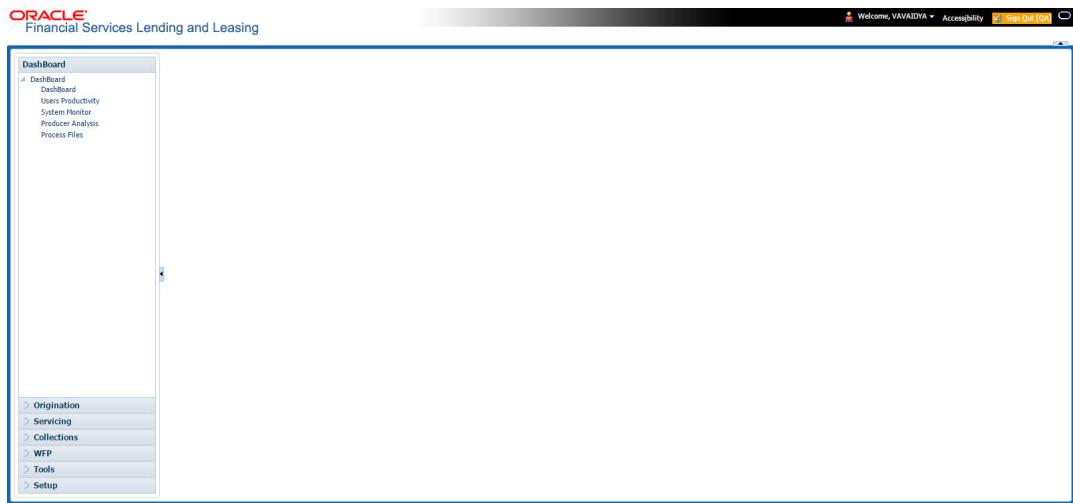
### 1.4.1 Home Screen

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

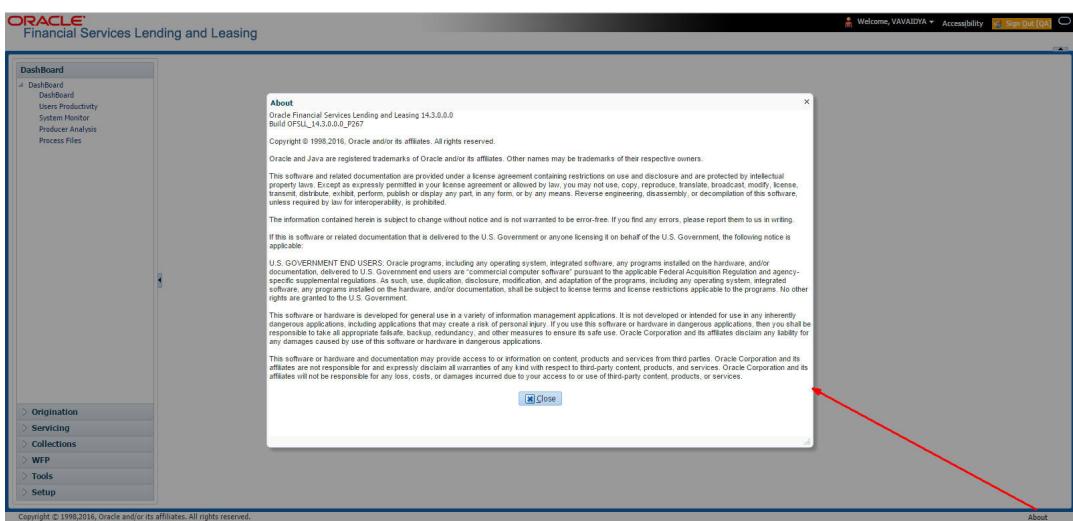
The Home screen consists of the following components:

- 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.



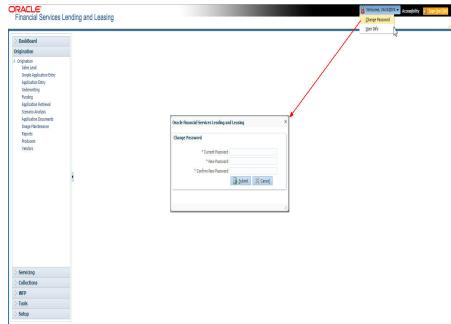
## Header

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:

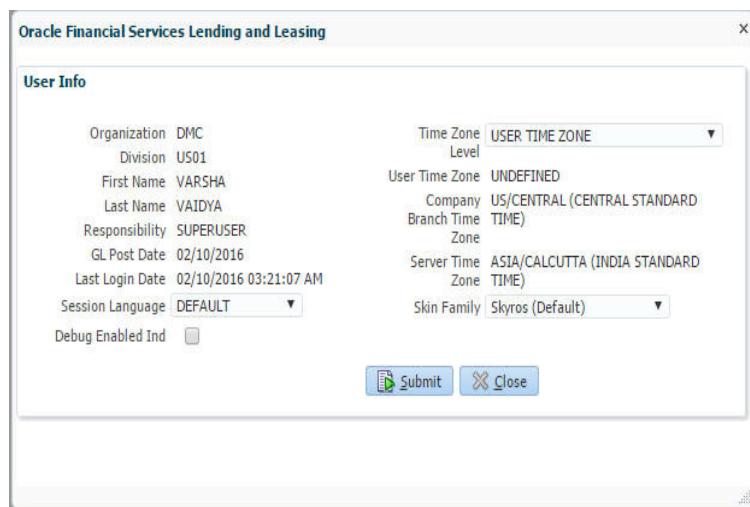


- Change Password – Click to change the current password.



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 the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server. If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.

You can click on  **List Files** button to view the list of logged files.

The screenshot shows the Oracle Financial Services Lending and Leasing System Monitor interface. The 'Database Server Log Files' tab is selected. A table lists log files with the following data:

File Name	File Type	File Size	File Time
JSVPRC_EN_000_01_DB12C_2084400	lob	5706	02/18/2016 06:14:11 AM
ALERT	lob	395	02/22/2016 03:59:16 AM
CSVPRC_EN_100_01_DB12C_3794335	lob	6390	02/22/2016 04:53:00 AM
CSVPRC_EN_100_01_DB12C_3854338	lob	116750	02/22/2016 05:36:42 AM
JSVPRC_EN_000_01_DB12C_2094362	lob	5706	02/18/2016 10:57:09 AM

The 'File Content' section displays the log entries for the selected file (JSVPRC\_EN\_000\_01\_DB12C\_2084400):

```

02/18/2016 17:44:11: 45:FLL:lv_use_BI::Y
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: weblogic
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: /scratch/work_area/DEV/QA143REL/r...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_BI_USER
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORT_ARCHIVE_DIRECTORY
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORTS_SERVER_TIMEOUT
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORTS_CLOUD_CONFIG

```

Click on **Show File** button to view the selected file contents in the 'File Content' section. You can also click **Download File** button to extract a copy of debug details.

**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

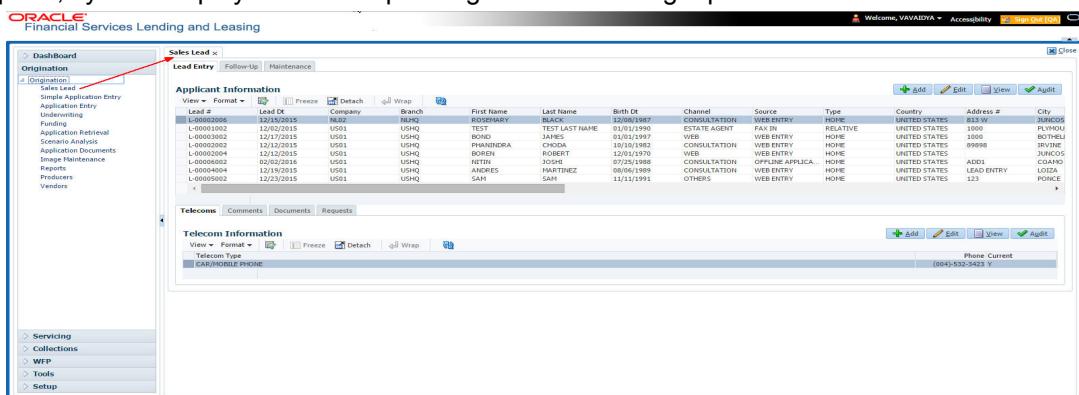
In the left pane, system lists and provides drop-down links for various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



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.

