

Oracle Financial Services Repricing Patterns

User Guide

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ORACLE
Financial Services

Repricing Patterns

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Document Control

Version Number	Revision Date	Change Log
1.0	June 2022	Created the first draft of the document.
2.0	September 2022	Updated document for Summary UI changes.

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1 Get Help

Topics:

- [Get Help in the Applications](#)
- [Learn About Accessibility](#)
- [Get Support](#)
- [Get Training](#)
- [Join Our Community](#)
- [Share Your Feedback](#)
- [Before You Begin](#)

1.1 Get Help in the Applications

Use Help icons to access help in the application.

Note that not all pages have Help icons. You can also access the [Oracle Help Center](#) to find guides and videos.

1.1.1 Additional Resources

- Community: Use [Oracle Cloud Customer Connect](#) to get information from experts at Oracle, the Partner Community, and other users.
- Training: Take courses on Oracle Cloud from [Oracle University](#).

1.2 Learn About Accessibility

For information about Oracle's commitment to accessibility, visit the [Oracle Accessibility Program](#). Videos included in this guide are provided as a media alternative for text-based topics also available in this guide.

1.3 Get Support

You can get support at [My Oracle Support](#).

For accessible support, visit Oracle Accessibility Learning and Support.

1.4 Get Training

Increase your knowledge of Oracle Cloud by taking courses at [Oracle University](#).

1.5 Join Our Community

Use [Cloud Customer Connect](#) to get information from industry experts at Oracle and in the Partner Community. You can join forums to connect with other customers, post questions, and watch events.

1.6 Share Your Feedback

We welcome your feedback about Oracle Applications User Assistance. If you need clarification, find an error, or just want to tell us what you found helpful, we did like to hear from you.

You can email your feedback to [My Oracle Support](#).

Thanks for helping us improve our User Assistance!

1.7 Before You Begin

Refer to following Documents:

- [See What's New](#)
- [Get started with Cash Flow Engine Cloud Service](#)

2 Repricing Pattern

User Defined Repricing Patterns provide a mechanism to capture Instrument Repricing Patterns that are too complex to be accommodated through the use of the Standard Account Table Fields. You can utilize a Repricing Pattern to generating Cash Flows by entering the Adjustable Type Code as “Repricing Pattern” along with actual Repricing Pattern Code for the relevant Instrument Records.

The procedure for working with and managing Repricing Patterns is, similar to that of other Oracle Business Rules.

Topics

- [Navigation Path in UI](#)
- [Repricing Pattern Summary Page](#)
- [Search Repricing Patterns](#)
- [Create a Repricing Pattern](#)
- [View and Edit Repricing Patterns](#)
- [Copy Repricing Patterns](#)
- [Delete Repricing Patterns](#)

2.1 Navigation Path in UI

Select **Cash Flow Engine Cloud Service** menu, select the **Maintenance**, and then select **Repricing Pattern**.

2.2 Repricing Pattern Summary Page

This page is the gateway to all Repricing Patterns and related functionality. You can navigate to other pages relating to Repricing Patterns from this point.

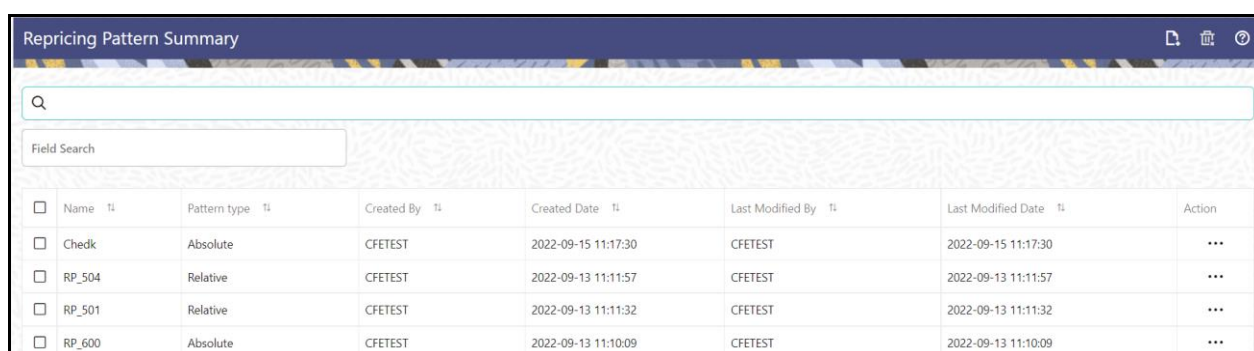
The Cash Flow Repricing Summary Page displays the following columns.

