# Oracle® Oracle Financial Services Lending and Leasing
## WFP User 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.

> ✎ **Note:**
>
> The application can be best viewed in 1280 x 1024 screen resolution.

The document is organized into below topics:

- Audience
- Conventions Used
- Logging In
- Template and Navigation
- Common Operations
- Keyboard Compatibility
- Tool Tips
- Accessibility

## 1.1 Audience

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

## 1.2 Conventions Used

**Table 1-1    Conventions**

| 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.

**Figure 1-1    Login page**
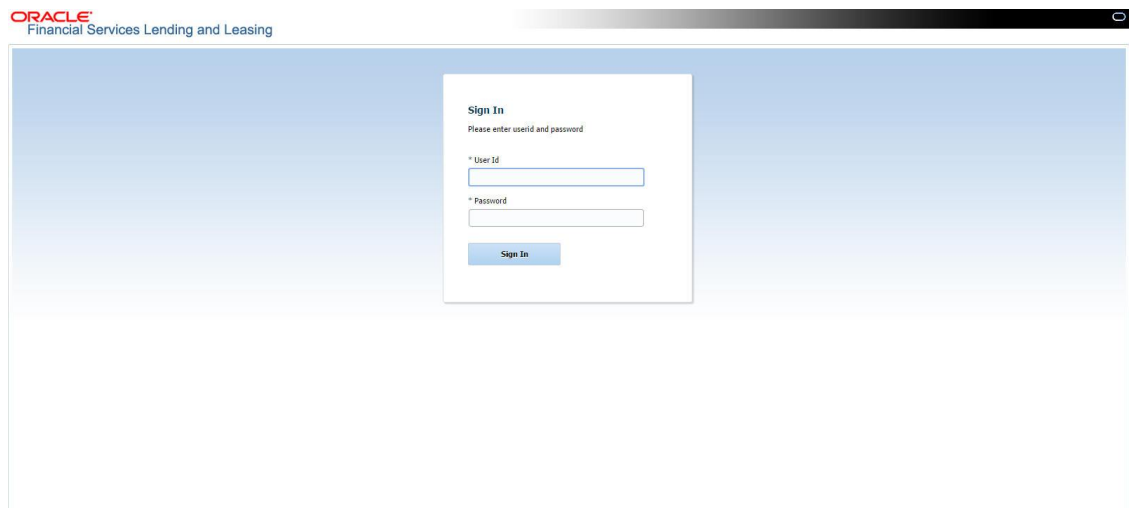


- **User ID** – Specify a valid User ID.
- **Password** – Specify a valid password for the specified User ID.

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

**Figure 1-2    Home screen**
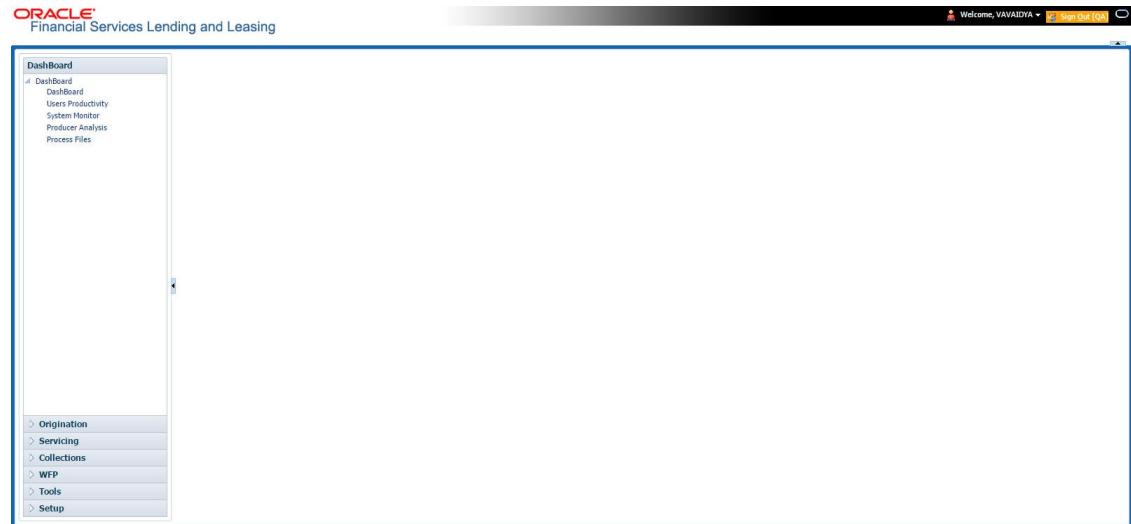


You can view the application version details and copyright information by clicking **About** link at the right bottom corner of the screen.

**Figure 1-3    About**
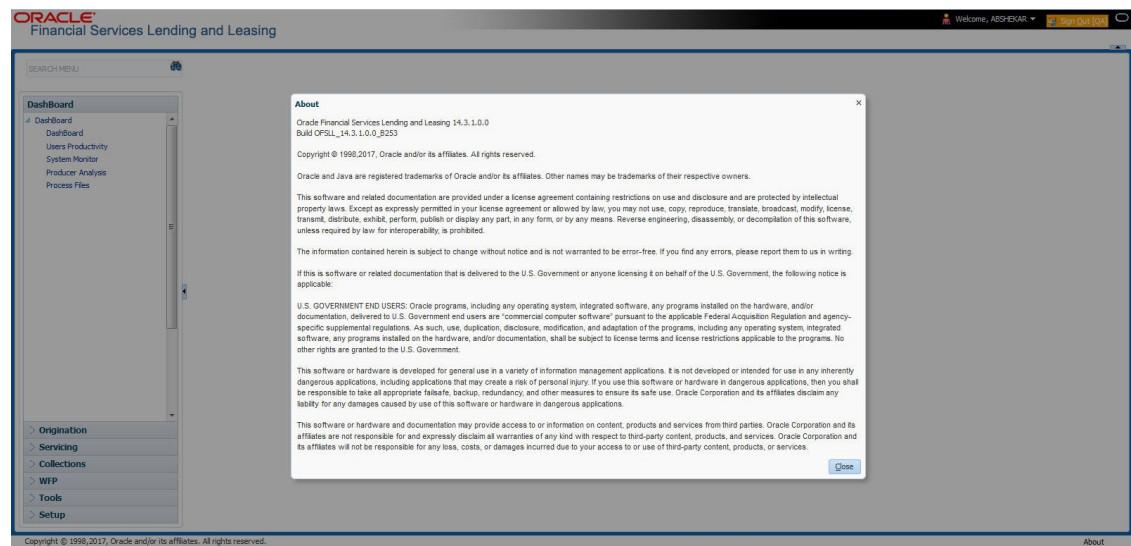


**Header**

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:

**Figure 1-4    User ID - Options**



– Change Password – Click to change the current password.

**Figure 1-5    Change Password**
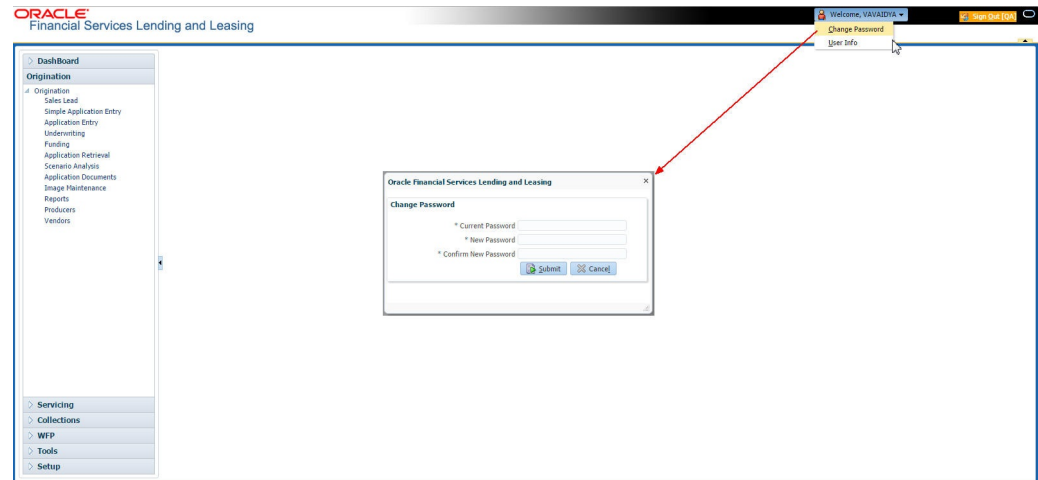


Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

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

**Figure 1-6    User Info**
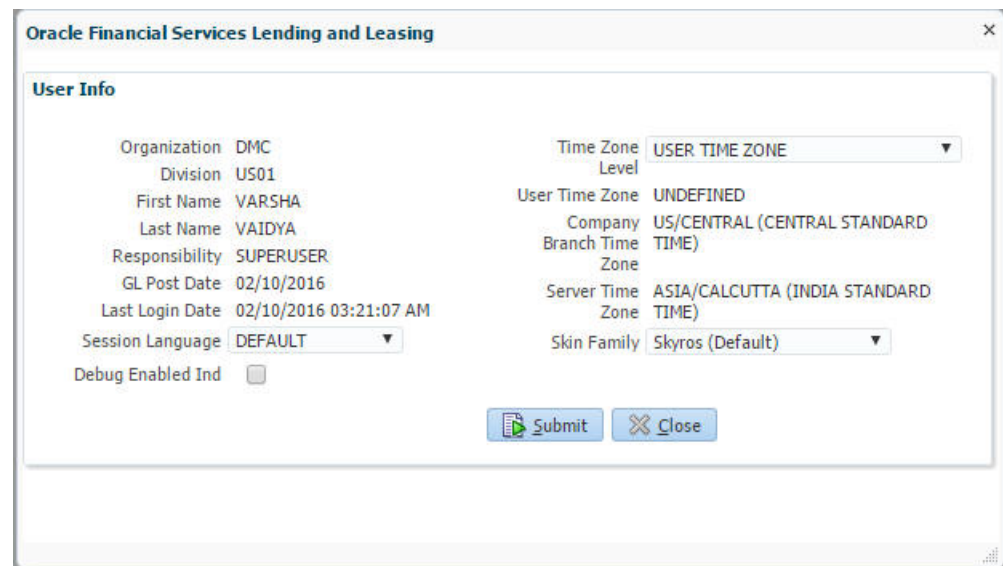
In this screen, apart from viewing the user info, you can also set Session Language, enable error log, and specify the time zone preference.

**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:

**Table 1-2    System Parameter**

| 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.

**Figure 1-7    Database Server Log files**
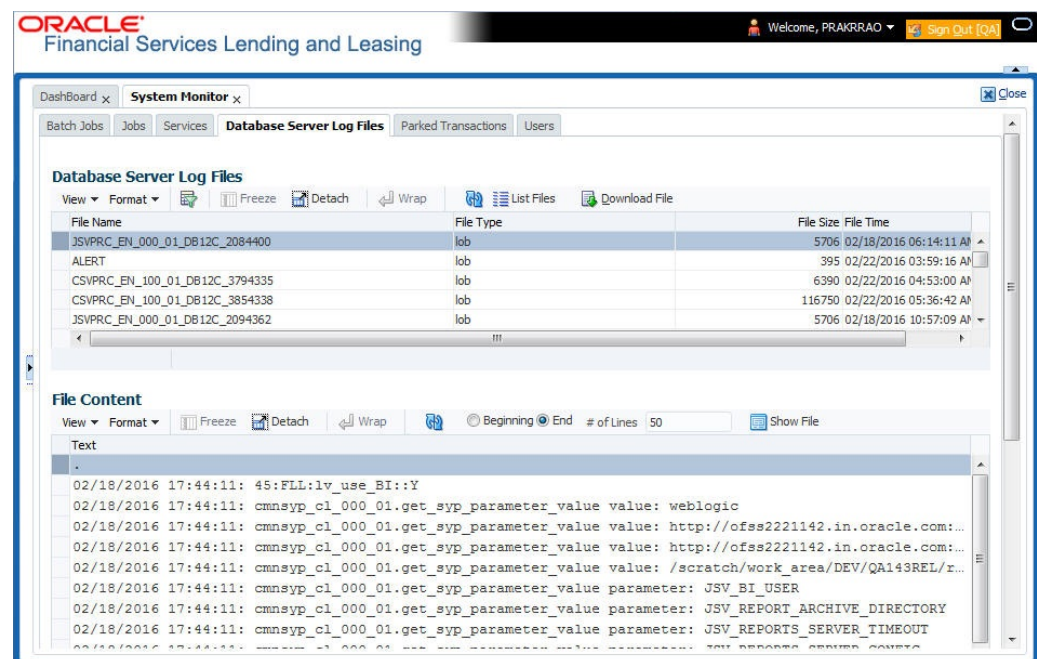


Click on ☷ **Show File** button to view the selected file contents in the **File Content**

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.*

- **NextGenUI** - This is Next Generation User Interface option which is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing system and both intended to coexist in the system till further updates.
  This option is enabled only if the corresponding system parameter is enabled in the base system as configured by your system administrator. For more information, refer to **Appendix - Oracle JET Interface** section in Servicing guide.

- **Sign Out** – Click the link to sign off from the application. You can also click on ![Sign Out [QA]] 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.

**Figure 1-8    Left Pane**
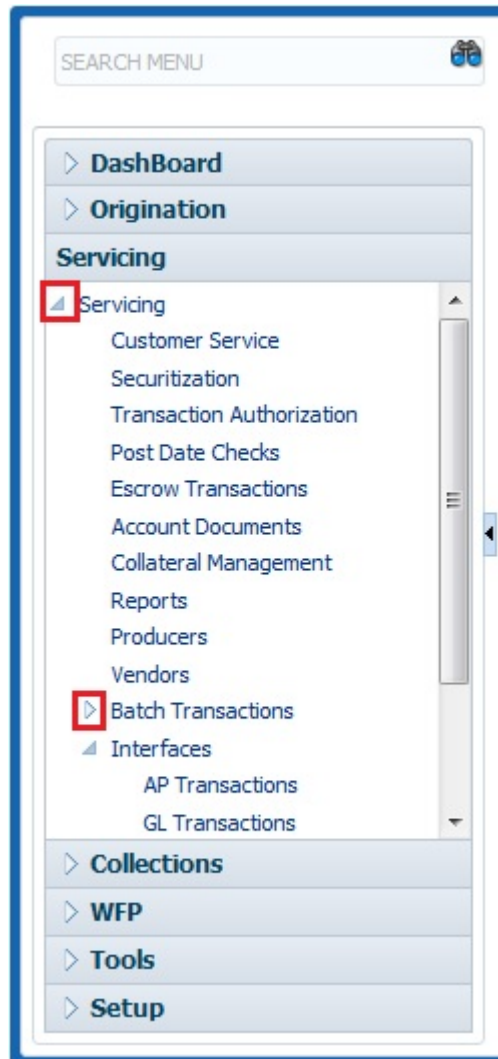


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

**Menu Search in Left Window**

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press **Enter**. The screen is displayed in the main window/work area.