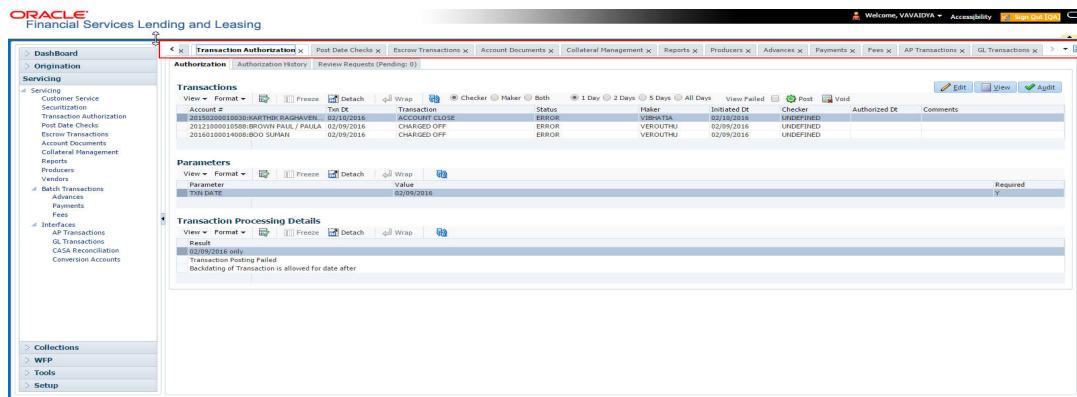
## Right Window

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.



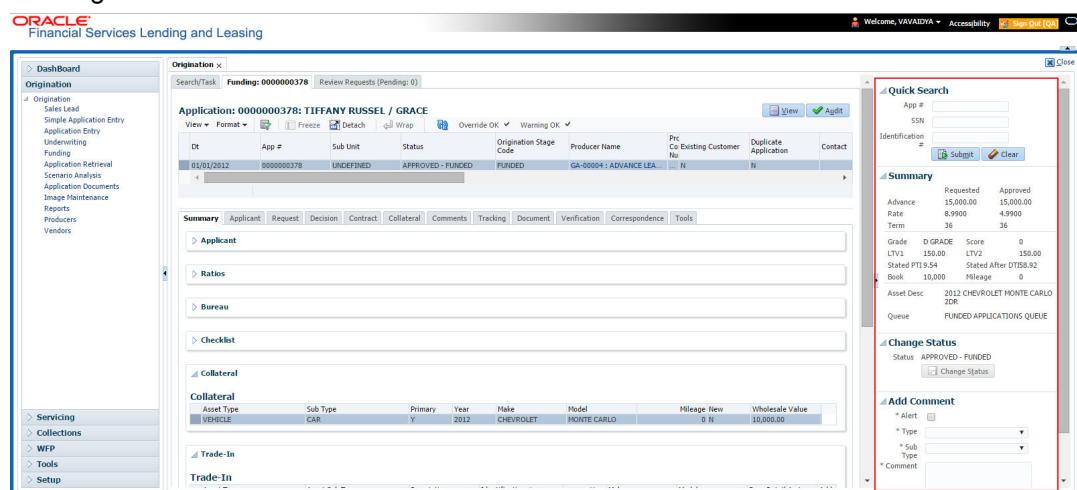
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

## 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:

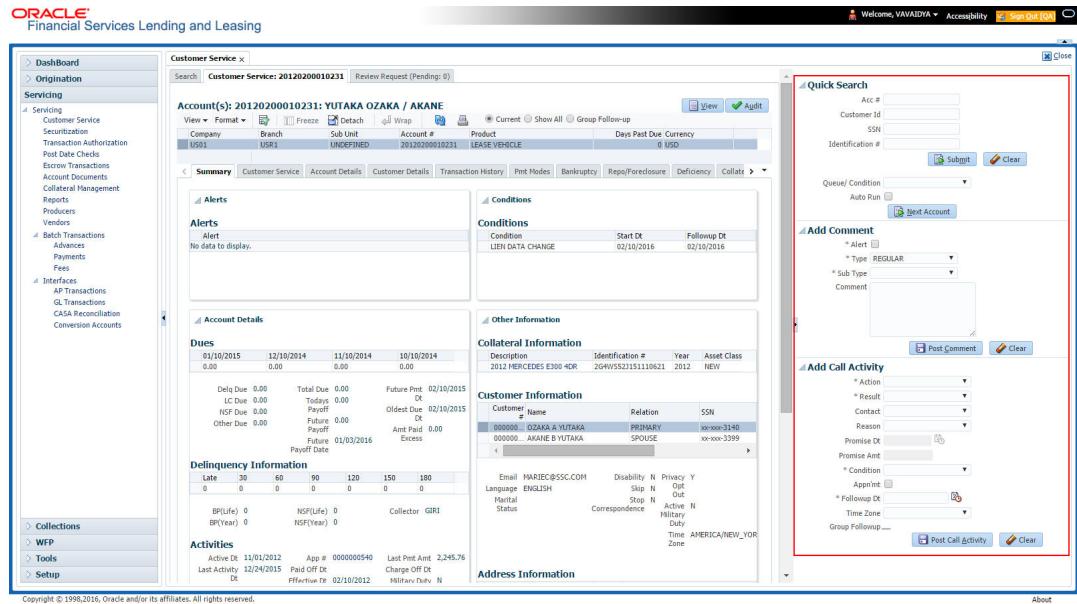


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

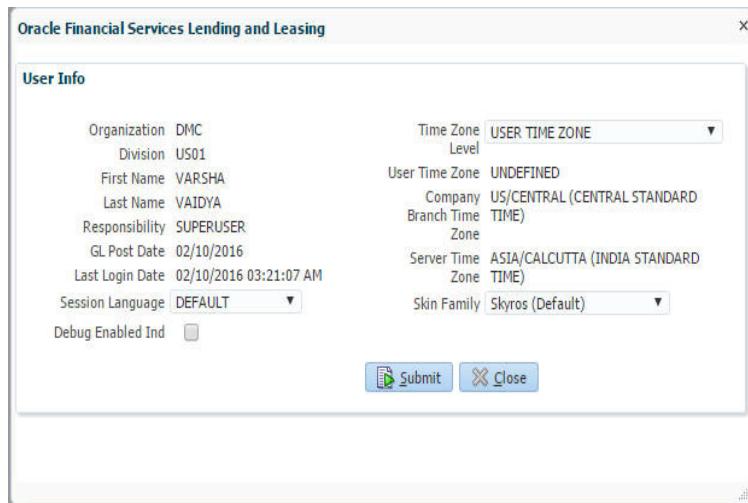
- Collection
- Bankruptcy
- Repossession
- Deficiency

**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:

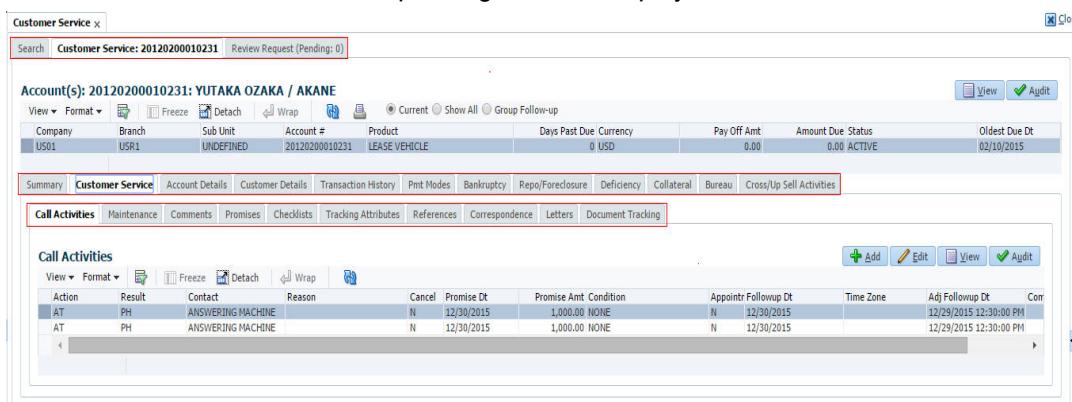
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in "User Definition" section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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.