Table: Repricing Pattern Rule – Fields and Descriptions

Column	Description
Name	Displays the Repricing Pattern Rule's Short Name. Mouse over the Name field to view the Code and Description details.
Pattern Type	Displays the Repricing Pattern Type, such as Absolute or Relative.
Created By	Displays the Name of the user who created the Repricing Pattern.
Created Date	Displays the Date and Time at which a Repricing Pattern was created.

Column	Description
Last Modified By	Displays the Name of the user who last modified the Repricing Pattern Rule.
Last Modified Date	Displays the Date and Time when Repricing Pattern was modified last.
Action	Displays the list of actions that can be performed on the Repricing Pattern Rule. For more information, see Repricing Pattern – Icons and Descriptions .





Figure 1: Repricing Summary Page



Name	Pattern type	Created By	Created Date	Last Modified By	Last Modified Date	Action
Chedk	Absolute	CFETEST	2022-09-15 11:17:30	CFETEST	2022-09-15 11:17:30	...
RP_504	Relative	CFETEST	2022-09-13 11:11:57	CFETEST	2022-09-13 11:11:57	...
RP_501	Relative	CFETEST	2022-09-13 11:11:32	CFETEST	2022-09-13 11:11:32	...
RP_600	Absolute	CFETEST	2022-09-13 11:10:09	CFETEST	2022-09-13 11:10:09	...

The Action column on the Repricing Pattern Summary Page offers several actions that allow you to perform different functions. The following actions are available for the Repricing Pattern Rule.

Table: Repricing Pattern Rule – Icons and Descriptions

Fields	Description
Add	Click Add icon to build a new Repricing Pattern Rule.
Multiple Delete	Select one or more rules in the table and then click the (-) icon at the top right of the Summary Page to delete more than one rule at the same time.
View/Edit	Click  in the Action column and select View/Edit to view or edit the contents of a Repricing Pattern Rule in Read/Write format. Depending on User Privileges the rule will open in either View or Edit Mode.
Save As	Click  in the Action Column and select Save As to create a copy of an existing Repricing Pattern Rule.
Delete	Click  in the Action column and select Delete to delete an existing Repricing Pattern Rule.
Dependency Check	Click  in the Action column and select Dependency Check to view objects where selected Repricing Pattern Rule is used.

2.3 Search Repricing Pattern

Search for a Repricing Pattern to perform any of the following tasks:


- View
- Edit
- Copy
- Delete

Prerequisites

Predefined Repricing Patterns

Procedure

To search the repricing patterns, follow these steps:

1. Navigate to the **Repricing Pattern Summary** Page.
2. Enter the code or name of the pattern in Search Criteria.
3. Click the **Search**  .

Only patterns that match the search criteria are displayed.

2.4 Create Repricing Patterns

You create Repricing patterns to capture the Repricing Behavior of instruments whose rates change according to complex schedules.

To create the Repricing Pattern, follow these steps:

1. Navigate to Repricing Pattern Summary Page.
2. Click **Add** icon.
The **Add Repricing Pattern** Page is displayed.
3. Enter a Numeric Code Value for the new Repricing Pattern. You can also click Generate Code Option in Code field to generate the code automatically.
4. Enter the name of the pattern.
5. Type a brief description for the pattern.
6. Select the Repricing Pattern Type: **Absolute** or **Relative**.