**Figure 1-9    Left Pane Search**
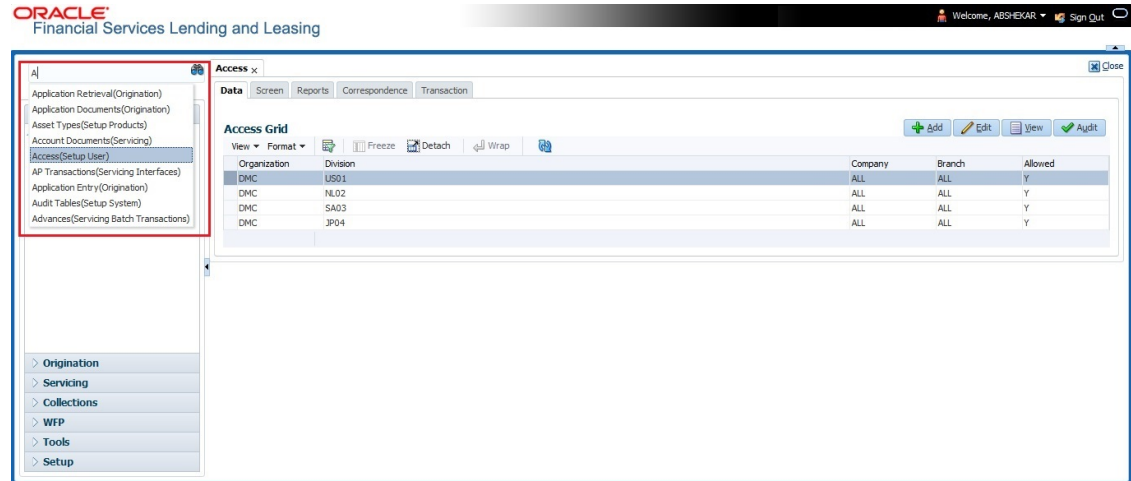


When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing **VEN** displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

**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.

**Figure 1-10    Right Pane**
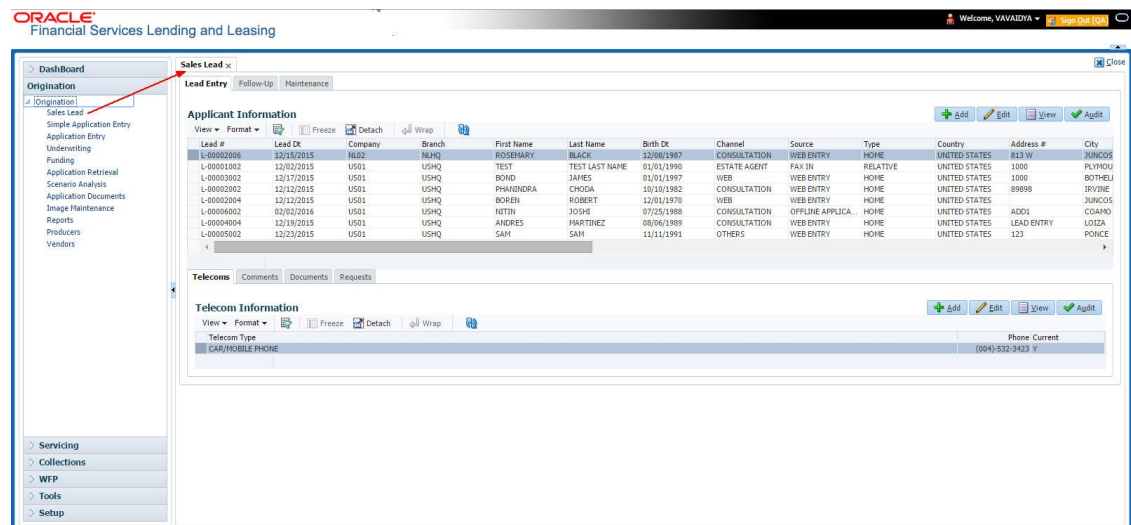


You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

**Figure 1-11    15 Screens**
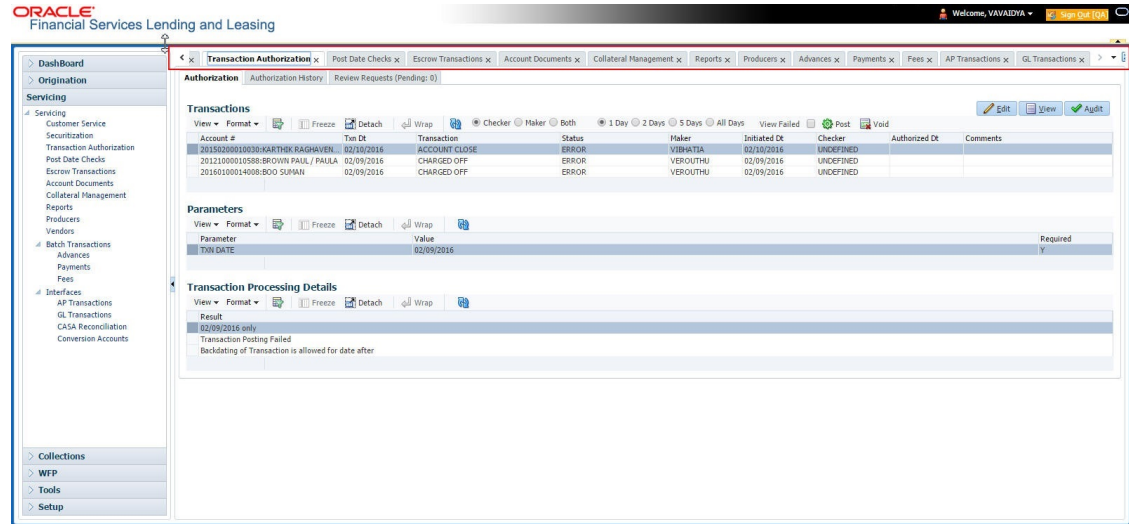


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

Few screens in WFP are identical and are linked. Hence, when multi tab option is not enabled, 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:

**WFP**

• Producers

• Credit Lines

• Units

As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

**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 Application and 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:

**Figure 1-12    Right Split Window Application**
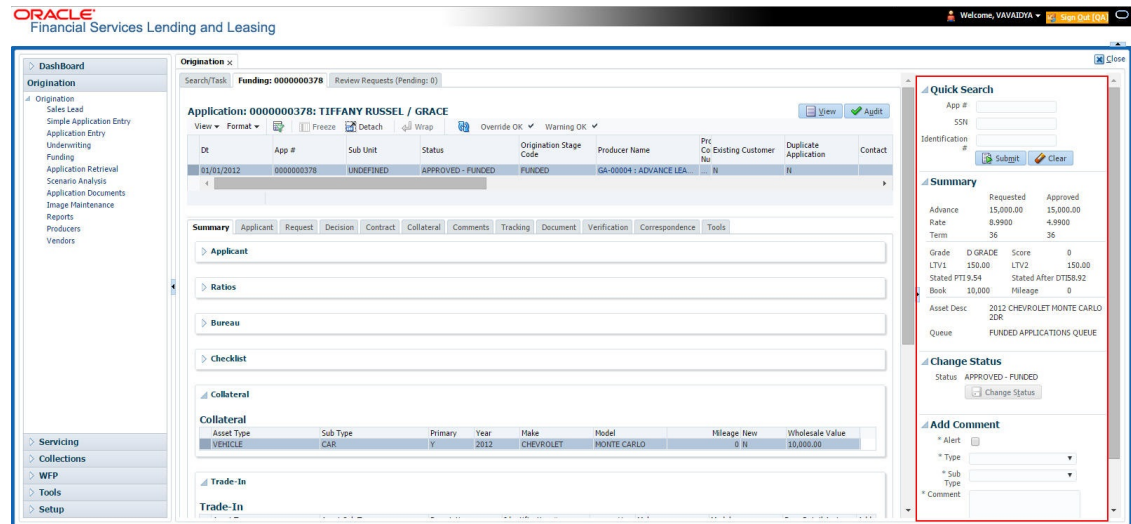


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during **Identification #** search, the system displays an error message as "**Multiple Matches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

**Figure 1-13    Right Split Window Customer Service**
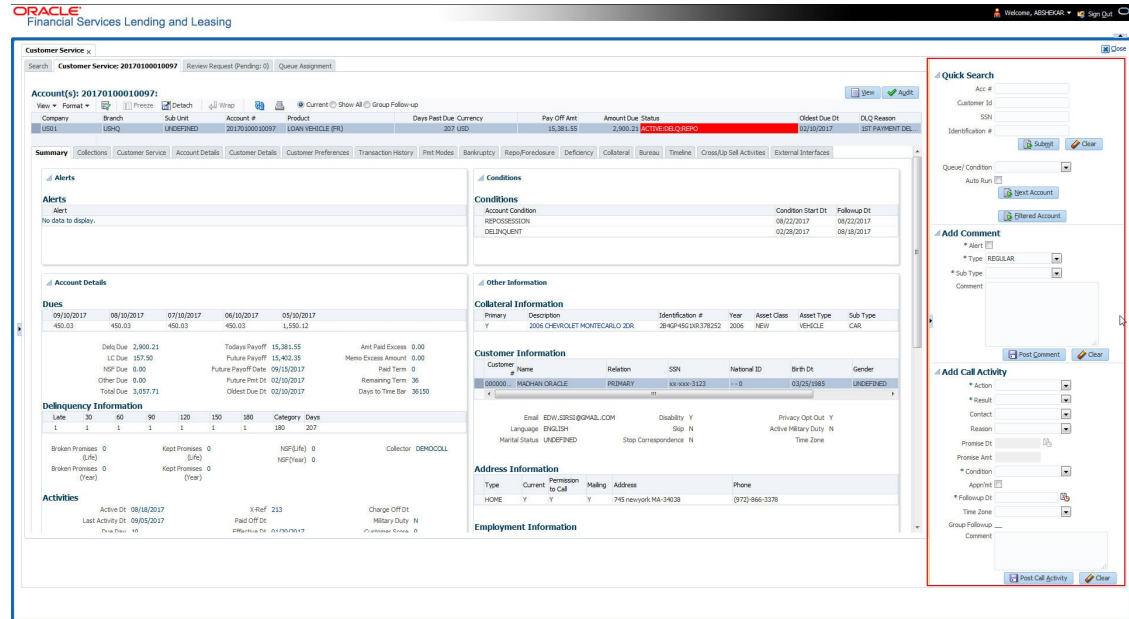


- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during **Identification** # search, the system displays an error message as "**Multiple Matches found for the Identification #, Please use normal Search**". You can also select the Queue Condition and Auto Run options during search. Clicking **Next Account** button opens the subsequent account listed in search and clicking **Filtered Account** opens the subsequent account fetched during a queue search and listed in Queue Assignment section.

- 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.

This section consists of the following topic:

- Time Zone Preference

## 1.4.1.1 Time Zone Preference

**Figure 1-14    User Info**



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.

**Figure 1-15    Customer Service_Example**
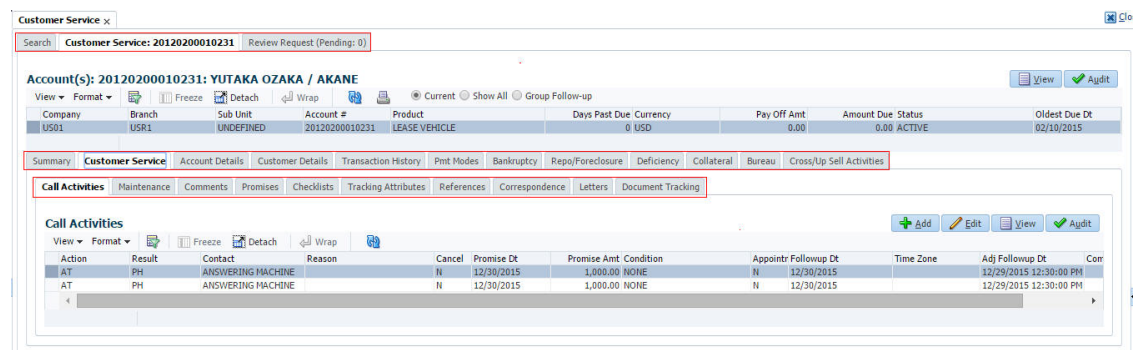


You can click » to view the hidden tabs, if any.

# 1.5 Common Operations

Some of the operations are common to most of the screens.

These are grouped into following categories, based on their features.

- • Basic Operations

- • Basic Actions

- • Personalization Options

- • De-supported Special characters

- • Skip Zip Code Validation

- • Export data to Excel

## 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:

**Table 1-3    Basic Operation**

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

## 1.5.2 Basic Actions

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

All or few of these actions are enabled when you select any of the Basic Operations.
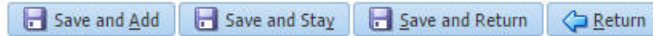
The table below gives a snapshot of them:

**Table 1-4    Basic Actions**

| 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:

**Table 1-5    Navigations**

| 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:

**Table 1-6    Buttons for Specific actions**

| Basic Actions | Description |
| --- | --- |
| | Show File - Click to view the details of selected file. |

**Table 1-6    (Cont.) Buttons for Specific actions**

| Basic Actions | Description |
| --- | --- |
|  | 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.

**Figure 1-16    Personalization Operations**



The table below gives a snapshot of them:

**Table 1-7    Personalization Options**

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

**Table 1-7    (Cont.) Personalization Options**
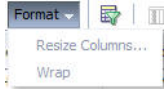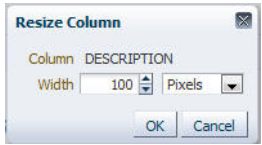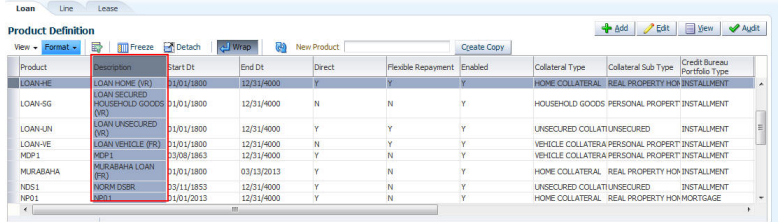
| Options | Description |
|---------|-------------|
| Format | Click to resize columns or wrap a data in the table cells.  Select the column you need to resize and select **Resize Columns** option from the **Format** drop-down list.  Specify the **Width** and unit for the selected column. Click **OK** to apply changes and **Cancel** to revert. |
| Query by Example | Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.  |
| Freeze | Select the column at which you need to freeze the table and click **Freeze**. Function is similar to the freeze option in MS excel. |
| Detach | Click to detach the setup table from the screen. An example of the detached table is provided below. |
| Wrap | Select the column in which the data needs to be wrapped and click **Wrap**.  |
|  | Click to refresh the data in the table. |

**Table 1-7    (Cont.) Personalization Options**

| Options | Description |
| --- | --- |
| View Last | For usability and performance, some of the data intensive screens have **View Last** option to sort the volume of data being displayed on screen based on elapsed days.<br><br>![View Last 1 Day 1 Week 1 Month By Date Start Dt 07/01/2017 End Dt 09/20/2017]<br><br>You can select the **View Last** option as 1 Day / 1 Week / 1 Month / By Date. When **By Date** is selected you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and clicking **Search**. |

**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**

**Figure 1-17    Detached Table**
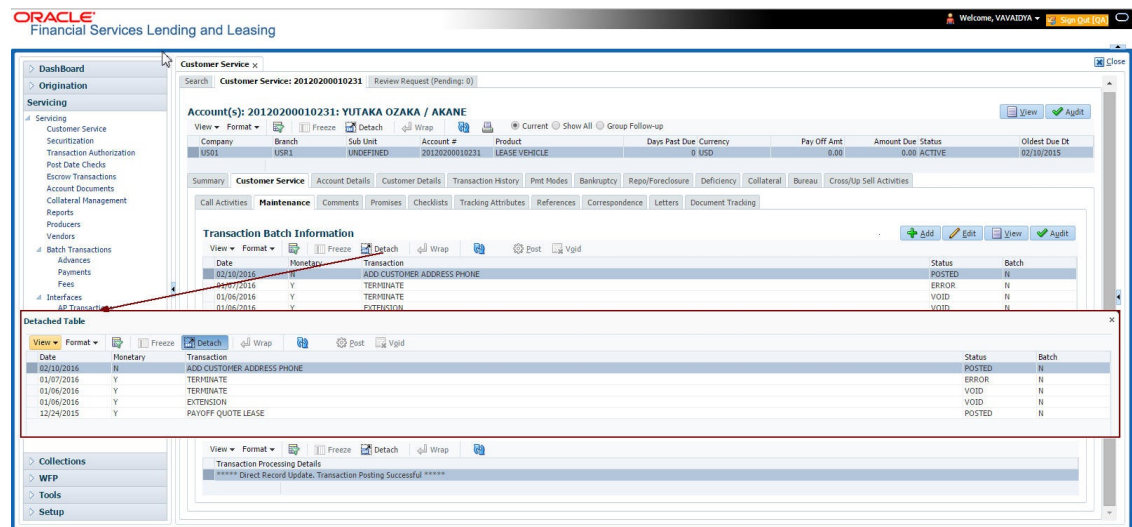


Click **Add**, **Edit** or **View** button to open a new screen in expanded mode with details.

**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.

**Figure 1-18    Combo drop-down**
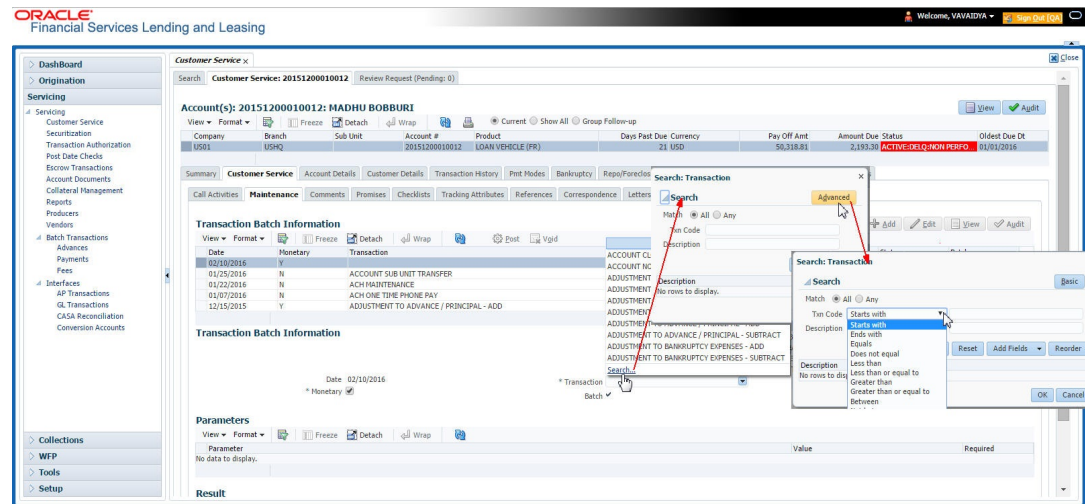


Click the arrow button available before **Search** to toggle the search options.

**Table 1-8    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.

**Figure 1-19    Search Memory**



**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.

# 1.5.4 De-supported Special characters

OFSLL **does not** support the following special characters while accepting data through UI, web service and file upload process.

< > { } | \ ^ [ ] `

Hence, ensure that the same is not used while processing any input data in the system.