The screenshot shows the Customer Service main screen. At the top, there is a header bar with 'Customer Service x' and a 'Close' button. Below the header is a search bar with 'Search' and 'Customer Service: 20120200010231' and a 'Review Request (Pending: 0)' button. The main content area has a title 'Account(s): 20120200010231: YUTAKA OZAKA / AKANE'. Below the title is a table with columns: Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table shows one row: US01, USR1, UNDEFINED, 20120200010231, LEASE VEHICLE, 0, USD, 0.00, 0.00 ACTIVE, and 02/10/2015. Below the table are several tabs: Summary, Customer Service (which is active and highlighted in white), Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. The 'Customer Service' tab has a red border around it. At the bottom of the screen is a 'Call Activities' section with its own tabs: Call Activities, Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, and Document Tracking. The 'Call Activities' tab is also highlighted with a red border.

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.

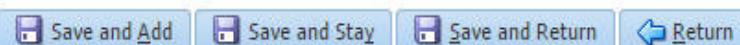
The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click <b>Add</b> , 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:

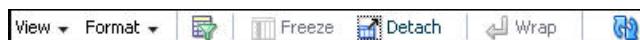
Basic Actions	Description
	Click to navigate to the first record.
	Click to navigate to the previous record.
	Click to navigate to the next record.
	Click to navigate the last record.

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

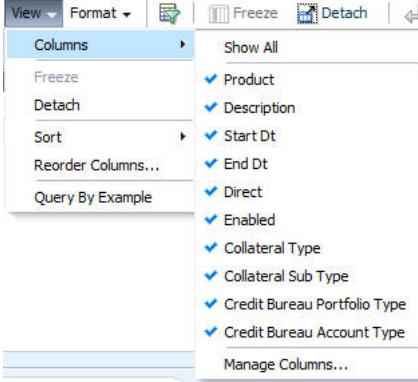
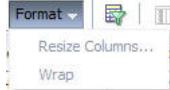
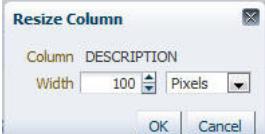
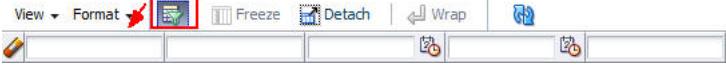
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

### 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:

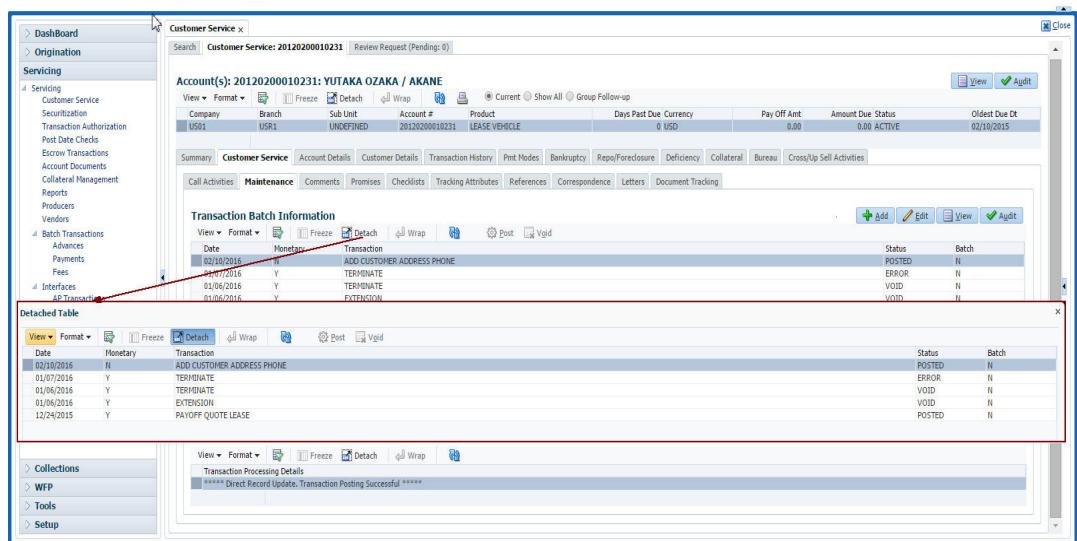
Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> <li>Customize columns you wish to view</li> <li>Sort the order of displayed data</li> <li>Reorder columns</li> </ul> <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p> 
Format	<p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select <b>Resize Columns</b> option from the <b>Format</b> drop-down list.</p>  <p>Specify the <b>Width</b> and unit for the selected column. Click <b>OK</b> to apply changes and <b>Cancel</b> to revert.</p>
Query by Example	<p>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.</p> 
Freeze	<p>Select the column at which you need to freeze the table and click <b>Freeze</b>. Function is similar to the freeze option in MS excel.</p>
Detach	<p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p>

Options	Description
Wrap	Select the column in which the data needs to be wrapped and click <b>Wrap</b> .
	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



The screenshot shows the Customer Service screen for account 20120200010231. The Transaction Batch Information table is highlighted with a red box. A red arrow points from the 'Detach' button in the main table above to this red box, indicating that clicking 'Detach' will open the table in expanded mode with details.

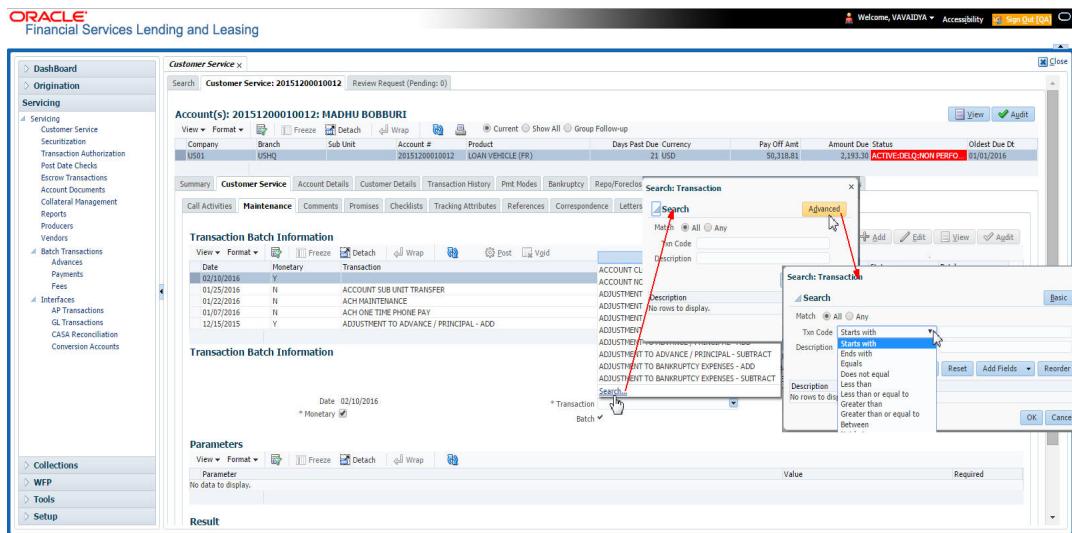
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

### 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.

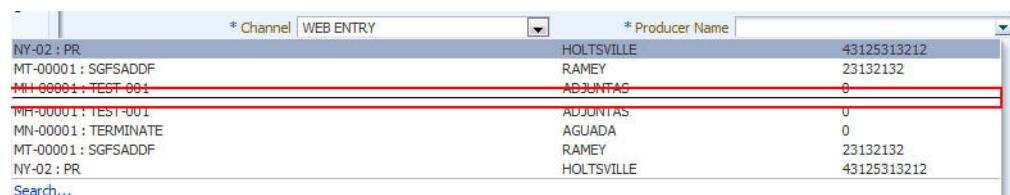


Click the arrow button available before 'Search' to toggle the search options.

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

Application

App # **UNDEFINED** !

Di 12/10/2016 !

**Select the product.**

\* Product **LOAN/VEHICLE (FR)** !