The selection of the Repricing Pattern type determines the fields that are displayed in the Repricing Events Table and the information you must provide to successfully define that pattern type. See:

- [Defining Absolute Repricing Patterns](#)
- [Defining Relative Repricing Patterns](#)

7. Click **Save**.

2.4.1 Define Absolute Repricing Patterns

The Absolute Repricing Pattern is used for instruments that are date dependent. Each specific date is a separate event. You need to enter the month and day for each event, except for the initial event.

Figure 2: Define Absolute Repricing Pattern



Prerequisites

Selecting Absolute as the pattern type.

Procedure

This table describes key terms used for this procedure.

Table: Key Terms used in Absolute Repricing Pattern

Key Terms	Description
Add Row 	Allows you to add one or more Repricing Events.
Add Multiple Rows 	Allows you to add more Repricing Events.
Define	Add detail for each Repricing Event.
Delete	Allows you to delete specific rows in the Repricing Events Table.
Month	In conjunction with the Day field, this drop-down menu, allows you to specify a unique month-day combination for a Repricing Event.
Day	In conjunction with the Month drop-down menu, this field allows you to specify a unique month-day combination for a Repricing Event.

To define Absolute Repricing Pattern, perform the following:

1. Select **Pattern Type** as **Absolute**.
2. Specify the required month-day combination for the event. You cannot specify a month-day combination for the first event as this row is reserved for the initial period.
3. Select the **Repricing Type**: Flat or Indexed.
The default is flat. If you select Indexed, the system automatically changes the fields available for entry.
Note: You can change your selection of the Repricing Type at any point in this process. Sometimes it may cause a loss of data.
For more information on Flat Repricing Type, see [Repricing Event is Flat Repricing](#).
For more information on Index Repricing Type, see [Repricing Event is Index Repricing](#).
4. Select **Balance Tier** option:
 - **None**: If selected, the Balance Tiered Pricing is not applied.
 - **Current Balance**: Users can define balance tiers and associate different rates with the corresponding balance tier level.
5. Click **Define**.

2.4.1.1 Repricing Event is Flat Repricing

Flat Rate: A Flat Rate is a specific rate—it is directly input.

To define a Flat Rate Event, follow these steps:

1. Select the **Flat** option from **Repricing Method** drop-down list for the event you are going to define. Notice the bottom half of the screen refreshes, displaying the required inputs. Complete the following steps on the Add Repricing Events Page:
2. Enter the **Net Rate**.
3. Enter the **Gross Rate**.
4. Enter the **Transfer Rate**.

NOTE The **Transfer Rate** functionality will be released in future. You must enter a valid value for at least one of these rate fields.

5. Click **Apply**.

The **Event Summary** Page is displayed. At this point, you have the option of defining additional events or saving. To add an additional event, repeat Click **Add Row**. You can edit the details of Defined Event.

2.4.1.2 Repricing Event is Indexed Repricing

An Indexed Rate is a set of parameters used to calculate a rate.

To define an Indexed Rate Event, follow these steps:

1. Select the **Indexed** option from **Repricing Method** drop-down list for the event you are going to define. Notice the bottom half of the screen refreshes, displaying the required inputs. Complete the following steps on the Add Repricing Events Page:
2. Select the **Interest Rate Curve**.
3. Select the **Transfer Price Curve**.

NOTE The **Transfer Price Curve** functionality will be released in the future.

4. Enter the **Yield Curve Term** and select the appropriate **Multiplier**.
5. Enter the **Net Margin**.
6. Enter the **Gross Margin**.
7. Enter the **Transfer Price Margin**.
8. Enter the **Rate Cap Life**.
9. Enter the **Rate Floor Life**.
10. Enter the **Rate Set Lag** and select the appropriate **Multiplier**.
11. Click **Apply**. The **Event Summary** Page is displayed.
12. At this point, you have the option of defining additional events or saving. To add an additional event, repeat Click **Add Row**.
13. Click **Save**.