# 1.5.5 Skip Zip Code Validation

While accepting data for interdependent fields through User Interface, OFSLL validates and auto-populates the values for subsequent fields based on previous selection.

Accordingly, when a specific **Country** is selected from drop-down list which is populated based on COUNTRY_CD (COUNTRY CODE) lookup code, OFSLL validates and populates the list of corresponding zip codes maintained in Zip Code setup.

However, in case the zip code validation is to be skipped for a specific Country, then define the Sub Code as NO_ZIP_VAL against the COUNTRY_CD in lookups screen as indicated below:

**Figure 1-20    Skip Zip Code Validation**

On Selecting that particular Country from drop-down in any of the UI screen, only the default value '**0000000000**' is available for Zip field drop-down list. On selecting the same, the City and State fields are set as UNDEFINED.

**Figure 1-21    Skip Zip Code Validation**



> **✏ Note:**
>
> Skipping zip code validation has significant impact in the system since the change impacts all the UI screens - Setup screens, Origination, Servicing and Collection module screens, Interface, Customer Credit Limit, Collateral Management, and so on. Hence it is recommended to be done with careful consideration and OFSLL is not responsible for any impact/ mismatch resulting out of this change.

# 1.5.6 Export data to Excel

While working on any of the screens in User Interface, OFSLL provides a flexibility to Export the data that is displayed on screen to an Excel file. This helps to download and view the data offline especially with data intensive screens.

Clicking **Export to Excel** option provides option to save the data to `.xls` file.

**Figure 1-22    Export to Excel**

However, **Export to Excel** option is currently available only to following screens and is also access controlled depending on configuration defined in setup.

- Queues/Search Results - Origination, Servicing, and Collections

- Account Information

- Balances

- Call Activities

- Maintenance

- Promises

- Due Date History

- Collateral

- Tracking Attributes

- Condition Details / Condition / Queue History

In additional, OFSLL displays the total count of records fetched from database. The count is displayed in the right bottom corner of records table. However, note that this is not the total count of all the records in the database but only the records which are fetched based on specific selection. For example, if there are 50,000 records in database and UI is fetching 1,000 records, then the count is displayed as 1,000.

# 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.

- Keyboard Compatibility

## 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.

**Table 1-9    Keyboard Compatibility**

| 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 |

**Table 1-9    (Cont.) Keyboard Compatibility**

| Browser | Operating System | Key Combination | Action |
|---|---|---|---|
| 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.

**Table 1-10    Keyboard shortcuts**

| 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 on any of the user interface field in the screen, a popup is displayed. It consists of a tip with the action that has to be performed.

## 1.8 Accessibility

This section consists of the following:

- Understanding Accessibility
- Application Accessibility Preferences
- Documentation Accessibility Preferences

## 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.

By default, the following accessibility options are provided and there is no need to define special accessibility preference in the application:

- The application user interface contents are readily accessible for all types of users without the need to select special accessibility modes.

- The components within the user interface are optimized for use with a screen reader by default.

- The contents are zoomable by default, eliminating the need for an application large fonts mode.

- The user interface components auto-detect if operating system (OS) is set to high contrast mode and automatically render content that is compatible with OS high contrast, eliminating the need for an application high contrast mode.

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

## 1.8.3 Documentation Accessibility Preferences

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.

# 2

# Dashboards

The Dashboard consists of the following sections:

- Introduction
- Dashboards
- User Productivity
- System Monitor
- Producer Analysis
- Process Files

## 2.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

## 2.2 Dashboards

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

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

**Navigating to Dashboards**

Click **Dashboard > Dashboard > Dashboard**.

**Figure 2-1    Dashboard**
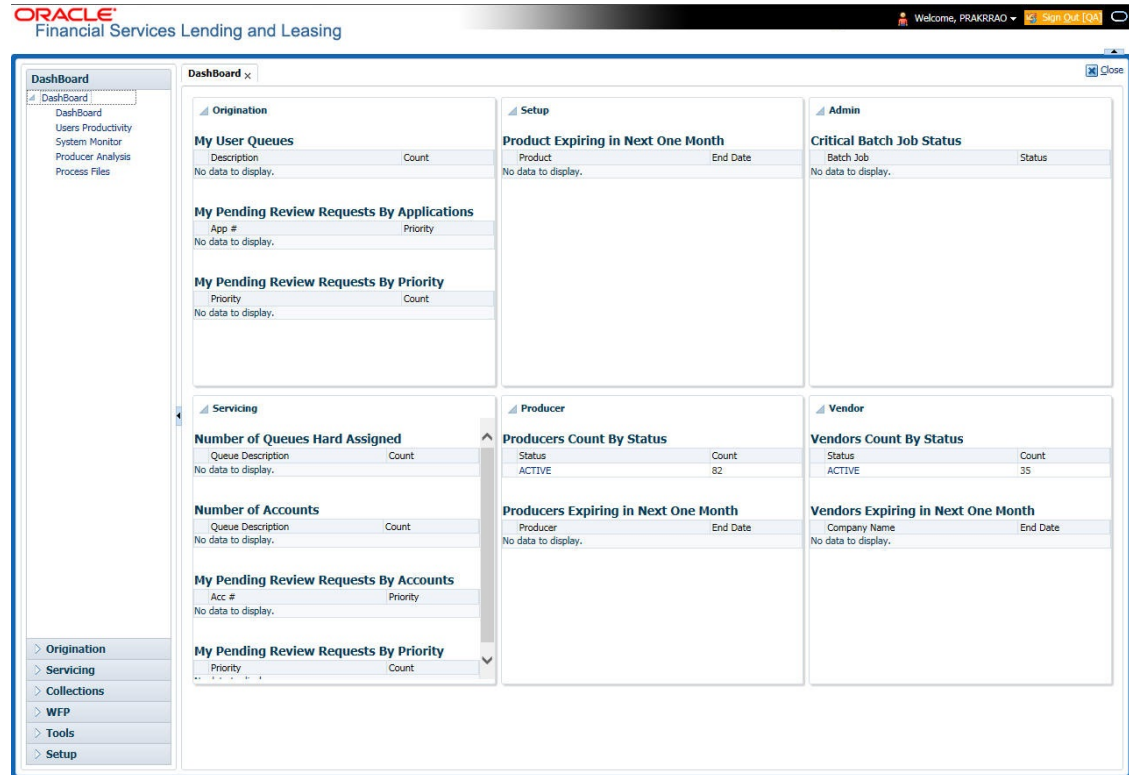


**Features**

Following are the features of Dashboard:

- The system organizes Dashboards to provide comprehensive and consolidate snapshot in tiny windows, to access information easily. Thus, helping to; analyze, monitor and make better decisions which in turn help save time and cost.

- The screen is designed to display six Dashboards, distributed in two rows with three Dashboards per row, without scroll bars.

- The height and width of all Dashboards are fixed; however, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.

- Each section in Dashboard is hyperlinked to home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.

- Each window in the dashboard is provided with a 🔄 Refresh button and clicking on the same would fetch the latest status of the dashboard being viewed.

# 2.3 User Productivity

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

These tasks are categorized as underwriting funding tasks (loan origination) and customer service/collection tasks. The system updates these details on daily basis.

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

- Number of accounts worked and call activities, by user

- Number of accounts worked and call activities, by queue

- Number of applications entered, by user

- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user

- Number of funding decisions (verified or funded), by user

- Number of applications entered, by queue

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

**Navigating to User Productivity Screen**

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard > Dashboard > User Productivity**.

2. The system displays the User Productivity screen. You can view the tasks related to:

    - Underwriting/Funding

    - Customer Service/Collection

# 2.4 System Monitor

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

- Batch Jobs

- Jobs

- Services

- Database Server Log Files

- Parked Transactions

- Users

**Navigating to System Monitor**

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

This section consists of the following topics:

- Monitoring Batch Jobs

- Monitoring Jobs

- Monitoring Services

- Database Server Log Files

- Parked Transactions

- Monitoring Users

- Monitoring JMS Queues

- Monitoring Events

# 2.4.1 Monitoring Batch Jobs

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

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

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

**To Monitor Batch Job**

1. Click **Dashboard > Dashboard > System Monitor > Batch Jobs**.

2. In the **Batch Job Sets** section, you can view the following information.

**Figure 2-2    System Monitor - Batch Jobs**
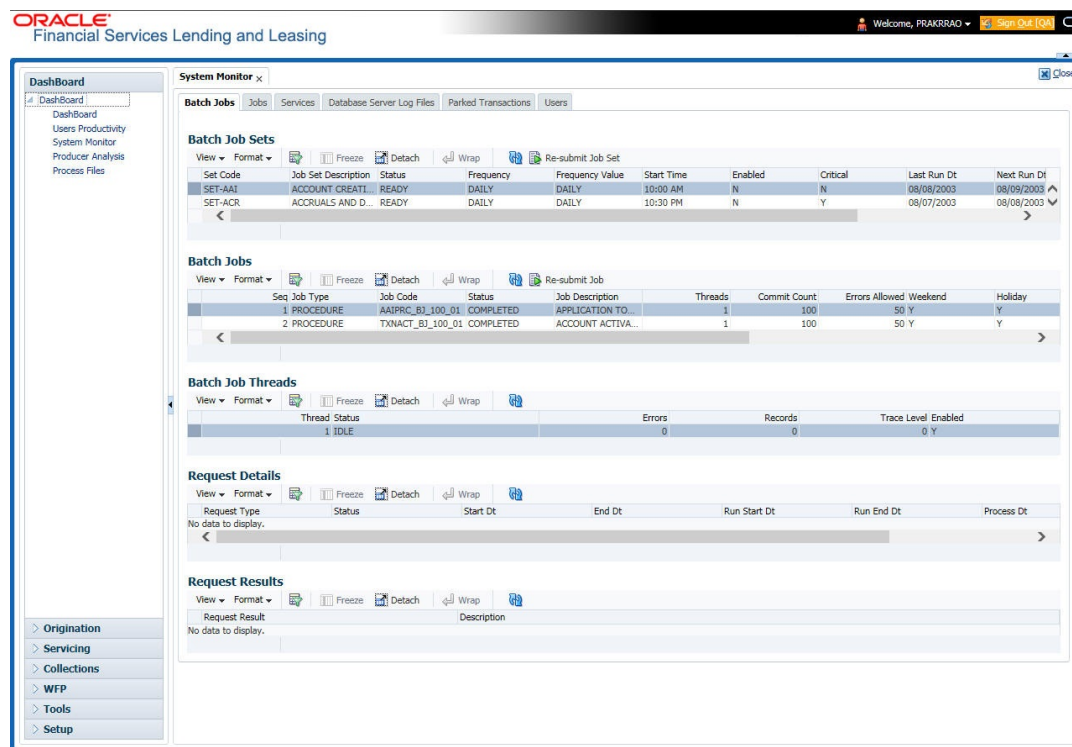


A brief description of the fields is given below:

**Table 2-1    Batch Jobs Sets**

| Field: | View this: |
| --- | --- |
| Set Code | Displays the code for batch job set. |

**Table 2-1    (Cont.) Batch Jobs Sets**

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

**To resubmit a batch job set**

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

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

The Batch Job screen also allows you to resubmit jobs which are in READY or COMPLETED or FAILED status if you have access key privileges define for your user responsibility. If provisioned, then a **Force Re-Submit Job Set** button is available instead of **Resubmit Job Set** button to resubmit the jobs with above status.

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

A brief description of the fields is given below:

**Table 2-2    Batch Jobs**

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

**Table 2-2    (Cont.) Batch Jobs**

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

**To resubmit a batch job**

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

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

• The **Batch Job Threads** section displays the status of individual threads.

A brief description of the fields is given below:

**Table 2-3    Batch Job Threads**

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

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

A brief description of the fields is given below:

**Table 2-4    Request Details**

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

**Table 2-4    (Cont.) Request Details**

| Field: | View this: |
| --- | --- |
| Process Dt | Displays the transaction is posted with this General Ledger effective date. |
| Description | Displays the job request description. |

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

A brief description of the fields is given below:

**Table 2-5    Request Results**

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

## 2.4.2 Monitoring Jobs

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

**To Monitor Job Details**

1. Click **Dashboard > Dashboard > System Monitor > Jobs**.

**Figure 2-3    System Monitor - Jobs**
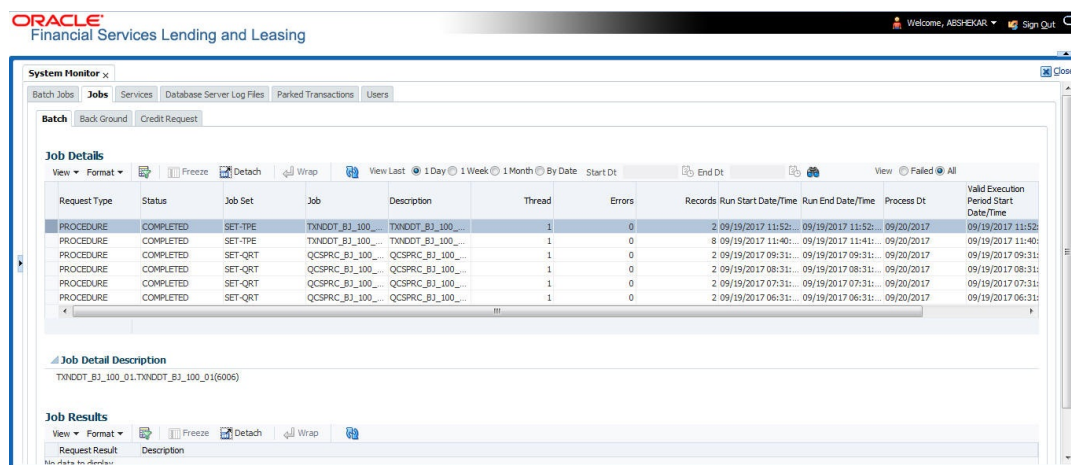


2. On the **Job** screen, you can select any of the following type of jobs which are available in separate tabs:

**Table 2-6    Job screen**

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

3. In the **Job Details** section, select the time frame based on elapsed days. You can select any of the following options:

**Table 2-7    Job Details**

| Select: | System Displays: |
|---|---|
| 1 Day | All the types of jobs selected in Jobs Type section in last one-day. |
| 1 Week | All the types of jobs selected in Jobs Type section in last one-week. |
| 1 Month | All the types of jobs selected in Jobs Type section in last one-month. |
| By Date | All the types of jobs selected in Jobs Type section for specific duration. You can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and click **Search**. |

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.

5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:
A brief description of the fields is given below:

**Table 2-8    Job Details**

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

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

A brief description of the fields is given below:

**Table 2-9    Job Results**

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

## 2.4.3 Monitoring Services

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

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

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

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

**Figure 2-4    Services**
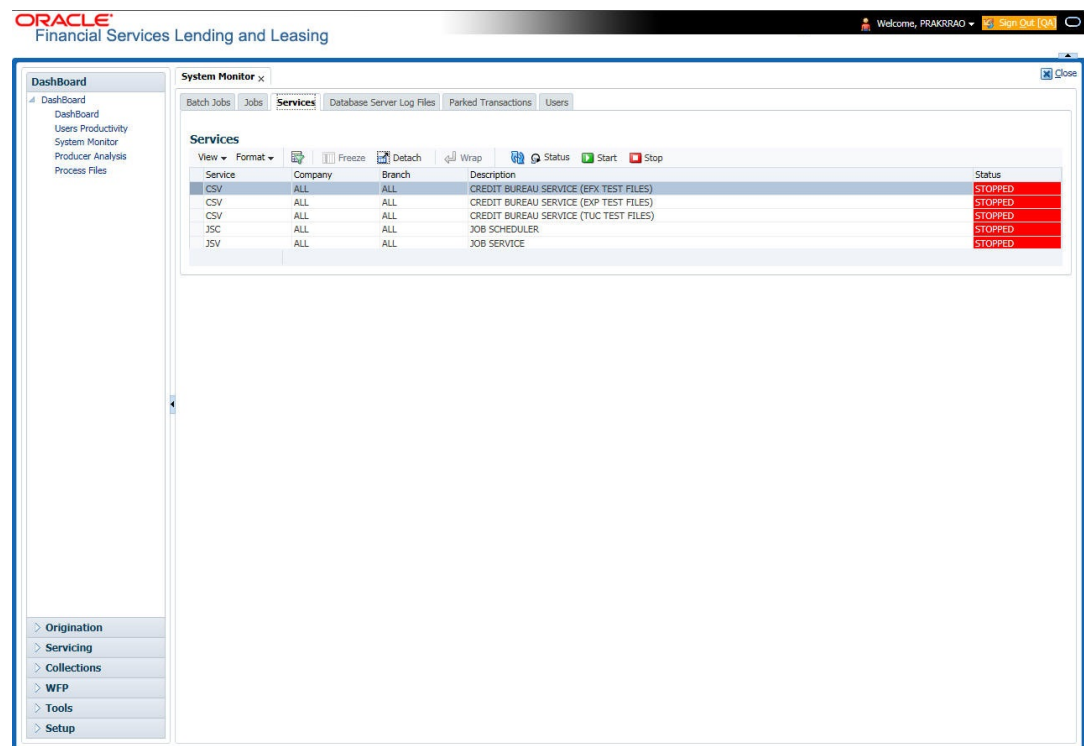


A brief description of the fields is given below:

**Table 2-10    Services**

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

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

**Table 2-11    Action**

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

## 2.4.4 Database Server Log Files

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

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

1.  Click **Dashboard > Dashboard > System Monitor > Database Server Log Files**.

**Figure 2-5    Database Server Log Files**
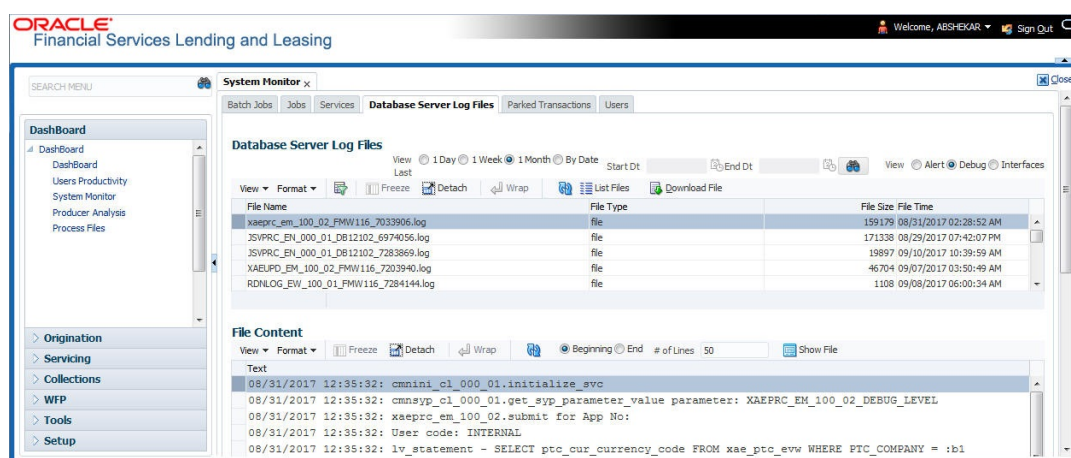


2.  In the **Database Server Log Files** section, you can sort the list of logs to be displayed based on following options:

    •   Select the **View Last** option to display the logs based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date

range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. Click **Search**.