\* Channel **WEB ENTRY**

\* Priority **NORMAL**

\* Company **US01**

\* Branch **USHQ**

Sub Unit **P11**

Status **Open**

Originating State Code **US**

Billing Cycle **MONTHLY**

Purpose **VEHICLE/LOAN OR LEASE**

\* Producer **DEALER**

\* Product Name

Producer Contact Number

Region

Territory

Existing Customer

Duplicate Application

Loan Currency **USD**

\* Class **INDIVIDUAL**

Sales Agent **John**

\* CoSigner

Contact

Lead # **088888**

\* Owner DE

\* Warning OK

Save and Stay Save and Return Logout

### 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

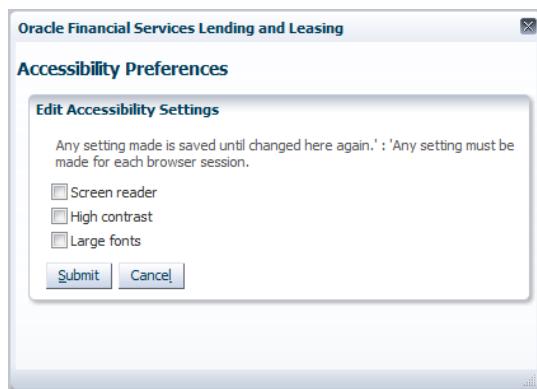
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- 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.

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## 2. Wholesale Floor Planning Setup

This chapter explains how to use the Wholesale Floor Planning Setup window to set up the WFP module in Oracle Financial Services Lending and Leasing.

---

### Note

Although WFP is a separate module, it uses the Oracle Financial Services Lending and Leasing system's seed data, as well as lookup codes defined on the Setup menu's Administration form. The Wholesale Floor Planning Setup form only records setup data specific to the WFP module (just as the Setup menu's Product module records data specific to the Loan, Line of Credit, and Lease modules.)

---

Please do not set up the Wholesale Floor Planning module until after you have completed all other aspects of Oracle Financial Services Lending and Leasing setup.

### 2.1 Set up the WFP Lookups

---

### Note

For more information about lookups, see this section of the **Lookups link (Lookups Setup Screen)** in the **Administration System Setup** of this guide.

---

#### To set up the WFP lookups

1. On the Oracle Financial Services Lending and Leasing ~~home~~ screen, click the **Setup** master tab.
2. Click the **Administration** bar link.
3. In the Administration screen's link bar, click the **System** drop-down link, then click **Lookups**.
4. In the **Lookups Setup** screen's **Lookup Types** section, the following lookup codes apply to the WFP module:

### 2.1.1 Set up the WFP Parameters

<b>Lookup Type:</b>	<b>Description:</b>
WFP_ACCR_BASE_DAYS_CD	BASE DAYS FOR COMPUTING ACCRUALS IN WFP
WFP_ADJUSTMENT_REASONS_CD	BATCH FILE ADJUSTMENT REASONS
WFP_ADJUSTMENT_TYPES_CD	BATCH UNITS FILE ADJUSTMENT TYPES
WFP_BATCH_STATUS_TYPES_CD	BATCH UNITS FILE STATUS TYPES
WFP_CL_ALTER_ACTIONS_CD	ALTERATION ACTION ON CREDIT LINES IN WFP
WFP_CL_ALTER_REASONS_CD	CREDIT LINE CHANGE REASONS
WFP_CONDITION_REASONS_CD	UNIT CONDITION REASONS
WFP_DELAY_DAY_BASIS_CD	DELAY DAY BASIS
WFP_FEE_CALC_METHODS_CD	FEE CALCULATION METHODS
WFP_GL_HEADER_SEGMENTS	GL HEADER SEGMENTS (SUB CODE USED FOR LABELS IN GLIS03)
WFP_LEVEL_IND_CD	SUB-TRANSACTION LEVEL INDICATORS
WFP_MONETARY_REASONS_CD	MONETARY TRANSACTION REASONS
WFP_PMT_MODES_CD	PAYMENT MODES OR METHODS
WFP_PMT_REASONS_CD	PAYMENT REASONS
WFP_PMT_STATUS_TYPES_CD	PAYMENT STATUS TYPES
WFP_PMT_TYPES_CD	PAYMENT TYPES
WFP_PRODUCER_STATUS_TYPES_CD	WHOLESALE PRODUCER STATUS
WFP_RATE_REASONS_CD	RATE CHANGE REASONS
WFP_RESCHED_REASONS_CD	UNIT RE-SCHEDULING REASONS
WFP_TXN_ACTION_TYPES_CD	TRANSACTION ACTION TYPES FOR FLOOR PLANNING
WFP_TXN_BALANCE_TYPE_CD	WHOLESALE FLOOR PLAN WFP WBT BALANCE CD CODES
WFP_TXN_SUB_TYPES_CD	TRANSACTION SUB TYPES (SUB CODE USED FOR INDICATING BALANCE)
WFP_TXN_TYPES_CD	FLOOR PLANNING TRANSACTION TYPES
WFP_UNIT_ASSET_TYPE_CD	WHOLESALE FLOOR PLAN ASSET TYPES
WFP_UNIT_COND_ACTION_CD	ACTION ASSOCITED WITH THE WFP UNIT CONDITION

<b>Lookup Type:</b>	<b>Description:</b>
WFP_UNIT_COND_REASON_CD	UNIT CONDITION REASONS
WFP_UNIT_COND_TYPES_CD	UNIT CONDITION TYPES
WFP_UNIT_STATUS_REASON_CD	UNIT STATUS CHANGE REASON
WFP_UNIT_STATUS_TYPES_CD	UNIT STATUS TYPES
WFP_UNIT_TYPES_CD	FLOOR PLAN UNIT TYPES
WFP_WCP_CEIL_INDEX_CD	WHOLESALE FLOOR PLAN WFP WCP CEIL INDEX CD CODES
WFP_WCP_MARGIN_INDEX_CD	WHOLESALE FLOOR PLAN WFP WCP MARGIN INDEX CD CODES
WFP_WCP_UNIT_CD	WHOLESALE FLOOR PLAN WFP WCP UNIT CD CODES
WFP_WFR_FEE_CALC_METHOD_CD	WHOLESALE FLOOR PLAN WFP WFR FEE CALC METHOD CD CODES
WFP_WIB_LEVEL_IND_CD	WHOLESALE FLOOR PLAN WIB LEVEL INDICATOR CODES

The following parameters apply to the WFP module:

- WFP\_MAX\_CYCLES\_BACKDT
- WFP\_REVERSE\_TXN\_IND

Wholesale Floor Planning parameters are set up at the system level.

#### System level parameters

In setting up system level parameters for wholesale floor planning, you will need to know the answer to the following two questions:

- The number of cycles back dated
- Which transactions use the reverse indicator?

---

#### Note

For more information about system level parameters, see this section of **Parameters link (Parameters Setup screen)** in the **Administration System Setup** of this guide.

---

#### To set up the WFP parameters at the system level

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Setup** master tab.
2. Click the **Administration** bar link.
3. In the Administration Setup link bar, click the **System** drop-down link, then click **Parameters**.
4. Click the **Parameters** drop-down link, then click **System**.
5. On the **System Parameters Setup** screen's **System Parameters** section, search for and set up the following parameters:

**Parameter:**

WFP\_MAX\_CYCLES\_BACKDT

**Description:**

WFP TRANSACTION NO.OF CYCLES BACKED

**Parameter Value:**

Type the number of cycles backed.

**Parameter:**

WFP\_REVERSE\_TXN\_IND

**Description:**

WFP REVRESAL OF TXN INDICATOR

**Parameter Value:**

Type the number of cycles backed.

## 3. Index Rates

### 3.1 Introduction

The Index Rates maintains your organization's history of periodic changes in index rates as it applies to wholesale floor planning. It allows you to define the interest rate for the loans extended to the producers by type of credit line. The index rate provides the base rate for a credit line where:

$$\text{interest rate} = \text{index rate} + \text{margin rate}.$$

An index type can have different rates depending on the start date. For each index type, the Index Rates section records the interest rate and the start date after which the rate is applicable. If you do not want to use a variable index rate, you can use the flat rate index.

### 3.2 Index Rate Link

While you can add new rates for an existing index type, you cannot modify or delete existing index rates.