The Repricing Pattern is saved and the **Repricing Pattern Summary** Page is displayed.

2.4.2 Define Relative Repricing Patterns

The Relative Repricing Pattern is used for instruments where the repricing is determined by the elapsed time since origination. Defining a Relative Repricing Pattern involves the definition of a series of repricing events applicable to a specific Repricing Pattern Code. You need to specify the length of each Repricing Period and the number of times that event should occur before calculating the next event in the pattern.



Figure 3: Define Relative Repricing Pattern
Prerequisites

Selecting Relative as the pattern type.

Procedure:

This table describes key terms used for this procedure.

Table: Key Terms used in Relative Repricing Pattern

Key Terms	Description
Add Row 	This allows you to Add one or more Repricing Events.
Add Multiple Rows 	Allows you to add more Repricing Events.
Delete	This allows you to delete specific rows in the Repricing Events Table. You need to specify the following parameters in the Repricing Events Table for a Relative Repricing Pattern:
Frequency	In conjunction with the Multiplier drop-down menu, this field allows you to specify how often Repricing occurs.
Multiplier	The unit of time applied to the frequency. The choices are: Days Months Years
Repeat	This allows you to specify the number of times a repricing event should be repeated.
Repricing Method	A drop-down list, it displays the Repricing Type, Flat Rate or Indexed Rate, associated with a particular event.

The steps to create relative Repricing Patterns are similar to creating [Absolute Repricing Patterns](#).


The only difference is that the fields in the Repricing Events Table are different.

Select **Pattern Type** as **Relative** and follow the steps mentioned in Creating [Absolute Repricing Patterns](#) Section.

2.5 View and Edit Repricing Pattern

You can view existing Repricing Pattern, and you can edit existing patterns, provided you have Read/Write privileges.


To view and edit a Repricing Pattern, follow these steps:

1. Navigate to the **Maintenance** and select **Repricing Pattern**.
2. Search for a Rule. For further information, see the [Searching for Rules](#) Section.
3. Click  in the Action column and select **View/Edit** to open the rule you want to update.
4. Update the Rule details.
5. Click **Apply** or **Save**, depending on the Rule type.

2.6 Copy Repricing Pattern

You can copy patterns to avoid having to enter data multiple times. This saves time and effort and also reduces mistakes.

To copy a Repricing Pattern, follow these steps:

1. Navigate to the **Maintenance** and select **Repricing Pattern**.
2. Search for a Rule.
For more information, see the [Searching for Rules](#) Section.
3. Click  in the **Action** column and select **Save As** to duplicate the rule.
4. Select a folder where you want to save the Rule Copy.
5. Enter a unique name for the new Rule.
6. (Optional) Enter a brief description of the Rule.
7. Select the access type.
8. Click **Save**.

2.7 Delete Repricing Pattern

You can delete patterns that are no longer required.


NOTE

A pattern cannot be retrieved after deletion.

Restrictions on deleting patterns are:

- You cannot delete patterns if you have only Read privileges. Only users with Read/Write privileges and pattern owners can delete patterns.
- You cannot delete a pattern that has a dependency.


To delete a Repricing Pattern, follow these steps:

1. Navigate to the **Maintenance** and select **Repricing Pattern**.
2. Search for a Rule. For more information, see the [Searching for Rules](#) Section.
3. Click  in the **Action** column and select **Delete**.

2.8 Dependency Check

You can check dependencies for rules to know where a particular Repricing Pattern Rule has been used. This also prevents accidental deletion of rules having dependencies.

To check the dependency of a rule, follow these steps:

1. Navigate to the **Maintenance** and select **Repricing Pattern**.
2. Search for a Rule. For further information, see the [Searching for Rules](#) Section.
3. Click  in the **Action** Column and select **Dependency Check** to the Rule that you want to check for.

NOTE

This is functionality will be released in future.

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