- Select the **View** option to further filter the list based on the type of logs to be displayed by selecting Alert / Debug / Interfaces.

3. Click on ⊞ **List Files** button to view the list of logged files. A brief description of the fields are given below:

**Table 2-12    List of logged files**

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

4. To extract a local copy of debug details, click  **Download File** button and save the file.

5. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files** by clicking ▦ **Show File** button.

6. To sort the view of file contents, select the order as either **Beginning** or **End** and specify the value for **# of Lines** to be displayed (default 50).

## 2.4.5 Parked Transactions

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

**To Monitor parked transactions**

1. Click **Dashboard > Dashboard > System Monitor > Parked Transactions**.

**Figure 2-6    Parked Transactions**
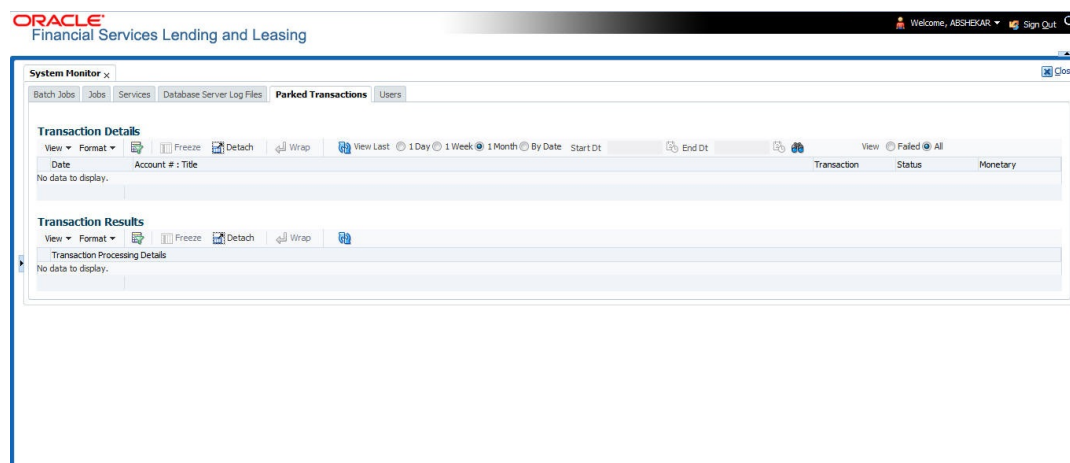


2. In the screen's View Last section, sort the list of transactions to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. Click **Search**.

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

4. In the **Transaction Details** section, you can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections. A brief description of the fields is given below:

**Table 2-13    Transaction Details**

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

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

## 2.4.6 Monitoring Users

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

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

1. Click **Dashboard > Dashboard > System Monitor > Users**.

**Figure 2-7    Users**
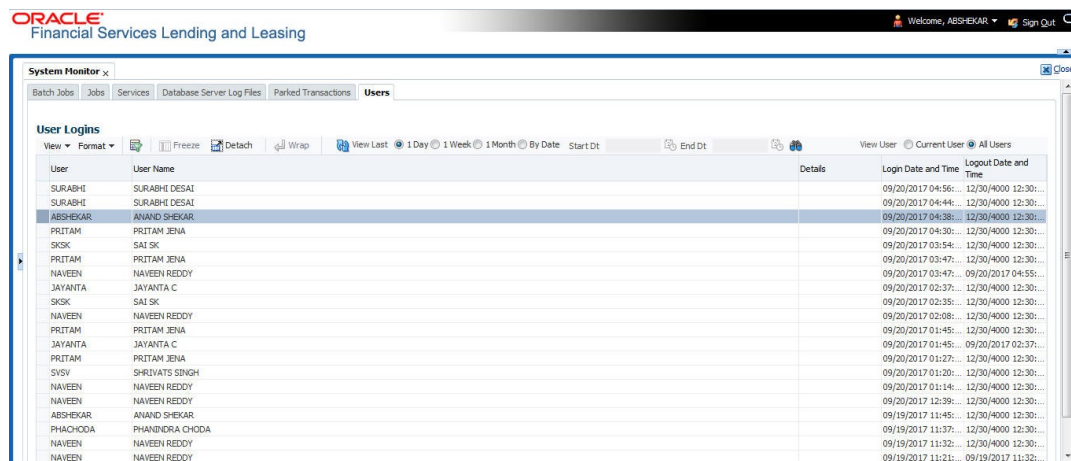


2.  In the User Logins section, sort the list of records to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. Click **Search**.

A brief description of the fields is given below:

**Table 2-14    User Logins**

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

## 2.4.7 Monitoring JMS Queues

OFSLL uses MDB infrastructure as an interface for asynchronous communication with thirdparty integrated applications and all the outgoing communications through all the interfaces are tracked in **JMS Queues** tab.

The **JMS Queues** tab in System Monitor screen facilitates as a dashboard to monitor the status of all the configured MDB (Message-Driven Bean) queues and provides a statistics of the total messages / requests that are sent from OFSLL to external system along with their status.

The **JMS Queues** tab has the following sub tabs:

*   Status sub tab - to view the last status of configured MDB

*   Messages sub tab

    –   To view the list of configured interfaces and total messages triggered to the interface.

    –   To view the status of response for the message received from the interface.

    –   To **Re-submit** failed messages.

**To view the status of all the configured MDB**

1. Click **Dashboard > Dashboard > System Monitor > JMS Queues**. The Status sub tab is displayed by default.

**Figure 2-8    JMS Queues**
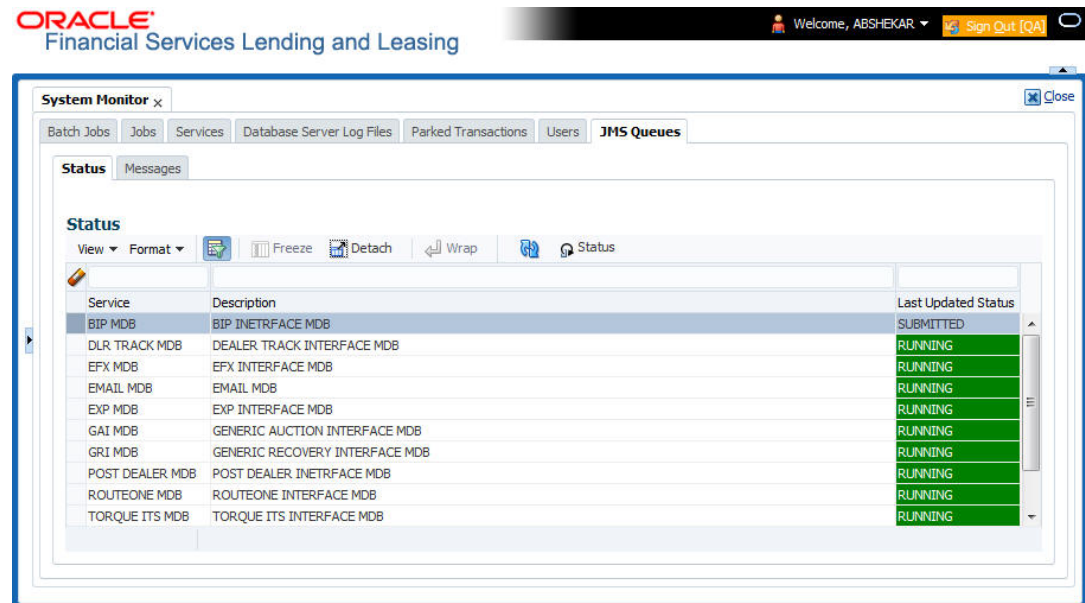


2. In the **Status** section, you can view the following details of configured MDB:

**Table 2-15    Status**

| Field | View this: |
| --- | --- |
| Service | Displays the name of the message service suffixed by MDB to differentiate the different MDB services. |
| Description | Displays the description or abbreviated name of MDB interface. |
| Last Updated Status | Displays the status of MDB interface. Following are the status displayed:<br>• UNKNOWN - indicates that no MDB infrastructure is connected or status ping message is not sent to that MDB.<br>• SUBMITTED - indicates that a dummy ping message is sent to MDB.<br>• RUNNING - indicates that the message is consumed by MDB infrastructure.<br>• STOPPED - indicates if MDB infrastructure is down. |

3. In the **Status** section, select the required service for which you need the status and click **Click** 🎧 button. On clicking, a dummy ping is sent to the interfaced server and status in **Last Updated Status** column is updated as **SUBMITTED**.

4. Click 🔄 (refresh) button, to fetch the latest status and the response received is updated in **Last Updated Status** column.

**To view the messages triggered to all configured MDB**

1.  Click **Dashboard > Dashboard > System Monitor > JMS Queues > Messages** tab.

**Figure 2-9    JMS Queues - Messages**
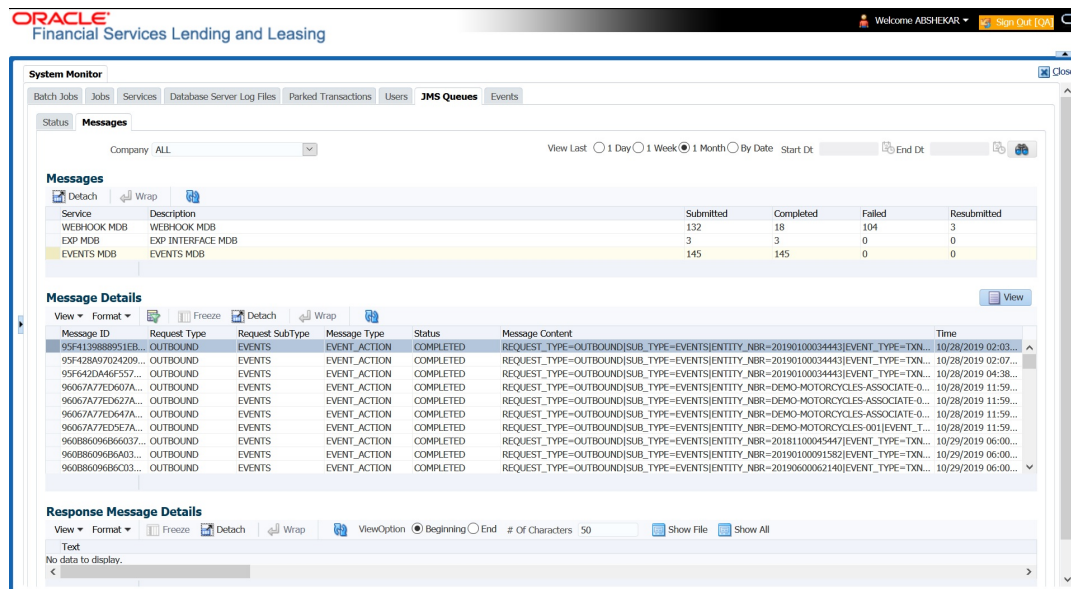


2.  In the **Messages** section, filter the list of messages using the following options:

    • Select the required Company from the drop-down list to view JMS message at company level. The list is populated only with those Company Definitions to which you have been provisioned access. By default, **ALL** is selected.

    • Select the **View Last** option to display the messages based on elapsed days by selecting 1 Day (default) / 1 Week / 1 Month / By Date. If **By Date** option is selected, you can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.

3.  The **Messages** section displays the list of configured interfaces and the total of messages exchanged between OFSLL and MDB in Submitted, Completed, Failed and Resubmitted status. Click 🔄 (refresh) button to update the latest status.

4.  In the **Messages** section, you can view the following details:

**Table 2-16    Messages**

| Field | View this: |
| --- | --- |
| Service | Displays the name of the message service suffixed by MDB to differentiate the different MDB services. |
| Description | Displays the description or abbreviated name of MDB interface. |
| Submitted | Displays the total count of requests submitted. |
| Completed | Displays the total count of requests completed. |
| Failed | Displays the total count of requests failed. |
| Resubmitted | Displays the total count of only those requests which are failed and resubmitted again for processing. |

**To 'Re-submit' failed messages**

1. Click **Dashboard > Dashboard > System Monitor > JMS Queues > Messages** tab.

2. In the **Messages** section, select the required MDB interface.

3. The **Message Details** section below displays the list of messages sent to the interface with the following details:

**Table 2-17    Message Details**

| Field | View this: |
|---|---|
| Message ID | View the system generated MDB message ID |
| Request Type | View the message request type |
| Request SubType | View the message request sub type |
| Message Type | View the message identifier |
| Status | View the message processing status |
| Response | This column data is displayed only for Webhook MDB. View the HTTP Header received as response during Webhook event action invocation. |
| Message Content | View the message content |
| Time | View the message time stamp |

4. In the **Message Details** section, select the message in **Failed** status. Click (refresh) button to update the latest status.

5. (Optional) You can click **View** to display the selected record in **Message Details** section.

6. Click **Re-submit**. The details are triggered again for processing and the **Resubmitted** counter in **Messages** section is updated along with other counters.

**Response Message Details**

This section is enabled if Events or Webhook type of MDB service is selected in Message section and displays the request Message Details that is propagated to external system for the posted event action.

**To view 'Response Message Details' of an Event**

1. Select the required record from the Message Details section and click **Show File**.
   The first 50 characters of the request in json format is displayed since the default preference selected is **Beginning** in View option and **# of Characters** is set to 50.

2. You can customize the preference using View Option (Beginning / End) and specifying the number of characters to be displayed.

3. Also you can click **Show All** to display the complete request.

## 2.4.8 Monitoring Events

The Events screen is a dashboard to view all the Events triggered in the system. In the Events screen you can view the latest status of all the processed events and 'Re-submit' only failed events for re-processing. However, this is a display-only field and does not allow to modify the defined event action parameters.