#### To use the Index Rates link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup**→**Setup**→**WFP**→**Index Rates**

1. In the Index Types section, select the record you want to work with. **Note:** PRIME RATE

and FLAT RATE are the default, system defined rate types.

#### Note

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

2. In the **Index Types** section, enter, view, or edit the following information

In this field:	Do this:
<b>Index Type</b>	Select the index type (required).
<b>Short Description</b>	Enter the short description of the index rate type (required).
<b>Description</b>	Enter the longer description of the index rate type (required).
<b>Enabled</b>	Select to enable the index rate type.

3. In the **Index Rates** section, select the record you want to work with.

---

**Note**

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

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

---

4. In the **Index Rates** section, enter the following information

In this field:	Do this:
<b>Start Date</b>	Enter the start date of the index rate. <b>Note:</b> This cannot be less than current date (required).
<b>Rates</b>	Enter the rate. <b>Note:</b> For a particular index type, multiple rates cannot be entered in the Index Rates section with the same start date (required).
<b>Enabled</b>	Select to enable the index rate.

5. Click **Save** in the Index Types section.

For example,

Using the data in the sample graphic, let's assume the current date is February 5, 2009 (10/30/2008).

The entries in the Index Rates section for a PRIME RATE include:

Start Date	Rate
01/29/2009	3.0
10/16/2008	12.0
10/03/2008	8.0

In this scenario 8.0% will be the rate used by Oracle Financial Services Lending and Leasing to compute interest on October 10, 2008.

## 4. Fees

### 4.1 Introduction

The Fees link allows you to define the method of computing the various producer, credit line, and unit level fees. You can define different fee calculations for a state, producer, and credit line.

#### Note

The Fee Rules section on the Fees link displays all the system defined balance types, even those disabled on the Balance Types screen. This is necessary for Oracle Financial Services Lending and Leasing to retain the fee rules associated with the balance type in case any are already associated with any existing units.

### 4.2 Fees Link

#### To use the Fees link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup**→**Setup**→**WFP**→**Fees**.

1. In the **Fee Balances Types** section, select the record you want to work with.

#### Note

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

2. In the **Fee Balances Types** section, view the following information:

In this field:	View this:
<b>Fee</b>	The system defined fee types applicable for WFP (display only).
<b>Description</b>	The balance description of the fee type (display only).

In this field:	View this:
<b>Level</b>	View the balance type level at which a fee is applicable: PRODUCER, CREDITLINE, or UNIT (display only).

3. In the **Fee Rules** section, select the record you want to work and click **Show** in the **Details** column.

---

#### Note

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

---

4. In the **Fee Rules** section, enter, view, or edit the following information:

In this field:	Do this:
<b>State</b>	Select state initials (required).
<b>Producer #: Name</b>	Select the producer (optional).
<b>Credit Line</b>	Select the credit line (optional).
<b>Start Date</b>	Start the date from when the fee rule is applicable (required).
<b>End Date</b>	Start the date till which the fee rule is applicable. A blank field indicates no end date (optional).
<b>Enabled</b>	Select to enable this fee rule.
<b>Calculation Method</b>	Select the calculation method. If the calculation method is FLAT, then Fee% field should have the value 0.0 and the Fee Amount - Maximum field would have the same value as that in the Fee Amount - Minimum field. Oracle Financial Services Lending and Leasing uses the Fee Amount - Minimum field for fee calculation (required).
<b>Fee%</b>	Enter the fee percentage (required).
<b>Fee Amount Minimum</b>	Enter the minimum fee amount that would be charged to the producer (required).
<b>Fee Amount Maximum</b>	Enter the maximum fee amount that would be charged to the producer (required).

5. Click **Save** on the Fee Balance Types section.

FLEXCUBE WFP supports the following types of fees and calculation methods:

Description	Level	Calculation Methods supported
NON SUFFICIENT FEES	PRODUCER	FLAT
PRODUCER ANNUAL FEES	PRODUCER	FLAT

<b>Description</b>	<b>Level</b>	<b>Calculation Methods supported</b>
CREDIT LINE AUDIT FEES	CREDIT LINE	FLAT
LATE CHARGE	UNIT	FLAT PERCENTAGE OF PAYMENT DUE PERCENTAGE OF BALANCE PAYMENT UNIT CHARGE
UNIT SERVICE FEES	UNIT	FLAT
UNIT OTHER FEES	UNIT	FLAT

# 5. Pricings

## 5.1 Introduction

The Pricing link records the various pricing plans the financial institution offers to its producers. By default, sample pricing plans are available while setting up WFP. You can then modify and add plans to this screen. At least one pricing plan should be enabled.

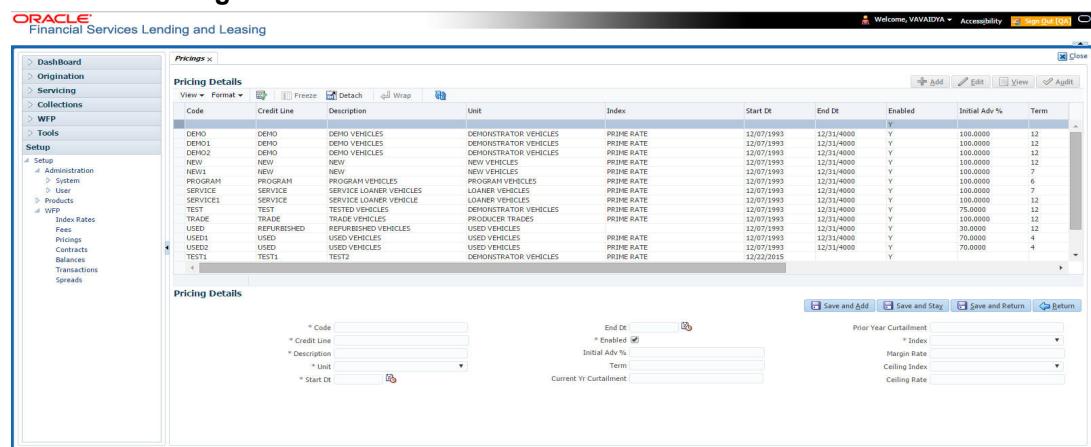
## 5.2 Pricing Link

Oracle Financial Services Lending and Leasing takes the index rate from the Index Rates screen for the code in the Margin Index field and adds the value of the Margin Rate to calculate the credit line's interest rate.

You cannot define different pricing policies for different producers (since producer is not a part of Policies setup). However, it is possible to overcome this by having two different credit lines on the Pricing screen, NEW-PRODUCER A and NEW-PRODUCER B, with the same unit type NEW.

### To use the Pricing link

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



Code	Credit Line	Description	Unit	Index	Start Dt	End Dt	Enabled	Initial Adv %	Term
DEMO	DEMO	DEMO VEHICLES	DEMONSTRATOR VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
DEMO1	DEMO	DEMO VEHICLES	DEMONSTRATOR VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
DEMO2	DEMO	DEMO VEHICLES	DEMONSTRATOR VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
NEW	NEW	NEW VEHICLES	NEW VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
NEW1	NEW	NEW VEHICLES	NEW VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
PROGRAM	PROGRAM	PROGRAM VEHICLES	PROGRAM VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	6
SERVICE	SERVICE	SERVICE LOANER VEHICLES	LOANER VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
SERVICE1	SERVICE	SERVICE LOANER VEHICLE	LOANER VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
TEST	TEST	TESTED VEHICLES	DEMONSTRATOR VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	75.0000	12
TRADE	TRADE	TRADED VEHICLES	PROGRAM VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	100.0000	12
USED	REFURBISHED	REFURBISHED VEHICLES	USED VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	30.0000	12
USED1	USED	USED VEHICLES	USED VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	70.0000	4
TEST1	TEST1	TEST12	DEMONSTRATOR VEHICLES	PRIME RATE	12/07/1993	12/31/4000	Y	70.0000	4
TEST12									

### Note

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

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

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

In this field:	Do this:
<b>Code</b>	Enter the pricing code (required).
<b>Credit Line</b>	Enter the credit line. Each entry in the list should be unique (required).