The Events screen has the following sections:

- Event Actions

- Action Parameters

In the **View Options** section, you can filter and view the list of Events based on following Status:

- ALL
- SUBMITTED
- WAITING FOR USER INPUT
- COMPLETED
- FAILED
- CRITERIA NOT MET
- VOID

In the **View Last** section, you can further sort the volume of records displayed on the Events screen with the following options:

**Table 2-18    Events**

| Select: | System Displays: |
| --- | --- |
| 1 Day | List of all events posted in last one-day. |
| 1 Week | List of all events posted in last one-week. |
| 1 Month | List of all events posted in last one-month. |
| By Date | List of all events posted between specific dates. You can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar. |

**To View the Events triggered in the system**

1. On the Oracle Financial Services Lending and Leasing home screen, Click Dashboard > System Monitor > Events tab.

**Figure 2-10    Events**
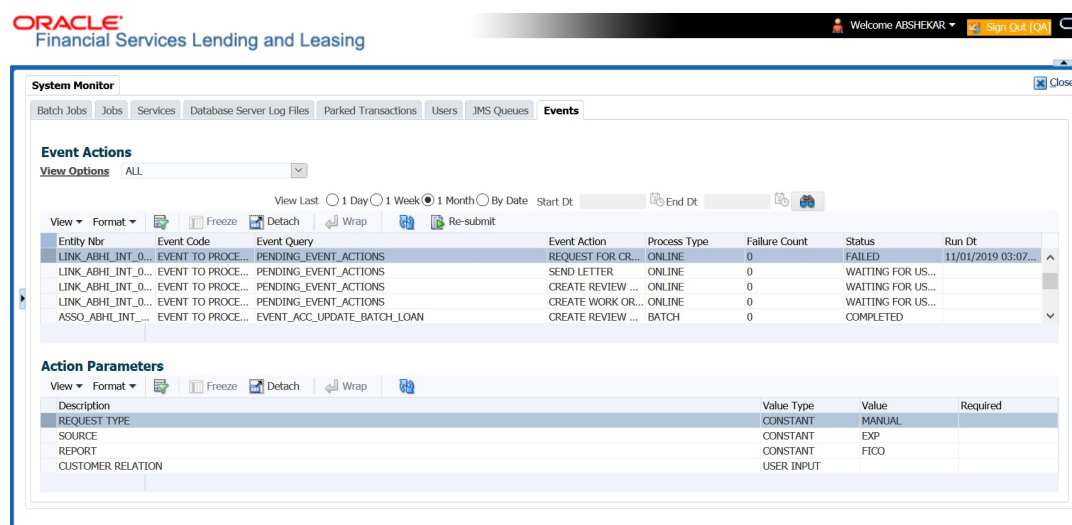


2. By default, the Events screen displays all events posted in last one day.
3. In the **Event Actions** section, view the following information:

**Table 2-19    Event Actions**

| Field: | View this: |
| --- | --- |
| Entity Nbr | Entity Number on which event generated. |
| Event Code | Event Definition Description. |
| Event Query | Event Criteria Definition Description. |
| Event Action | Event Action Description. |
| Process Type | Event processing type as either Online/Batch fetched from EVENT_PROCESS_TYPE_CD lookup. |
| Failure Count | Number of times the event processing has failed. |
| Status | Event action with following execution status: CRITERIA NOT MET SUBMITTED VOID COMPLETED FAILED ALL WAITING FOR USER INPUT |
| Run Dt | Event Action Generation Date and Time. |

4. In the **Action Parameters** section, view the following information:

**Table 2-20    Action Parameters**

| Field: | View this: |
| --- | --- |
| Description | Event Action Parameter Description. |
| Value Type | Event Action Input Parameter Type. |
| Value | Value defined for the event action. |
| Required | Y/N indicating if the Action Parameter is mandatory. |

**Re-submit Failed Events**

In the Events screen you can filter and re-submit only the **FAILED status Online Event Actions** for processing. An Event is marked with **Failed** status when the same could not be processed in the system due to setup/infrastructure issues. This is an additional option to re-process the event actions. On resubmitting an event, the Failure Count against the record is incremented by 1.

However, **Resubmit** option is not allowed for Webhook and SEND JMS MESSAGE actions since the same functionality is available in JMS Queues.

In the **Event Actions** section, select the required event record listed with status FAILED and click **RE-submit**. On triggering the event, the **Run Dt** column is updated with Event Action Generation Date and Time. Click **Refresh** to fetch the latest status.

# 2.5 Producer Analysis

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

**Navigating to Producer Analysis**

Click **Dashboard > Dashboard > Producer Analysis**.

**Figure 2-11    Producer Analysis**
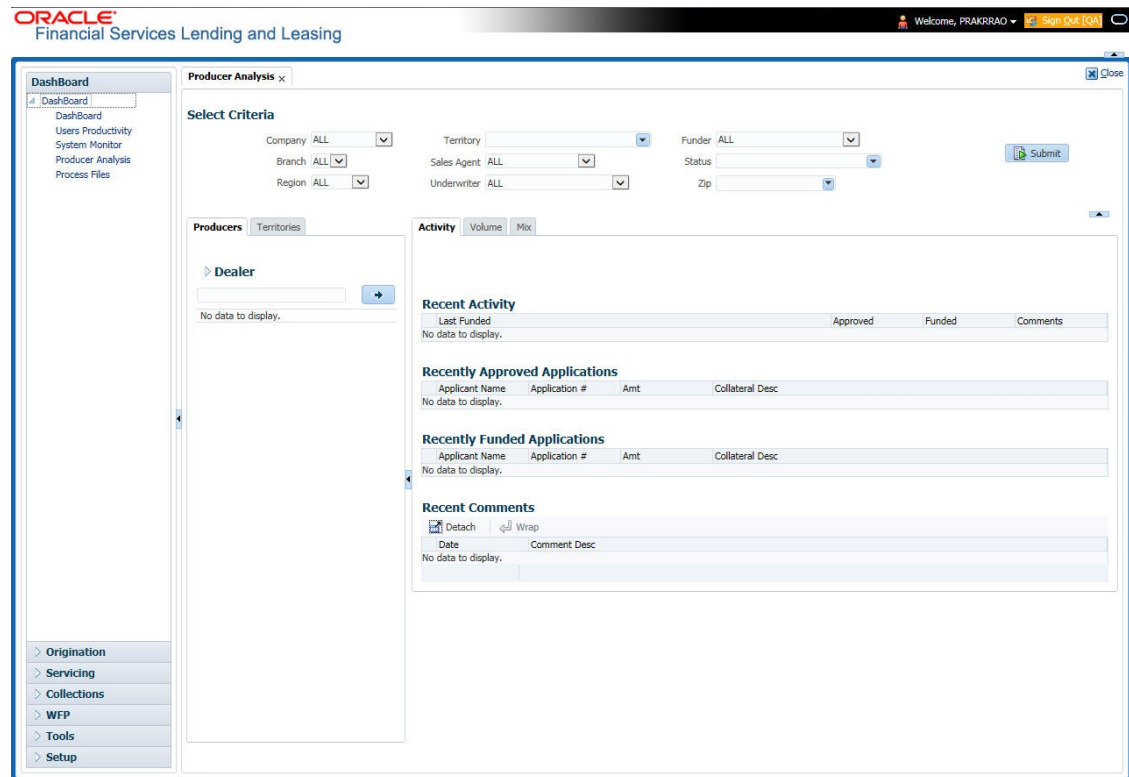


You can filter producer details based on any or all of the following criteria:

• Company

• Branch

• Region

• Territory

• Sales Agent

• Underwriter

• Funder

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

The following details are displayed under Producer Details section:

• Producer #

• Name

• Company

• Branch

• Type

Select the producer you need to view the statistics. The system displays the statistics under **Summary** sub tab and the status and sub status of various applications under **Applications** sub tab, of the selected producer.

The system displays the following details under **Summary** sub tab:

- Year

- Total Apps

- Approved

- Conditioned

- Rejected

- Withdrawn

- Funded

- Amount

The system displays the following details under **Applications** sub tab:

- Company

- Branch

- App #

- Date

- Title

- Product

- Status

- Sub Status

# 2.6 Process Files

The Process files screen allows you to view the incoming and outgoing files exchanged between OFSLL and other interfaced systems for processing and also perform a bulk upload of required files.

The Process files interface also provide information on the type of files uploaded along with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen. For more information on enabling system parameters, refer to **System Parameters** section in Setup Guides.

- CMN_FILE_PROCESS_TO_LOB
  On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.

- UIX_INCOMING_FILE_PATH

- UIX_OUTGOING_FILE_PATH
  On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the **Parameter Value** which by default is **SETME**. (For example: /tmp)

- If both the parameter `CMN_FILE_PROCESS_TO_LOB` and `OUTBOUND_CALL_Q` are enabled (status ='Y'), system automatically handles upload/download of files from Weblogic configured process files.

Depending on the CLOB parameter option, if set to **Y** the incoming/outgoing file directories are to be manually created in Web Logic server. For details of directories, refer to **Creating Application Home directory** section in Database Installation Guide.

This section consists of the following topics:

- Incoming Process File
- Proration of Future Account Dues
- Outgoing Process File

## 2.6.1 Incoming Process File

The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. You can select the file required and upload it into the system for immediate processing.

**Figure 2-12    Process File - Incoming**
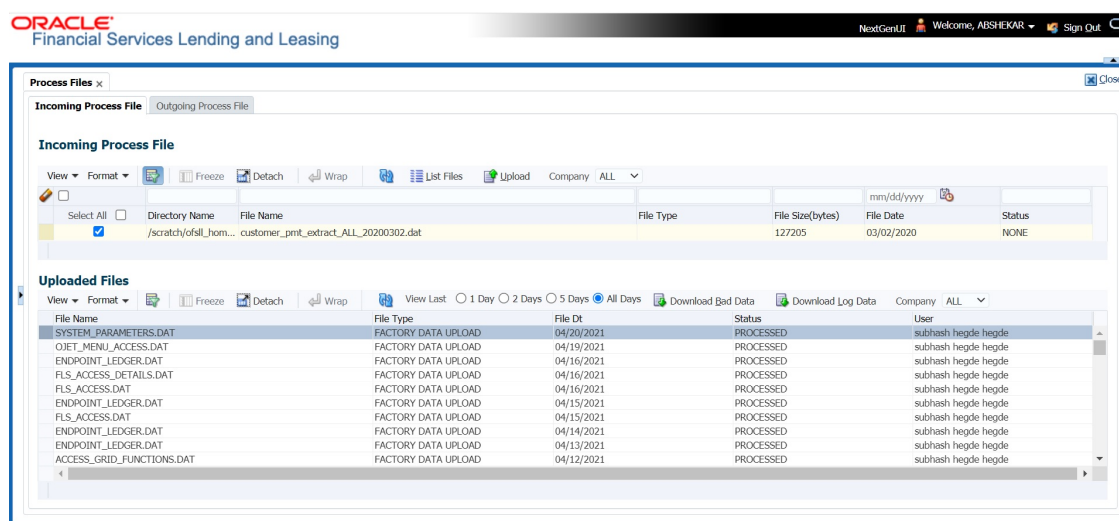


**View the list Incoming Process File**

1. Click **Dashboard > Process Files > Incoming Process File**.

2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

A brief description of the fields is given below:

**Table 2-21    Incoming Process File**

| Field: | Description: |
| --- | --- |
| Select All | Select this option to select all the listed files. |
| Directory Name | View the directory path where incoming file is stored. |
| File Name | View the name of the file. |

**Table 2-21    (Cont.) Incoming Process File**

| Field: | Description: |
| --- | --- |
| File Type | View the type of incoming file. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in INCOMING_FILE_TYPE_CD lookup. |
| File Size(bytes) | View the size of incoming file. |
| File Date | View the date and time when the incoming file was placed in the directory. |
| Status | View the status of the file. |

**Upload Incoming Process File**

1. Click **Dashboard > Process Files > Incoming Process File**.

2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. You can click ⟳ to refresh the grid data.

3. In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the upload file related to any company.
   However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to **Appendix - Company Level GL Date Configuration** section.

4. Select the check box adjacent to the required file and click **Upload**. You can also click **Select All** check box to perform a bulk upload of all the listed files.
   The uploaded files are listed in below **Uploaded Files** section and the status of the files are changed from **Generated** to **Uploaded**. In case of a processing error, the status of the file is indicated as **Processed Error**.

This section consists of the following topic:

* Uploaded Files

## 2.6.1.1 Uploaded Files

The uploaded files section displays the list of incoming files uploaded into the system. You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days. You can click ⟳ to refresh the grid data.

On selection, you can view the following information:

**Table 2-22    Uploaded Files**

| Field: | Description: |
| --- | --- |
| File Name | View the name of file uploaded. |
| File Type | View the type of file uploaded. |
| File Dt | View the date and time when the file was uploaded. |
| Status | View the status of upload. |
| User | View the login ID of User who performed the file upload. |

In the Uploaded Files section, you can do the following:

- Click **Download Bad Data** to download the list of uploaded files which had processing errors due to bad data.

- Click **Download Log Data** to download a log of all the files uploaded.

- Sort the list of uploaded files based on specific company by selecting the same from **Company** drop-down list.

## 2.6.2 Proration of Future Account Dues

OFSLL has a facility to derive future dated dues on an account using the input file processing mechanism. This helps to view the future dues on accounts in bulk even before posting on the account and without generating a mock statement on the account.

Similar to other input files processing, the required Account numbers and **Due Dates** on which the due is to be calculated are to be added as individual record in the file and uploaded into the system by placing in input folder path. For more information on this process, refer to above section.

The Input file is processed in the system on running the batch job IADPRC_BJ_100_01 (ACCOUNT DUES FILE UPLOAD) in SET-IFP batch job set and to the location as per the system parameter CMN_FILE_PROCESS_TO_LOB value.

Using an internal function, system calculates the future dated due for the specific Account(s) and stores the computed values in database table. The same has to be queried to view the details. The due amount returned by this function is the regular bill amount calculated with considering any other outstanding dues. This is the proration amount that is posted on the same account before the next due is generated.

Note that, only ACTIVE status accounts are processed. Else system displays an error indicating **Invalid Account Status**.

## 2.6.3 Outgoing Process File

The outgoing process file section displays the list of files being shared for upload to other system for processing and allows you to download the required file for inspection.

**Figure 2-13    Outgoing Process File**
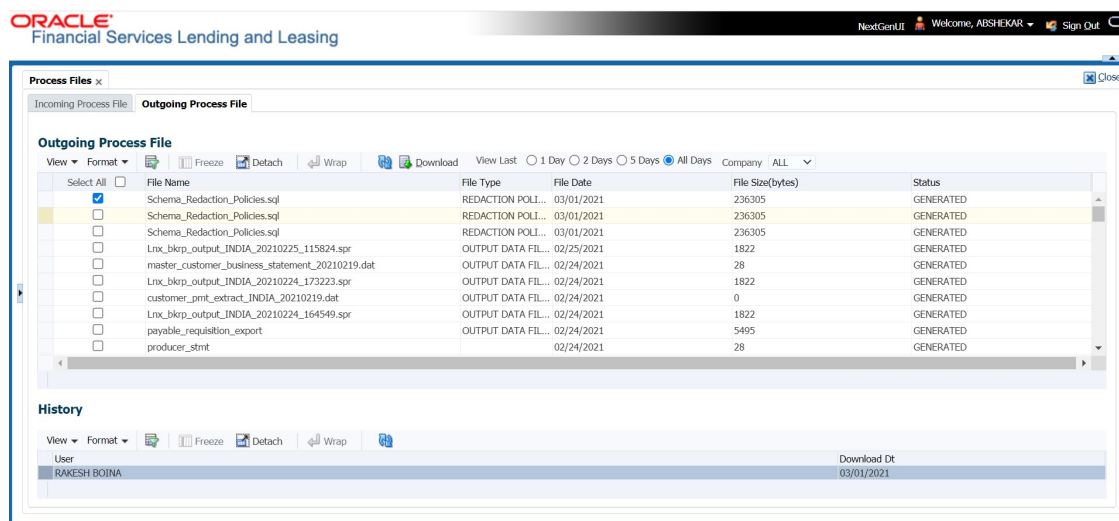
You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days.

On selection, you can view the following information:

**Table 2-23    Outgoing Process File**

| Field: | Description: |
| --- | --- |
| Select All | Select this option to select all the listed files. |
| File Name | View the name of upload file. |
| File Type | View the type of file shared for upload. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in OUTGOING_FILE_TYPE_CD lookup. |
| File Date | View the date and time when the file was shared for upload. |
| File Size(bytes) | View the size of upload file. |
| Status | View the status of upload file. |

**Download Outgoing Process File**

1. Click **Dashboard > Process Files > Outgoing Process File**.

   System displays the list of files shared for upload. You can click 🔄 to refresh the grid data.

2. In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the download file related to any company.
   However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to **Appendix - Company Level GL Date Configuration** section.

3. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.

**History**

The history section displays the following details:

**Table 2-24    History**

| Field: | Description: |
| --- | --- |
| User | View the login ID of User who downloaded the file. |
| Download Dt | View the date and time when the file was downloaded. |

# 3

# Wholesale Floor Planning

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

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

- Unit
- Credit Line
- Producer.

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

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

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

This section consists of the following topics:

- WFP Maintenance Screen
- Assumptions
- Restrictions
- Note

## 3.1 WFP Maintenance Screen

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

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

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

## 3.2 Assumptions

This document assumes the following:

- The usual Oracle Financial Services Lending and Leasing setup is complete in all respects and system defined data is already populated in the database.
- All fields on the Wholesale Floor Planning forms accept data only in the defined format. For example, the Date field only accepts input in the MM/DD/YYYY format. Percentage fields accept numbers less than 100. The acceptable format would be mentioned in the hint in case user keys in a unacceptable format.

- At least one instrument is available for each producer, that is, either the instrument company/ branch should match the producer company/ branch or an instrument having company / branch = ALL/ ALL should be defined in setup.

- The payoff quote computation is based on current outstanding balances plus interest payable up to the payoff quote date. It assumes that there would be no other receivables such as late fees, servicing fees and other fees.

## 3.3 Restrictions

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

## 3.4 Note

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

- Effective date

- Valuation date

- Source

- Usage

- Usage value

- Add-ons

- MSRP

- Title release date

- Total value.

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

# 4

# Producers

This section consists of the following topics:

- Introduction
- Producers

## 4.1 Introduction

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

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

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

## 4.2 Producers

**To view the Producer screen**

1. On the Oracle Financial Services Lending and Leasing home page, click the **WFP** master tab.
2. Click the **Producers** bar link.
3. Select the status of the producer you want to work with.

**Figure 4-1    WFP - Producers**
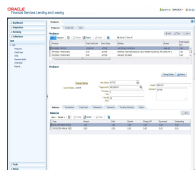
**Table 4-1    Producers**

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

4. On the **Producers** master page, select the record you want to work with and click **View**.

5. On the **Producer** master page, view the following information:

**Table 4-2    Producer master page**

| In the field: | View this: |
|---|---|
| **Producer** | The producer number and name. By default, only active producers are displayed. |
| **Total Credit Limit** | The sum total of all credit lines extended to the producer. This field is 0 for inactive producers. |
| **New Status** | The status of the producer in WFP module: ACTIVE or INACTIVE. ACTIVE indicates the producer has open lines of credit or outstanding unit loans. |
| **Address** | The address of the selected producer. |
| **Analyst** | The name of the analyst who activated producer in WFP module. |
| **Total Suspended Amt** | The sum of the suspended amount for all credit lines, or amount from credit limit that will not be available. This is a means of temporarily reducing the credit limit. |
| **Advance Balance** | The current balance of advance outstanding with the producer. |
| **Available Credit** | The current available credit limit. The available credit equals total credit less the suspended amount less advance balance. |
| **Approval Dt** | The date on which the producer status changes to ACTIVE or INACTIVE. |
| **Pre Bill Days** | The number of days before due date when the statement would be generated. |
| **Pmt Due Day** | The day of the month when payment is due. |
| **Last Pmt Dt** | The date on which the last payment was made. |
| **Last Pmt Amt** | The amount received in the last payment made by producer. |
| **Last Bill Dt** | The date when the last billing statement was generated. |
| **Next Bill Dt** | The date when the next billing statement will be generated. |

This section consists of the following topics:

• Balances sub tab

• Transactions sub tab

• Credit Lines sub tab

• Comments sub tab

• Tracking Attributes sub tab

- Audit sub tab

## 4.2.1 Balances sub tab

The Producer Balances sub screen displays producer level balance information.

**To view the Producer Balances screen**
On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Producers > Balances**

**Figure 4-2    WFP - Balances**
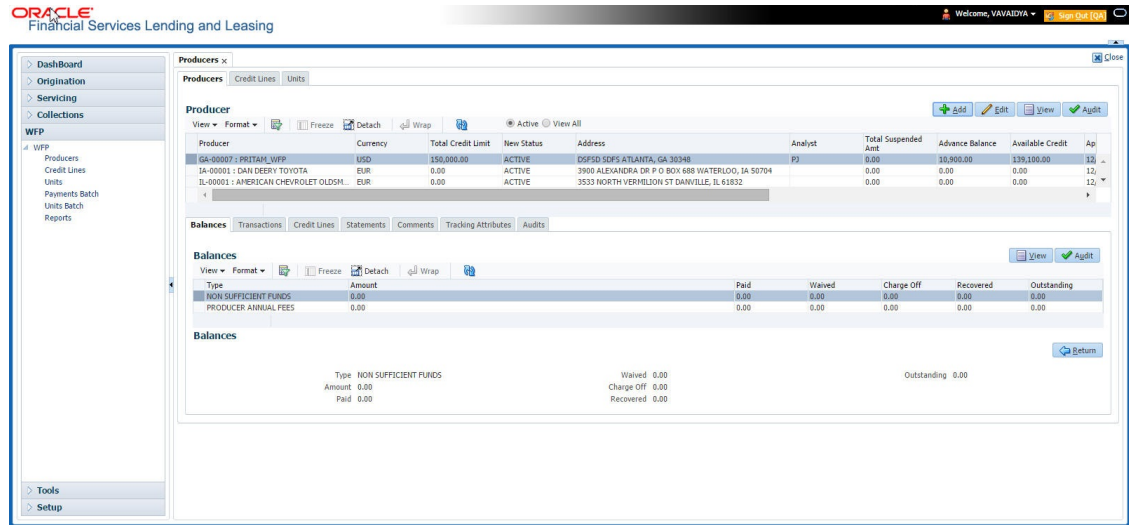


1. On the **Producer** screen, select the record you want to work with.

2. In the **Producer Balances** screen's **Balances** section, select the record you want to work with.

3. In the **Balances** section, view the following information:

**Table 4-3    Balances section**

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

(Optional) Enter the result of the procedure here.

# 4.2.2 Transactions sub tab

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

**To view the Producer Transactions screens**
On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Producers > Transactions**.

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

**Figure 4-3    WFP - Transactions**
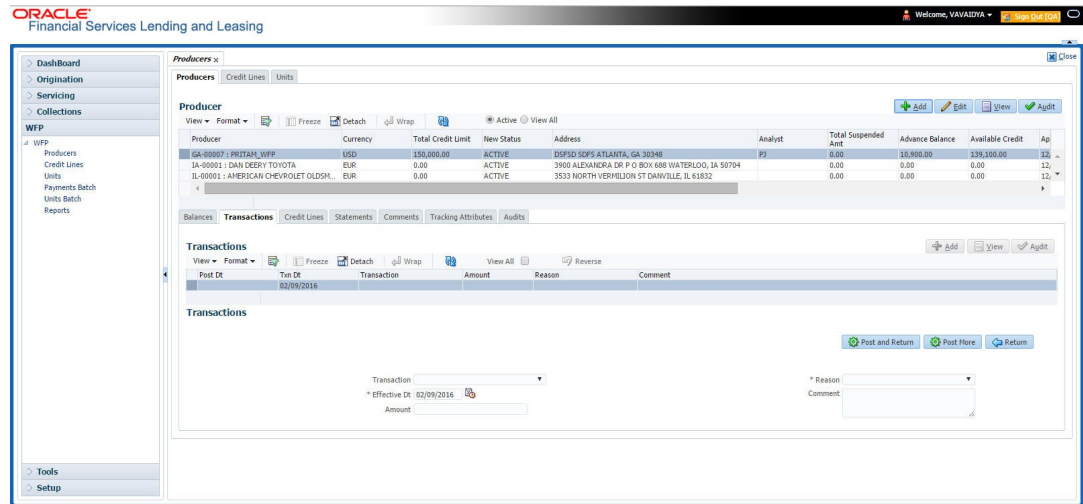


In the **Sort By** section, choose **Post Dt** to sort the entries in **Transactions** section in order of when transaction was created.
-or-

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

-or-

2. Select **View All** to view all transactions.

3. In the **Producer Transactions** page's **Transactions** section, select the record you want to work with.

4. In the **Transactions** section, view the following information:

**Table 4-4    Transactions section**

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

**Table 4-4    (Cont.) Transactions section**

| In this field: | View this: |
| --- | --- |
| Comment | The comment for the transaction. |

**To reverse a transaction**

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

6. On the **Producer** master page, select the record you want to work with

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

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

   -or-

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

8. Select **View All** to view all transactions. Reversed transactions do not appear on the Transactions section when the View All box is cleared.

9. In the **Producer Transactions** screen's **Transactions** section, select the transaction you want to reverse. (You may have to search to find the transaction).

10. On the **Producer Transactions** screen, click **Reverse**.

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

(Optional) Enter the result of the procedure here.

## 4.2.3 Credit Lines sub tab

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

**To view the Producer Credit Lines sub screen**

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

**Figure 4-4    WFP - Credit Lines**
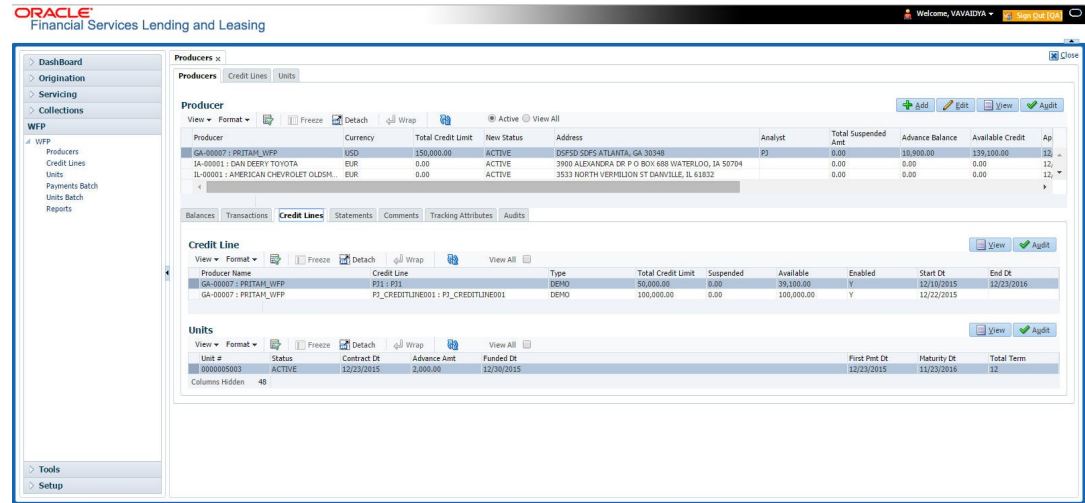


2. On the **Producers** screen, select the record you want to work with.

3. In the **Producer Credit lines** screen's **Credit Lines** section, select the record you want to view.

4. In the **Credit Lines** section, view the following information:

**Table 4-5    Credit Lines section**

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

> **Note:**
>
> An empty field indicates that the line is active.

5. In the **Units** section, select the record you want to view.

6. In the **Units** section, view the following display only information:

**Table 4-6    Units section**

| In this field: | View this |
|---|---|
| **Unit #** | The unique number of the unit loan |

**Table 4-6    (Cont.) Units section**

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

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

**Statements sub tab**

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

**To view the Producer Statements sub screen**

1.  On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Producers > Statements**.

**Figure 4-5    WFP - Statements**
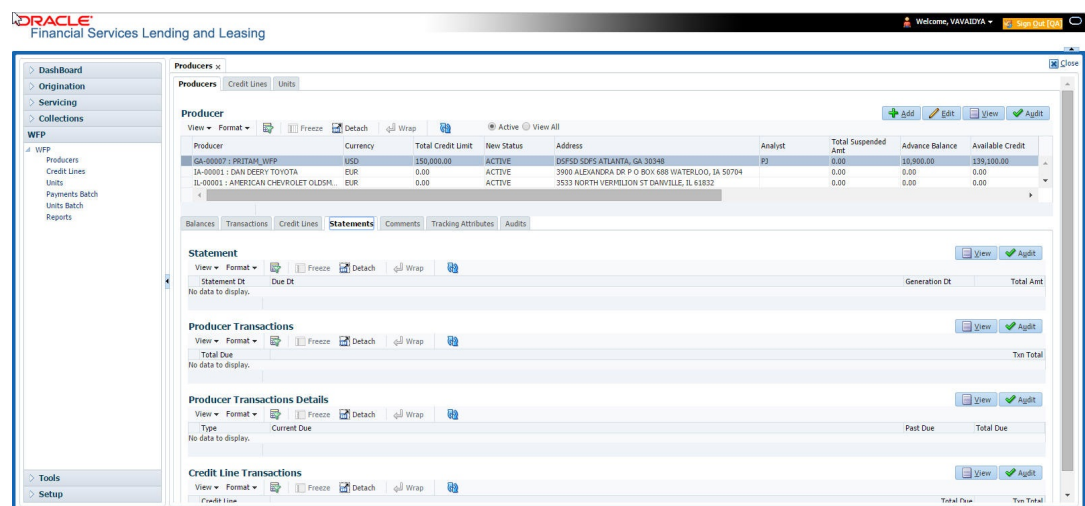


2.  On the **Producer** master page, select the record you want to work with.

3.  In the **Producer** screen's **Statement** section, select the record you want to view.

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

**Table 4-7    Producer Transactions section**

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

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

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

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

**Table 4-8    Credit Line Transactions section**

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

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

> **Note:**
>
> There may be more than one transaction listed.

**Table 4-9    Credit line level transaction**

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

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

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

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

**Table 4-10    Unit Transactions section**

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

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

**Table 4-11    Unit level transaction information**

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

## 4.2.4 Comments sub tab

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

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Producers > Comments**.

**Figure 4-6    WFP - Comments**
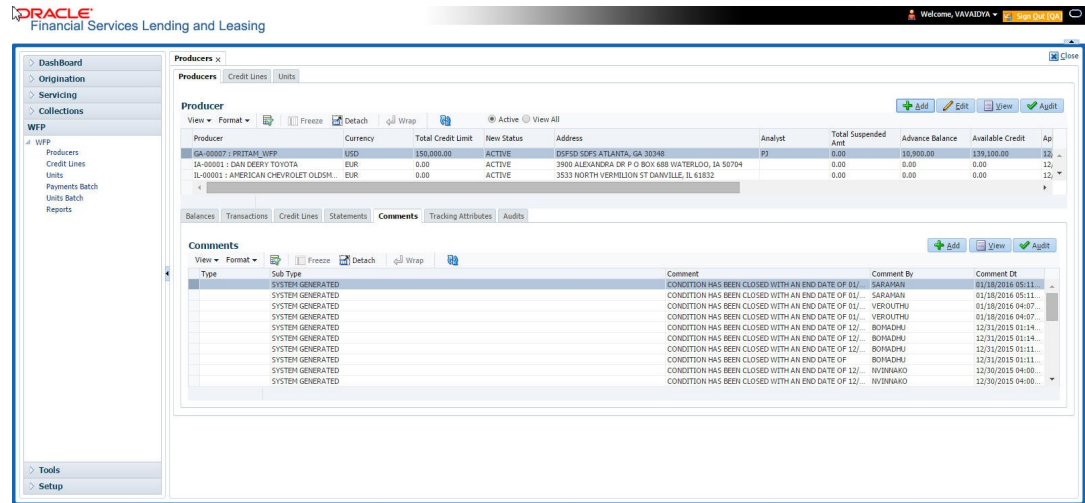


2. In the **Producer** master screen, select the producer you want to work with.

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

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

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

**Table 4-12    Currency section**

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

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

*Oracle Financial Services Lending and Leasing notes the user who entered this comment and the time it was saved.
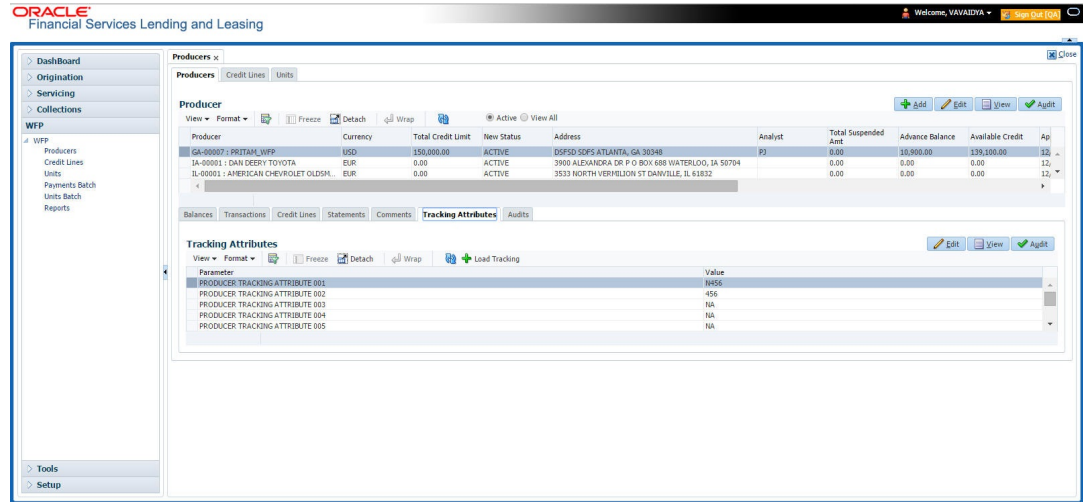
## 4.2.5 Tracking Attributes sub tab

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

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Producers > Tracking Attributes**.

**Figure 4-7    WFP - Tracking Attributes**



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

3. In the **Producer Tracking** sub screen, click **Load Tracking**.

   Oracle Financial Services Lending and Leasing loads the tracking parameters.

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

5. To update a tracking attribute, click **Edit** and enter the requested parameter in the **Value** field.

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

## 4.2.6 Audit sub tab

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

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Producers > Audit**.

2. In the Producer screen, select the producer you want to work with and click **Audit**.

   The system displays the following details of the selected record:

**Table 4-13    Audit sub tab**

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

**Table 4-13    (Cont.) Audit sub tab**

| In this field: | View this: |
| --- | --- |
| **Changed Dt** | The date when the value was changed. |

# 5

# Credit Lines

This section consists of the following topics:

- Introduction
- Credit Lines Screen
- Transaction sub tab

## 5.1 Introduction

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

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

## 5.2 Credit Lines Screen

**To view the Credit Lines screen:**

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

**Figure 5-1    WFP - Credit Line Screens**



2. In the **Producers** Tab, select the producer you want to work with.

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

> **Note:**
>
> - If you choose, use **Search Criteria** to limit the display of credit line records.
> - If you select **View All**, Oracle Financial Services Lending and Leasing displays both active and inactive credit lines.