In this field:	Do this:
<b>Description</b>	Enter a description of the credit line (required).
<b>Unit</b>	Select the unit type. This describes the type of unit to which the pricing applies (required).
<b>Start Date</b>	Enter the start date. This is the date after which the pricing plan would be in use and available in maintenance. <b>Note:</b> The start date of a pricing plan cannot be less than the current date (required).
<b>End Date</b>	Enter the end date. This is the date after which the pricing plan would not be available. <b>Note:</b> The end date cannot be less than the current date or start date (optional).
<b>Enabled</b>	Select to enable the pricing policy.
<b>Initial Adv%</b>	Enter the initial advance percent. This indicates what percent of the value of the unit is given to the producer as an advance (loan). For example, if the value of a new vehicle is \$10,000 and the loan given to the producer is \$8,000 then the initial advance percent is 80 percent (optional).
<b>Term</b>	Enter the total term in months. This indicates the maximum term (in months) of the credit line (optional).
<b>Current Yr Curtailment</b>	Enter the percent of outstanding principal which need to be recovered from the producer each month in the current year.
<b>Prior Year Curtailment</b>	Enter the prior year curtailment percent (optional).
<b>Margin Rate</b>	Enter the margin rate. The interest rate equals the index rate plus margin rate. Index rate is the applicable interest rate for the selected index type (optional).
<b>Ceiling Index</b>	Select the ceiling index code. This indicates the index on which the interest rate ceiling would be based (optional).
<b>Ceiling Rate</b>	Enter the ceiling margin rate. This defines the ceiling for interest. The ceiling rate equals the ceiling index rate plus the ceiling margin rate. For example, if the index rate is three percent, the margin rate is one and a half percent, and the ceiling rate is five percent, then the interest rate is four and a half percent. If the index rate increases to four percent, the interest rate will be five percent and not five and a half percent (optional).

2. Click **Save** in the Pricing Details section.

# 6. Contracts

## 6.1 Introduction

The Contract link allows you to define the terms and conditions of your contracts. Contracts can be defined according to company, branch, and type of unit. You can add new contracts and modify the existing ones.

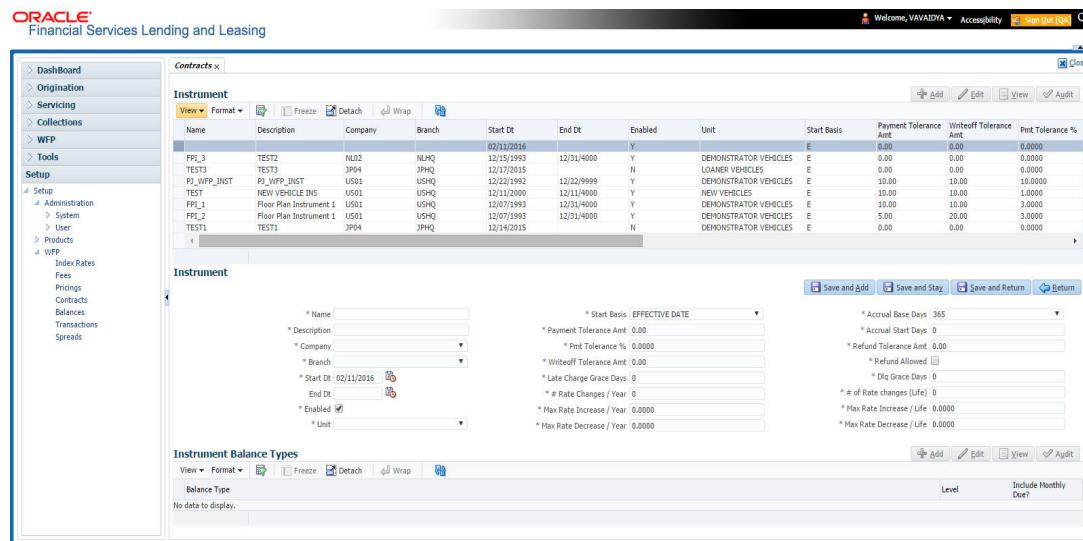
## 6.2 Contracts Link

Oracle Financial Services Lending and Leasing selects which instrument to offer based on whether:

- The instrument company/ branch matches the producer company/ branch. **Note:** We recommend setting up an instrument where the company / branch is ALL/ ALL to ensure proper performance in Oracle Financial Services Lending and Leasing
- The contract date at unit level should be between the instrument start and end date
- The instrument is enabled.

### To use the Contract link

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



Name	Description	Company	Branch	Start Date	End Date	Enabled	Unit	Start Basis	Payment Tolerance Amt	Writoff Tolerance Amt	Pmt Tolerance %
FP_3	TEST2	USQ2	USHQ	12/15/1993	12/31/4000	Y	DEMONSTRATOR VEHICLES	E	0.00	0.00	0.0000
TEST3	TEST3	JP04	JPHQ	12/11/2015		N	LOANER VEHICLES	E	0.00	0.00	0.0000
PI_WFP_INST	PI_WFP_INST	US01	USHQ	12/22/1992	12/22/9999	Y	DEMONSTRATOR VEHICLES	E	10.00	10.00	10.0000
TEST	NEW VEHICLE INV	US01	USHQ	12/11/2008	12/11/4000	Y	NEW VEHICLES	E	10.00	10.00	1.0000
FP_1	Floor Plan Instrument 1	US01	USHQ	12/07/1993	12/31/4000	Y	DEMONSTRATOR VEHICLES	E	10.00	10.00	3.0000
FP_2	Floor Plan Instrument 1	US01	USHQ	12/07/1993	12/31/4000	Y	DEMONSTRATOR VEHICLES	E	5.00	20.00	3.0000
TEST1	TEST1	JP04	JPHQ	12/14/2015		N	DEMONSTRATOR VEHICLES	E	0.00	0.00	0.0000

### Note

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

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

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

In this field:	Do this:
<b>Name</b>	Enter the unique name of the instrument (required).
<b>Description</b>	Enter the instrument description. This entry should briefly describe the instrument (required).
<b>Company</b>	Select the company for which the instrument is applicable (required).
<b>Branch</b>	Select the branch of the company for which the instrument is applicable (optional).
<b>Start Date</b>	Enter the start date. This is the date after which the instrument is in use and is available on the Wholesale Floor Planning Maintenance form (required).
<b>End Date</b>	Enter the end date after which the instrument is invalid and unavailable on the Wholesale Floor Planning Maintenance form. While this field can be empty, it cannot be less than the current date or start date (required).  A blank field indicates no end date (optional).
<b>Enabled</b>	Select to enable the contract instrument.
<b>Unit</b>	Select the unit type (required).  This field links the policies to contracts. There should be at least one enabled contract for every unique unit type (required).
<b>Start Basis</b>	Select the accrual start date basis. This indicates the date from which the interest rate would be calculated. For example, a start basis that equals the payment date implies that the interest rate calculation starts with the first payment date (required).
<b>Payment Tolerance Amount</b>	Enter the payment tolerance amount. This defines the acceptable shortfall in the monthly payment in dollars for which no penalty would be imposed (required).
<b>Writeoff Tolerance Amount</b>	Enter the writeoff tolerance amount. This is the tolerance acceptable while a unit gets paid off. The unit will be considered paid even if payment is falling short of actual due by this amount (required).
<b>Pmt Tolerance%</b>	Enter the payment tolerance percent. This defines the acceptable percent of the monthly payment due which no penalty would be imposed. For example, the tolerance can be set for 95 percent of payment due (required).
<b>Late Charge Grace days</b>	Enter the late charge grace days. This is the number of days after the payment due date during which no late fee would be charged (required).
<b># Rate Changes/Year</b>	Enter the number of rate changes in a year. This is the maximum number of times the rate can be changed in a year for a unit. <b>Note:</b> The number of rate changes in a year cannot exceed the number of rate changes for the life of the contact (required).