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

**Table 5-1    Credit Lines master page**

| In this field: | View this: |
| --- | --- |
| **Credit Line** | The description of the credit line. |
| **Type** | The unit type associated with the credit line. |
| **Total Term** | The term of loan extended under the credit line in months. This will be same for all units funded under the credit line. |
| **Accrual Start Days** | The number of days from the day a loan is extended under credit line after which interest rate accrual starts. |
| **Total Credit Limit** | The credit limit of the credit line. This is the same value as the contents of Total Credit Limit field above in Credit Lines section on Credit Lines page. |
| **Advance %** | The percent of the value of each unit that would be extended as a loan. If the credit line is for NEW VEHICLES, then value of loan usually equals vehicle value; for example, the advance percent equals 100 percent. |
| **Prior Curtailment %** | The percent of principal recovered per month in the prior year. |
| **Current Curtailment %** | The percent of principal for the current year. |
| **Margin Index** | The index that would be used for setting the interest rate on unit loans. |
| **Margin Rate** | The number to be added to the index rate to arrive at the interest rate. |
| **Curtailment Start Months** | The number of months after which loan curtailment (principal repayment) starts. |
| **First Pmt Start Months** | The number of months after which the first payment would be due for a unit loan extended under credit line. |
| **Ceiling Index** | The index that would be used for setting the interest rate ceiling on unit loans. |
| **Ceiling Rate** | The number to be added to the ceiling index rate to arrive at the ceiling interest rate. |
| **Start Dt** | The start date of the credit line. |
| **End Dt** | The end date of the credit line. If it is empty shows that line is active. |
| **Suspended** | The dollar amount of the credit line that is suspended (not available for loan). |

**Table 5-1    (Cont.) Credit Lines master page**

| In this field: | View this: |
| --- | --- |
| **Available** | The dollar amount of credit utilized by the producer. The available credit equals the credit limit minus suspended limit minus outstanding advance. |
| **Outstanding Advance** | The total outstanding advance amount. |
| **Outstanding Interest** | The total outstanding interest on advance amount. |
| **Outstanding Fees** | The total outstanding fees on advance amount. |
| **Total** | The total outstanding amount including advance amount, interest and fees. |

This section consists of the following topic:

• Balances sub tab

## 5.2.1 Balances sub tab

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

**To use the Credit Line Transaction sub tab**

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

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

# 5.3 Transaction sub tab

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

**To use the Credit Line Transaction sub tab**

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

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

**Reversing a Transaction**

The following unit level monetary transactions can be reversed:

• Late Charge transactions with the actions CHARGE-OFF and WAIVE

• Unit Other Fee transactions with the actions POST, CHARGE-OFF, and WAIVE

• Unit Service Fee transactions with the actions CHARGE-OFF and WAIVE

• Interest and Principal transactions with the actions CHARGE-OFF and WAIVE

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

**To reverse a transaction**

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

2. Click the **Credit Lines** bar link.

3. In the WFP Maintenance link bar, click the **Credit Lines** drop-down link, then click **Transactions**.

4. In the **Producers** tab, select the producer you want to work with.

5. In the **Credit Lines** tab, select the credit line you want to work with.

6. In the **Credit Line Transactions** tab's **Transactions** sub tab, select the record you want to reverse.

7. In the **Transactions** tab, click **Reverse**.

---

> ✏ **Note:**
>
> • Not all transactions can be reversed. If a transaction cannot be reversed, the Reverse button is dimmed when the transaction is selected.
>
> • Reversed transactions do not appear on the Credit Line Transactions page's Transaction section when the View All box is cleared.

---

This section consists of the following topics:

* Credit Limit History sub tab

* Units sub tab

* Comments sub tab

* Tracking Attributes sub tab

* Audit sub tab

## 5.3.1 Credit Limit History sub tab

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

**To view the Credit Limit History sub tab:**

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

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

**Table 5-2    Credit Limit History**

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

## 5.3.2 Units sub tab

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

**To view the Credit Line Units sub tab**

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

2. In the **Producers** tab, select the producer you want to work with.

3. In the **Credit Lines** tab, select the credit line you want to work with.

4. In the **Credit Line Units** sub tab, select the record you want to view.

5. In the **Units** sub tab, view the following information:

**Table 5-3    Units sub tab**

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

## 5.3.3 Comments sub tab

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

**To view the Credit Line Comments sub tab**

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

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

## 5.3.4 Tracking Attributes sub tab

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

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

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

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

## 5.3.5 Audit sub tab

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

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

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

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

# 6

# Units

This section consists of the following topics:

- Introduction
- Units Screen

## 6.1 Introduction

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

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

## 6.2 Units Screen

**To view the Units screen**

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

1. In the **Producers** master page, select producer with the units you want to work with.

2. In the **Credit Lines** master page, select active credit line with the units you want to work with.

3. In the **Units** master page, select the unit you want to work with.

> ✎ **Note:**
>
> Select the **View All** check box to view both active and inactive units.

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

**Figure 6-1    WFP - Unit Screen**
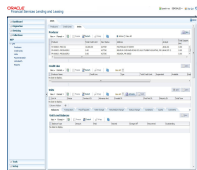


**Table 6-1    Units screen**

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

This section consists of the following topics:

- Units Details

- Balances Sub tab

- Transaction sub tab

- Payoff Quotes sub tab

- Rate Change sub tab

- Reschedule Change sub tab

- Status Change sub tab

- Conditions sub tab

- Assets sub tab

- Comments sub tab

- Tracking Attributes Sub tab

- Audits sub tab

# 6.2.1 Units Details

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

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

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Units**.

2. In the Units section click the **Add** to specify the details. In **Producers** master page, select the producer with units you want to work with.

3. In the **Credit Lines** master page, select active credit line with the units you want to work with.

4. In the **Units** master page, select the unit you want to work with.

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

**Table 6-2    Unit Details section**

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

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## 6.2.2 Balances Sub tab

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

**To view the unit level balances screen**

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

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

## 6.2.3 Transaction sub tab

The Units Maintenance page enables you to:

- Enter a new unit level transaction

- Compute and save new payoff quotes

- Apply a new rate change

- Reschedule the term of the unit

- Change the status of the unit

- Change the condition of the unit.

**To enter a new unit**

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

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

## 6.2.4 Payoff Quotes sub tab

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

**To generate a new pay off quote**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Units > Payoff Quotes**.

2. In the **Producers** section, select the producer with the units you want to work with.

3. In the **Credit Lines** section, select the active credit line with the units you want to work with.

4. In the **Units** section, select the unit you want to work with.

5. The **Units Maintenance** page's **New Payoff Quote** section enables you to generate a new payoff quote.

   New Payoff Quote section enables you to compute the amount to be collected from producer in case the producer wants to repay loan before actual term of the loan is complete.

6. In the **New Payoff Quote** section, enter the following information:

**Table 6-3    New Payoff Quote section**

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

7. Click **View** to view in the Payoff Quotes section the payoff amount based on the balance due, last accrual date, last service date and payoff date.

8. Choose **Save Quote and Add** to save the quote given to producer in the Payoff Quotes section on Unit Details page (Details link) and add a new record.

9. Click **Save Quote and Return** to save the quote given to producer in the Payoff Quotes section on Unit Details page (Details link) and return to main screen.

## 6.2.5 Rate Change sub tab

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

**To change the interest rate for a unit**
On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Units > Rate Change**.

1. In the **Producers** section, select the producer with the units you want to work with.

2. In the **Credit Lines** section, select the active credit line with the units you want to work with.

3. In the **Units** section, select the unit you want to work with.

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

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

**Table 6-4    Rate Change section**

| In this field | Do this |
| --- | --- |
| Margin Rate | Enter the new margin rate to be applied on the index rate.This cannot be a negative number (required). |

**Table 6-4 (Cont.) Rate Change section**

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

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

## 6.2.6 Reschedule Change sub tab

**To reschedule the term for the unit**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Units > Reschedule Change**.

2. In the **Producers** section, select producer with the units you want to work with.

3. In the **Credit Lines** section, select active credit line with the units you want to work with.

4. In the **Units** section, select the unit you want to work with. The **Reschedule** Change section enables you to reschedule the term of the unit.

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

**Table 6-5 Reschedule section**

| In this field | Do this |
| --- | --- |
| **New Term** | Enter the new term of the loan.The new term should not be less or equal to the term elapsed for loan as of current date. For example: If the term was initially 24 months and if the rescheduling is happening after 12 months, then the new term cannot be 12, since 12 months have already elapsed (required). |
| **Existing term** | View the existing term of the unit (display only). |
| **Reason** | Select the reason for schedule change (required). |
| **Comment** | Enter any comments related to the rescheduling operation (optional). |

**Table 6-5    (Cont.) Reschedule section**

| In this field | Do this |
| --- | --- |
| **Curtailment %** | Enter the new curtailment percent. Making back dated changes to the curtailment percentage or term results in Oracle Financial Services Lending and Leasing computing all the balances based on new interest rate from the date when new rate and term becomes effective (required). |
| **Effective Dt** | The date from when the new rate is applicable. This is either: <br><br> Nothing less than the last billing date <br><br> -or- <br><br> The contract date for the unit, whichever is greater. <br><br> This cannot be a future date (required). |

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

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

## 6.2.7 Status Change sub tab

**To change the status of a unit**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Units > Status Change**.

2. In the **Producers** section, select the producer with the units you want to work with.

3. In the **Credit Lines** section, select the active credit line with the units you want to work with.

4. In the **Units** section, select the unit you want to work with.

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

   The following are the possible status change combinations:

**Table 6-6    Status change combinations**

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

> **✎ Note:**
>
> Once the status becomes VOID, it cannot be changed to any other status.

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

**Table 6-7    Status change section**

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

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

## 6.2.8 Conditions sub tab

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

**To change the condition of a unit**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Units > Conditions**.

2. In the **Producers** section, select the producer with the units you want to work with.

3. In the **Credit Lines** section, select the active credit line with the units you want to work with.

4. In the **Units** section, select the unit you want to work with.

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

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

**Table 6-8    Condition section**

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

**Table 6-8    (Cont.) Condition section**

| In this field | Do this |
| --- | --- |
| **Comments** | Enter any comments associated with the condition (optional). |

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

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

## 6.2.9 Assets sub tab

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

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

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

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

**Table 6-9    Asset Details section**

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

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

## 6.2.10 Comments sub tab

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

**To view the Units Comments page**

1. On the Oracle Financial Services Lending and Leasing home screen, click **WFP > WFP > Units > Comments**.

2. In the **Producers** section, select the producer with the units you want to work with.

3. In the **Credit Lines** section, select the active credit line with the units you want to work with.

4. In the **Units** section, select the unit you want to work with.

**5.** In the **Comments** section, select the record you want to view.

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

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

**Table 6-10    Details section**

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

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

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

# 6.2.11 Tracking Attributes Sub tab

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

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

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

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

# 6.2.12 Audits sub tab

The Audit page enables you to search for the unit.

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

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

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

# 7

# WFP Payments Batch

This section consists of the following topics:

- Introduction
- Payments Batch

## 7.1 Introduction

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

## 7.2 Payments Batch

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

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

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

**To apply payments**

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

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

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

2. In the Payment section, you can do the following:

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

   - Use **Search Criteria** to limit the display of payment records.

   - To create a new record, click **Add**.

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

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

**Table 7-1    Payment section**

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

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

**Table 7-2    Producer Fee Payment section**

| In this field | Do this |
| --- | --- |
| **Current Due** | View the current due amount for producer level fees (display only). |
| **Statement Amt** | View the due amount as per the statement for producer level fees.<br><br>Oracle Financial Services Lending and Leasing populates this field only for statement payments when you choose Create Details in the Action section (display only). |

**Table 7-2    (Cont.) Producer Fee Payment section**

| In this field | Do this |
|---|---|
| **Payment Amt** | Enter the amount to be applied to the producer level fees. This will default to the statement amount for the statement payment when you choose Create Details in the Action section (required). |
| **Spread** | Select the payment application spread (required). |

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

6. In the **Unit Payments** section, you can do the following:

   • Use **Search Criteria** to limit the display of unit payment records.

   • To create a new record, click **Add**.

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

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

**Table 7-3    Unit Payments section**

| In this field | Do this |
|---|---|
| **Credit Line** | Select the credit line from the drop-down list. The list displays all the credit lines which are linked to the selected producer for selection. |
| **Unit#** | Select the unit number to which the payment can be applied. Based on the credit line selected, corresponding unit numbers are listed for selection. |
| **Status** | View the status of the unit. The payment cannot be applied against a unit with a status of PAID, VOID, or PENDING unit (display only). |
| **Current Due** | View the current amount due on the unit (display only). |
| **Statement Amt** | View the total amount due on the unit for the statement selected in statement date. Oracle Financial Services Lending and Leasing will populate this field only for statement payments (display only). |
| **Payment Amt** | Enter the payment amount to be applied to the unit. This defaults to the statement amount if payment mode is the statement payment and you choose Create Details in Action section (required). |
| **Spread** | Enter the payment spread (required). |

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

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

**Table 7-4    Credit Lines section**

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

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

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

10. In the **Credit Line Fee Payment** section, you can do the following:

    • Use **Search Criteria** to limit the display of total credit fee payment records.

    • To create a new record, click **Add**.

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

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

**Table 7-5    Credit Line Fee Payment section**

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

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

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

13. In the **Producer Fee Payment** section, you can do the following:

    • Use **Search Criteria** to limit the display of total producer fee payment records.

- To create a new record, click **Add**.

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

**Applying a Statement Payment**

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

**To apply a statement payment**

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

2. Click the **Batch Transactions** bar link.

3. In the Batch Transactions link bar, click **Payments**.

4. In the **Payments** section, click **Add**.

5. In the **Producer** field on the **Payments** section, select the producer from whom the payment was received.
   Oracle Financial Services Lending and Leasing completes the Current Due field with information about the selected producer.

6. In the **Pmt Mode** field, select STATEMENT PAYMENT.

7. In the **Statement Dt** field, select the statement date against which the payment is being applied.
   Oracle Financial Services Lending and Leasing completes the Pmt Amt and Statement Amt fields. The statement amount is the amount expected from the producer for that statement period. Payment amount, by default, would be the same as statement amount (if not already entered by the user).

8. Edit the **Pmt Amt** field if necessary.

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

10. In the **Action** section, click **Post Payment**.
    Oracle Financial Services Lending and Leasing posts the payment. The payment can be viewed on the Transaction section of maintenance screens.

**Applying a Payoff Payment**

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

**To apply a payoff payment**

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

2. Click the **Batch Transactions** bar link.

3. In the Batch Transactions link bar, click **Payments**.

4. In the **Payments** section, click **Add**.

5. In the **Producer** field on the **Payments** section, select the producer from whom payment was received.
   Oracle Financial Services Lending and Leasing completes the Current Due field with information about the selected producer.

6. In the **Pmt Mode** field, select PAY-OFF PAYMENT.

Oracle Financial Services Lending and Leasing completes the **Current Due** field with pay-off amount.

7. In the **Unit Payments** section, select the unit to be paid off in unit payments section.

8. Enter the amount in **Current Due** field of **Unit Payments** section in **Pmt Amt** field in the **Payments** section.

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

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

**Applying a Regular Payment**

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

**To apply a statement payment**

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

2. Click the **Batch Transactions** bar link.

3. In the Batch Transactions link bar, click **Payments**.

4. In the **Payments** section, click **Add**.

5. In the **Producer** field on **Payments** section, select producer from whom the payment was received.
   Oracle Financial Services Lending and Leasing completes the Current Due field with information about the selected producer.

6. In the **Pmt Mode** field, select REGULAR PAYMENT.

7. In the **Unit Payments** section, select the unit to which payment applies and complete **Payment Amt** field,
   -or-

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

   -or-

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

8. In the **Action** section, click **Post Payment**.
   Oracle Financial Services Lending and Leasing posts the payment and changes the status to PAYMENT POSTED.

**To reverse a payment**

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

2. Click the **Batch Transactions** bar link.

3. In the Batch Transactions link bar, click **Payments**.

4. Above the **Payments** section, select **View All**.

5. In the **Payment** section, select the payment with the status of PAYMENT POSTED that you want to reverse.

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

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

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

2. Click the **Batch Transactions** bar link.

3. In the Batch Transactions link bar, click **Payments**.

4. Above the **Payments** section, select **View All**.

5. In the **Payment** section, select the payment with the status of PAYMENT POSTED that you want to reverse and apply a non sufficient funds fee as applicable.

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

# 8

# WFP Units Batch

This section consists of the following topic:

- Units Batch

## 8.1 Units Batch

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

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

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

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

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

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

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

2. In the **Unit Batch** section, select the record you want to work with and click Show in **Details** column.
   You can also use the **Search Criteria** to limit the display of payment records.

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

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

   **Table 8-1    Unit Batch section**

   | In this field | View this |
   | --- | --- |
   | **Group #** | The unique number for the batch (group of unit payments). |
   | **Status** | The status of the unit batch.For an unposted batch, the status is OPEN. |

**Table 8-1    (Cont.) Unit Batch section**

| In this field | View this |
|---|---|
| Draft Dt | The date when the batch payments were uploaded into Oracle Financial Services Lending and Leasing. |
| Total Units | The number of unit payment records present in the batch. |
| Total Invoice Amt | The total invoice amount of all units in the batch. This is the total amount paid through the batch. |
| Effective Dt | The effective date when the payment would be applied. |
| Posted Dt | The date of batch posting. This is the date when the payment is actually posted. |
| Posted Units | The number of units posted from the batch. |
| Total Advance Amt | The total amount to be paid as advanced for the batch. |

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

4. In the **Units** section, select the record you want to work with and click **Show** in **Details** column.
   You can also use the **Search Criteria** to limit the display of payment records.