In this field:	Do this:
<b>Max Rate Increase Year</b>	Enter the maximum rate increase in a year. This is the ceiling limit for rate increases in a year (required).
<b>Max Rate Decrease Year</b>	Enter the maximum rate decrease in a year. This is the floor limit for rate decreases in a year (required).
<b>Accrual Base Days</b>	Select the accrual base days. This is the number of days the instrument assumes in a year for interest computation: 360, 365, or 366. If the accrual base is selected as 365, the interest computation would be based on actual days (365) and the base would be 365. However, in this case, if the year happens to be a leap year and the actual day's computation includes the month of February, then the additional day of leap year is not considered (required).
<b>Accrual Start Days</b>	Enter the accrual start days. This is the number of days after which interest accrual starts once the instrument is in use (required).
<b>Refund Tolerance Amount</b>	Enter the refund tolerance amount. If the refund due to the producer is more than this, the tolerance amount is refunded. <b>Note:</b> You cannot complete this field if the Refund Allowed box is selected (required).
<b>DLQ Grace Days</b>	Enter the delinquency grace days. This is the number of days after the payment due date during which the account will not be considered delinquent (required).
<b># Rate Change Life</b>	Enter the number of rate changes in life. This is the maximum number of times the rate can be changed during the life of the contract (required).
<b>Max Rate Increase Life</b>	Enter the maximum rate increase in life of loan. This is the ceiling limit for rate increase during the entire life of the contract (required).
<b>Max Rate Decrease Life</b>	Enter the maximum rate decrease in life. This is the floor limit for rate decrease during the entire life of the contract (required).
<b>Refund Allowed</b>	If selected, this check box indicates this instrument allows a refund in case the producer pays in excess of what is due (required).

The Instrument Balance Types section allows you to define the balance type for the selected instrument at the producer, credit line, or unit level.

2. In the **Instrument Balance Types** section, select the record you want to work with.

---

#### Note

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

---

3. In the **Instrument Balance Types** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
<b>Balance Type</b>	Select the balance type (required).
<b>Level</b>	View the level indicator. This entry is based on the selected Balance Type and is non-editable (required).
<b>Include Monthly Due ?</b>	Select to compute the minimum monthly payment.

4. Click **Save** in the Instrument section.

# 7. Balances

## 7.1 Introduction

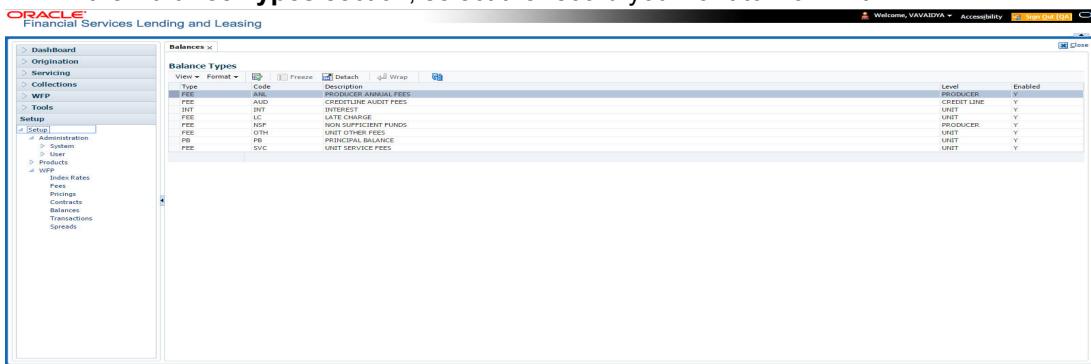
The Balance Types link displays the various types of balance types computed for each producer (or “dealer”) set up in the WFP module. The balances defined in the Balance Types section are fixed, system defined, and set up during WFP installation. You cannot add or modify any balance types. However, you can choose not to use a balance type by clearing its Enabled check box.

## 7.2 Balances Link

### To view the Balance Types link

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

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



### Note

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

2. In the **Balance Types** section, view the following display only information:

In this field:	View this:
<b>Type</b>	The transaction type.
<b>Code</b>	The balance code.
<b>Description</b>	The description.
<b>Level</b>	The balance level. This indicates whether the balance is computed at PRODUCER, CREDIT LINE, or UNIT level.
<b>Enabled</b>	Select to enable the balance types. When this check box is clear, Oracle Financial Services Lending and Leasing will not compute this balance from that date on for all new producers, credit lines, or units.

---

**Note**

The balance types PRINCIPAL BALANCE and INTEREST should be enabled at the UNIT level.

---

# 8. Transactions

## 8.1 Introduction

The Transactions records the system defined, consolidated list of transaction codes available in the WFP module.

The transaction codes defined on this screen are fixed, system defined, and set up during WFP installation; you cannot modify them. However, you can choose not to use a transaction code by clearing its Enabled check box. You can also choose which transactions affect the general ledger by selecting the GL check box.

The transaction codes defined here are available on the Wholesale Floor Planning Maintenance form.

### Note

If any transaction code is disabled on the Transaction Codes screen, it may have an impact on the spreads if the disabled transaction code was listed in the Spread Details section on the Spreads screen. Oracle Financial Services Lending and Leasing would not be able to prevent allocation of payment to this code in spite of it being disabled.

## 8.2 Transaction Codes Link

### To use the Transaction Codes link

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

Code	Description	Type	Sub Type	Action	Manual	GL	Enabled
PMTDUE	PMT DUE DATE	DUE DATE HISTORY FOR UNITS	DUE DATE	POST	N	N	Y
DSBR	AMOUNT DISBURSED			POST	N	N	Y
FAANL	ANNUAL FEE	FEES	PRODUCER ANNUAL FEES	POST	Y	N	Y
FAANLB	ANNUAL FEE - BILLED	FEES	PRODUCER ANNUAL FEES	BILLING	N	N	Y
QFAANL	ANNUAL FEE - CHARGE-OFF	FEES	PRODUCER ANNUAL FEES	CHARGE-OFF	Y	N	Y
QFAANL	REVERSED - ANNUAL CHARGE-OFF	FEES	PRODUCER ANNUAL FEES	REVERSE	N	N	Y
RFAANL	REVERSED - ANNUAL FEE	FEES	PRODUCER ANNUAL FEES	REVERSE	N	N	Y
RFBANL	REVERSED - ANNUAL FEE BILLED	FEES	PRODUCER ANNUAL FEES	REVERSE	N	N	Y
VFAANL	REVERSED - ANNUAL FEE WAIVED	FEES	PRODUCER ANNUAL FEES	VOID	N	N	Y
WFANL	ANNUAL FEE - WAIVED	FEES	PRODUCER ANNUAL FEES	WAIVE	Y	N	Y

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

### Note

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

2. In the **Transaction Codes** section, enter, view, or edit the following information

In this field:	Do this:
<b>Code</b>	Enter transaction type code. This is a system defined code for the transactions. The first letter of the code indicates the type of task the transaction performs:  P – payment F – fee O – charge off Q – reverse charge off R – reverse W – waive V – reversal of waived transaction (required).
<b>Description</b>	Enter the description associated with the Transaction code. This is a system defined field that can be modified by users (required).
<b>Type</b>	Select the transaction type. This field maps the transaction code to into Transaction types (required).
<b>Sub Type</b>	Select the sub type (required).
<b>Action</b>	Select the action type. For more information about the Action field, see the following section,  <b>A Note about the Action Field.</b> <b>Note:</b> If a transaction code has an action of POST, WAIVE, or CHARGEOFF, then a REVERSE action should also be associated with this code (required).
<b>Manual</b>	Select to allow users to post these transactions on the Wholesale Floor Planning Maintenance form.
<b>GL</b>	Select to post the transaction to the general ledger when performed.
<b>Enabled</b>	Select to enable the transaction code.  <b>Note:</b> Transactions codes which are not selected are not available in the LOVs on the WFP maintenance screens.

---

#### Note

Transaction codes of transaction type INTEREST and PRINCIPAL cannot have a cleared Enabled check box.

---

3. Click **Save** in the Transaction Codes section.

#### **A Note about the Action Field**

The Action field indicates how the transaction code affects the account. The standard actions associated with the various transaction codes are as follows:

- POST
- BILLING
- CHARGE-OFF

- WAIVED
- REVERSE
- VOID

Most Type field and Sub Type field combinations have an action and a reverse action associated with them. Each Type field, Sub Type field, and Action field combination is identified using a unique transaction code.

For example,

The **Type FEE** and **Sub Type** PRODUCER ANNUAL FEES combination has the eight following actions associated with it, each having a unique transaction code:

Note that there are four actions and four reverse actions associated with the Annual Fee.