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

**Table 8-2    Unit Batch section**

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

**Table 8-2    (Cont.) Unit Batch section**

| In this field | Do this |
| --- | --- |
| **Instrument Type** | View or select the instrument extracted from the batch file (required). |

6. You can Post and Cancel batches which are in OPEN status.

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

   • To cancel a batch, click **Void Batch** in the **Action** section.

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

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

2. Click the **Batch Transactions** bar link.

3. In the Batch Transactions link bar, click **Units**.

4. Oracle Financial Services Lending and Leasing displays all batches that are not yet posted.

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

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

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

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

9. In the **Batch Adjustment** section, enter the following information:

**Table 8-3    Batch Adjustment section**

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

10. Click **Save**.

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

12. The Adjustment History section displays all the adjustments applied to all units in unit batch data section.

13. In the **Adjustment History** section, view the following display only information.

**Table 8-4    Adjustment History section**

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

**Table 8-4    (Cont.) Adjustment History section**

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

# 9

# Oracle Financial Services Lending and Leasing Reports

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

**Figure 9-1    Reports - WFP Reports**
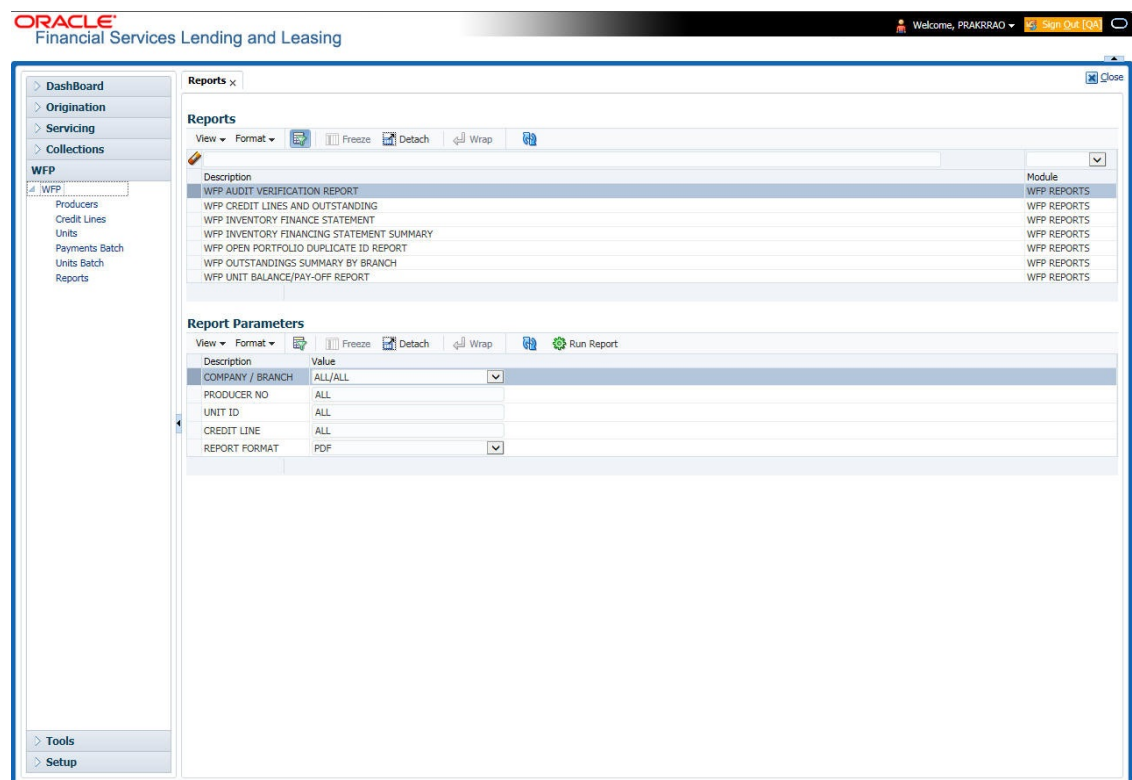


This section consists of the following topics:

- Amortized Txns Log By GL Post Dt (Lease)

- Amortized Txns Log By GL Post Dt (Line)

- Amortized Txns Log By GL Post Dt (Loan)

- GL Posting Log

- Monetary Txns Log By GL Post Dt (Lease)

- Monetary Txns Log By GL Post Dt (Line)

- Monetary Txns Log By GL Post Dt (Loan)

- Payment Allocations Log By GL Post Dt (Lease)

- Payment Allocations Log By GL Post Dt (Line)
- Payment Allocations Log By GL Post Dt (Loan)
- Pool Txns Log By GL Post Dt
- Producer Monetary Txns Log By GL Post DT
- WFP Reports
- WFP Audit Verification Report
- WFP Credit Lines and Outstanding Summary
- WFP Inventory Finance Statement
- WFP Inventory Financing Statement Summary
- WFP Open Portfolio Duplicate ID Report
- WFP Outstanding Summary by Branch
- WFP Unit Balances / Pay-off Quote Report

# 9.1 Amortized Txns Log By GL Post Dt (Lease)

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

Parameters:

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

**Figure 9-2    Report - Amortized Lease**



# 9.2 Amortized Txns Log By GL Post Dt (Line)

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

Parameters:

- No. of Copies

- Company/Branch

- From mm/dd/yyyy

- To mm/dd/yyyy

- Account Number

**Figure 9-3    Amortized Report - Line**



## 9.3 Amortized Txns Log By GL Post Dt (Loan)

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

Parameters:

- No. of Copies

- Company/Branch

- From mm/dd/yyyy

- To mm/dd/yyyy

- Account Number

**Figure 9-4    Amortized Report - Loan**

# 9.4 GL Posting Log

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

Parameters:

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

**Figure 9-5    GL Posting Log - Report**



Report : GL Posting Log
Date: 10/29/2019  3:04 AM
From Date: 01/01/1800 To: 01/01/2048

ORACLE
Financial Services Lending and Leasing

Company: NL02

ALL AMOUNT ARE IN NZD

| Date | Description | Segment 1 | Segment 2 | Segment 3 | Segment 4 | Segment 5 | Segment 6 | Segment 7 | Segment 8 | Segment 9 | Segment 10 | Dr Amount | Cr Amount |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10/22 /2019 | PAYMENT - ADVANCE | 110000 | CB-001 | | | | | | | | | 27.15 | 0.00 |
| 10/22 /2019 | PAYMENT - ADVANCE | 110000 | CB-002 | 11222 | 323232 | | | | | | | 199.00 | 0.00 |
| 10/22 /2019 | PAYMENT - ADVANCE | 200000 | CB-001 | | | | | | | | | 0.00 | 27.15 |
| 10/22 /2019 | PAYMENT - ADVANCE | 200000 | CB-002 | 11222 | 323232 | | | | | | | 0.00 | 199.00 |
| 10/22 /2019 | PAYMENT - ADVANCE BILLED | 110000 | CB-002 | 11222 | 323232 | | | | | | | 105.85 | 0.00 |
| 10/22 /2019 | PAYMENT - ADVANCE BILLED | 200000 | CB-002 | 11222 | 323232 | | | | | | | 0.00 | 105.85 |
| 11/30 /2019 | PAYMENT - ADVANCE | 110000 | CB-001 | | | | | | | | | 5,349.12 | 0.00 |
| 11/30 /2019 | PAYMENT - ADVANCE | 200000 | CB-001 | | | | | | | | | 0.00 | 5,349.12 |
| 11/30 /2019 | PAYMENT - ADVANCE BILLED | 110000 | CB-001 | 11222 | 323232 | | | | | | | 112.68 | 0.00 |
| 11/30 /2019 | PAYMENT - ADVANCE BILLED | 110000 | CB-001 | | | | | | | | | 105.80 | 0.00 |
| 11/30 /2019 | PAYMENT - ADVANCE BILLED | 200000 | CB-001 | 11222 | 323232 | | | | | | | 0.00 | 112.68 |
| 11/30 /2019 | PAYMENT - ADVANCE BILLED | 200000 | CB-001 | | | | | | | | | 0.00 | 105.80 |
| | | | | | Company Total: | | | | | | | 5,899.60 | 5,899.60 |

Company: US01

1 of 2

# 9.5 Monetary Txns Log By GL Post Dt (Lease)

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

Parameters:

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

**Figure 9-6    MonetaryTXN GLPost Report - Lease**



# 9.6 Monetary Txns Log By GL Post Dt (Line)

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

Parameters:

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

**Figure 9-7    Monetary TXN GL Post Report - Line**



Report :  Monetary Txns Log By GL Post Dt (Line)
Date: 3/9/2016  10:47 AM
GL Post Date From: 01/01/1800 To: 01/01/2048

ORACLE
Financial Services Lending and Leasing

Company: US01

Branch: USHQ

GL Post Date: 02/19/2016

ALL AMOUNT ARE IN       USD

| Transaction | Product | B | Action | Account# | Customer | Batch# | Last Updated By | Txn Amt |
|---|---|---|---|---|---|---|---|---|
| ACTIVE | LOC-HE | Y | POST | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 0 |
|  |  |  |  |  |  |  | Transaction Total: | 0.00 |
| BILL/DUE DATE | LOC-HE | Y | POST | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 132.3 |
|  | LOC-HE | Y | POST | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 69.63 |
|  |  |  |  |  |  |  | Transaction Total: | 201.93 |
| INTEREST ACCRUAL | LOC-HE | Y | POST | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 132.3 |
|  | LOC-HE | Y | POST | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 69.63 |
|  |  |  |  |  |  |  | Transaction Total: | 201.93 |
| INTEREST BILLED | LOC-HE | Y | BILL | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 69.63 |
|  | LOC-HE | Y | BILL | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 132.3 |
|  |  |  |  |  |  |  | Transaction Total: | 201.93 |
| LINE RECEIVABLES | LOC-HE | Y | POST | 20160100010056 | BROAD STUART / SMITH EDWIN | NONE | UNDEFINED | 15000 |
|  |  |  |  |  |  |  | Transaction Total: | 15,000.00 |
|  |  |  |  |  |  |  | Date Total: | 15,605.79 |

GL Post Date: 02/23/2016

ALL AMOUNT ARE IN       USD

| Transaction | Product | B | Action | Account# | Customer | Batch# | Last Updated By | Txn Amt |
|---|---|---|---|---|---|---|---|---|
| ACTIVE | LOC | N | POST | 20160200010245 | KALLAM NAVEEN | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20150700010275 | UNIT2 LINE | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20150600010268 | UNIT1 LINE | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20150800010282 | UNIT3 LINE | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20151000010303 | UNIT5 LINE | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20160200010097 | TEST SEPA LINE | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20160200010154 | TEST1 SEPA LINE1 | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20160200010146 | TEST1 SEPA LINE1 | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20160200010138 | TEST1 SEPA LINE1 | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20160200010112 | TEST SEPA LINE | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20160200010104 | TEST SEPA LINE | NONE | UNDEFINED | 0 |
|  | LOC | N | POST | 20150900010299 | UNIT4 LINE | NONE | UNDEFINED | 0 |
|  | LOC-HE | N | POST | 20160200010352 | TEST COMPENSATION | NONE | UNDEFINED | 0 |

# 9.7 Monetary Txns Log By GL Post Dt (Loan)

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

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

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

2. On the **Reports** page, click the **GL Transaction** drop-down link.

3. Click **Monetary Txns Log By GL Post Dt - Loan**.

4. Complete the following parameters:

   • No. of Copies

   • Company/Branch

   • From mm/dd/yyyy

   • To mm/dd/yyyy

   • Pool

**Figure 9-8    Monetary TXN GL Post Report - Loan**



## 9.8 Payment Allocations Log By GL Post Dt (Lease)

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

Parameters:

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

**Figure 9-9    Payment Allocation GL Post Report - Lease**



# 9.9 Payment Allocations Log By GL Post Dt (Line)

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

Parameters:

• No. of Copies

• Company/Branch

• From mm/dd/yyyy

• To mm/dd/yyyy

• Account Number

**Figure 9-10    Payment Allocation GL Post Report - Line**



# 9.10 Payment Allocations Log By GL Post Dt (Loan)

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

Parameters:

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

**Figure 9-11    Payment Allocation GL Post Report - Loan**



## 9.11 Pool Txns Log By GL Post Dt

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

Parameters:

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

**Figure 9-12    Pool TXN GL Post Report**



# 9.12 Producer Monetary Txns Log By GL Post DT

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

Parameters:

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

**Figure 9-13    Producer Monetary TXN GL Post Report - Lease**



## 9.13 WFP Reports

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

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

## 9.14 WFP Audit Verification Report

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

**To generate the WFP Audit Verification Report**

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

2. In the **Reports** section, choose WFP AUDIT VERIFICATION REPORT.

3. In the **Report Parameters** section, complete the following parameters:

   - BATCH PRINTER

   - COMPANY/BRANCH

   - PRODUCER NO

   - UNIT ID

   - Credit line

**Figure 9-14    WFP Audit Verification Report**



# 9.15 WFP Credit Lines and Outstanding Summary

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

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

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

2. In the **Reports** section, choose WFP CREDIT LINES AND OUTSTANDING SUMMARY.

3. In the **Report Parameters** section, complete the following parameters:

   - BATCH PRINTER

   - COMPANY/BRANCH

   - PRODUCER NO

   - CREDIT LINE NO

**Figure 9-15    WFP Credit Lines Outstanding Report**



# 9.16 WFP Inventory Finance Statement

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

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

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

2.  In the **Reports** section, choose WFP INVENTORY FINANCE STATEMENT.

3.  In the **Report Parameters** section, complete the following parameters:

    - BATCH PRINTER

    - COMPANY/BRANCH

    - PRODUCER NO

    - STATEMENT DATE

**Figure 9-16    WFP Inventory Finance Statement Report**



## 9.17 WFP Inventory Financing Statement Summary

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

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

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

2.  In the **Reports** section, choose WFP INVENTORY FINANCING STATEMENT SUMMARY.

3.  Complete the following parameters:

    •   BATCH PRINTER

    •   COMPANY/BRANCH

    •   PRODUCER NO

    •   STATEMENT DATE

**Figure 9-17    WFP Inventory Finance Statement Summary Report**



Report :  Wholesale Inventory Financing Statement Summary
Date: 2/8/2016  1:21 AM

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# 9.18 WFP Open Portfolio Duplicate ID Report

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

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

2.  In the **Reports** section, choose WFP OPEN PORTFOLIO DUPLICATE ID REPORT.

3.  In the **Report Parameters** section, complete the following parameters:

    •   BATCH PRINTER

**Figure 9-18    WFP Open Portfolio Duplicate Report**



## 9.19 WFP Outstanding Summary by Branch

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

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

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

2.  In the **Reports** section, choose WFP OUTSTANDING SUMMARY BY BRANCH.

3.  In the **Report Parameters** section, complete the following parameters:

    •   COMPANY/BRANCH

    •   PRODUCER NO

    •   BATCH PRINTER

**Figure 9-19    WFP Outstanding Summary Report**



# 9.20 WFP Unit Balances / Pay-off Quote Report

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

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

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

2. In the **Reports** section, choose WFP UNIT BALANCES / PAY-OFF QUOTE.

3. In the **Report Parameters** section, complete the following parameters:

   • COMPANY/BRANCH

   • PRODUCER NO

   • BATCH PRINTER

**Figure 9-20    WFP Unit Balance PayOff Report**

# A

# Appendix : Rounding Amounts and Rate Attributes

**Rounding Amounts**

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

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

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

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

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

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

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

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

**Table A-1    Example 1: Amount: 234.136**

| Method | Result |
|--------|--------|
| Round | 234.14 |
| Raise | 234.14 |
| Cut off | 234.13 |

**Table A-2    Example 2: Amount: 234.134**

| Method | Result |
|--------|--------|
| Round | 234.13 |
| Raise | 234.14 |
| Cut off | 234.13 |

**Table A-3    Example 3: Amount: 234.1319999**

| Method | Result |
|--------|--------|
| **Round** | 234.13 |
| **Raise** | 234.14 |
| **Cut off** | 234.13 |

**Rate Attributes**

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

The system currently supports the following rounding of methods.

1.   NO ROUNDING TO INDEX RATE

2.   INDEX RATE ROUNDED TO NEAREST.25

3.   INDEX RATE ROUNDED TO NEAREST.125

**NO ROUNDING TO INDEX RATE:**

Select this method for no rounding.

**INDEX RATE ROUNDED TO NEAREST 0.25:**

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

**Examples:**

**Table A-4    Example 1**

| Type | Value |
|------|-------|
| **Current rate:** | 5.125 |
| **Round of rate:** | 5.25 |

**Table A-5    Example 2**

| Type | Value |
|------|-------|
| **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:**

**Table A-6    Example 1**

| Type | Value |
|------|-------|
| **Current rate:** | 5.325 |

**Table A-6    (Cont.) Example 1**

| Type | Value |
|------|-------|
| **Rate rounded to:** | 5.375 |

**Table A-7    Example 2**

| Type | Value |
|------|-------|
| **Current rate:** | 5.312 |
| **Rate rounded to:** | 5.250 |

# B

# Appendix : Payment Amount Conversions

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

**Table B-1    Term Payments**

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