Code	Description	Type	Sub Type	Action
FAANL	Annual Fee	Fee	Producer Annual Fees	Post
RFAANL	Reversed - Annual Fee	Fee	Producer Annual Fees	Reverse
FBANL	Annual Fee - Billing	Fee	Producer Annual Fees	Billed
RFBANL	Reversed - Annual Fee Billing	Fee	Producer Annual Fees	Reverse
OFAANL	Annual Fee - Chargeoff	Fee	Producer Annual Fees	Chargeoff
QFAANL	Reversed - Annual Fee Chargeoff	Fee	Producer Annual Fees	Reverse
WFAANL	Annual Fee - Waived	Fee	Producer Annual Fees	Waived
VFAANL	Reversed - Annual Fee Waived	Fee	Producer Annual Fees	Reverse

Most of the Type and Sub Type combinations would have these eight transaction codes. However, there are some transactions such as Payment, Rate Change, Rescheduling Unit, Void, and Status Change which may not have all eight codes.

Details of the transaction codes would be listed in the seed data.

# 9. Spreads

## 9.1 Introduction

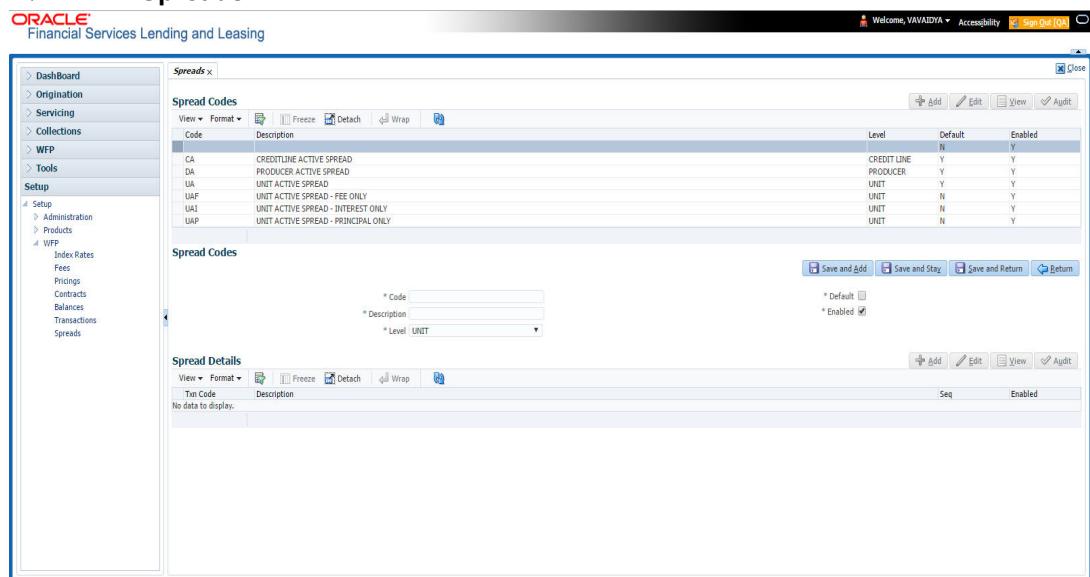
The Spreads link records the order in which Oracle Financial Services Lending and Leasing allocates a payment spread for a spread transaction code. You can add to or disable the seed data sample spreads on this screen as you choose. However, you must verify that there is no residual dollar amount, as Oracle Financial Services Lending and Leasing refunds the producer any balance not used in the spread.

## 9.2 Spreads Link

Spread details uses the transaction codes listed in the transaction codes setup. In case any of the transaction codes are disabled from transaction codes setup, Oracle Financial Services Lending and Leasing would not remove that code from spread details. You must manually verify that such codes are removed from the spread details as well.

### To use the Spreads link

On the Oracle Financial Services Lending and Leasing home screen, click **Setup**→**Setup**→**WFP**→**Spreads**.



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

---

#### Note

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

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

In this field:	Do this:
<b>Code</b>	Enter an unique code for the spread (required).

In this field:	Do this:
<b>Description</b>	Enter a description for the spread code (required).
<b>Level</b>	Select the indicator to define the level at which the fee is applicable. <b>Note:</b> While making changes on the Spreads screen, make sure that there is one and only one enabled spread code for each level (required).
<b>Default</b>	Select to indicate this a default spread code.
<b>Enabled</b>	Select to enable this spread code.

The **Spread Details** section records the details of the transaction codes to which Oracle Financial Services Lending and Leasing applies the spread, as well as the priority for applying the spread over multiple transactions. At least one enabled transaction code should be available for each spread.

3. In the **Spread Details** section, select the record you want to work with.

---

#### Note

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

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

---

4. In the **Spread Details** section, enter, view, or edit the following information:

In this field:	Do this:
<b>Txn Code</b>	Select the transaction code (required).
<b>Description</b>	View the transaction code description as set up on the Setup master tab's Transaction Code screen (display only).
<b>Seq</b>	Enter the sequence in which the spread would be applied to various Txn codes (required).
<b>Enabled</b>	Select to enable the this spread detail.

5. Click **Save** on the Spread Codes section.

---

## Appendix A: Late Fee Methods Definitions

### **FLAT AMOUNT**

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

For example, if the FLAT AMOUNT late fee is set at \$25, and the account is \$900 overdue, then the late fee assessed will be \$25. For each month the account is overdue, regardless of the amount, the late fee assessed will be \$25.

### **PERCENTAGE OF PAYMENT DUE**

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

For example, if the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only \$90 of a \$200 standard payment is due, then the late fee will be \$9 (10% of 90).

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then every month the late fee is computed only on the amount due for that month (\$300 or part of \$300) -- not on \$900.

### **PERCENTAGE OF STANDARD PAYMENT**

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

For example, if you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was \$500, and the account was due for \$2000, then the late fee will be \$50 (10% of 500). In other words, every month the system computes the late fee using monthly standard payment amount (\$500), irrespective of the amount paid by the customer.

If the customer pays \$400 out of \$500, the system still computes the late fee using \$500, and not on \$100.

### **FLAT AMOUNT PYRAMID LAW**

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of "flat" late fees. If an account is overdue, then the system assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, then a new late charge will not be created, even if the payment made does not fulfill the current amount due.

For example, if a customer is assessed a late fee of \$25 for 1/2005, and makes his \$200 standard payment in 2/2005, that person cannot be assessed a new \$25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just \$199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a \$25 late fee for 2/2005.

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.

## **PERCENTAGE OF PAYMENT DUE PYRAMID LAW**

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of "percentage of payment due" late fees. If an account is overdue, then the system assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only \$90 of a \$200 standard payment was due, then the late fee would be \$9.

If \$3000 on a loan with a standard payment of \$200 was due, the late fee would be \$20. However, if a customer was assessed a late fee of \$9 for 1/2005, and makes his \$200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

---

### **Note**

The system computes the late fee based on the payment due for only that month and not the accumulated due amounts.

---

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then the system computes the late fee every month with the amount due for that month (\$300 or part of \$300) and not on \$900.

## **PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW**

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of "percentage of standard payment" late fees. If an account becomes overdue, then the system assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is \$200, then \$20 (10% of 200) is owed. If only \$90 of a \$200 standard payment was due, then the late fee would still be \$20.

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of \$20 for 1/2005, and makes the \$200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the system could assess a late fee for 2/2005.

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## Appendix B: 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, or cutting off of calculated amounts.

**Rounding** will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

**Raising** will always increase the resulting amount to the next number up to the second decimal.

**Cutting off** will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN\_AMOUNT\_ROUND\_METHOD on the Administration form (Setup menu bar > Administration link > System link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN\_AMOUNT\_ROUND\_FACTOR on the Administration form. Currently, the system supports rounding up to two decimals only.

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

#### **Example 1: Amount: 234.136**

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

#### **Example 2: Amount: 234.134**

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

#### **Example 3: Amount: 234.1319999**

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

---

**Note**

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

---

**Rate Attributes**

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

---

**Note**

Index rounding does not apply to fixed rate leases.

---

The system currently supports the following rounding of methods.

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

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

**Examples**

Current rate:	5.125
Round of rate:	5.25
Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST 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