Requirements: Commission Plans

Terms

- **Transaction Gross Commission**
    - *Total dollar amount available for distribution on a transaction.*
- **Transaction Net Commission**
    - *Total dollar amount available for distribution on a transaction, after "off the top" fees.*
- **Brokerage Gross Commission**
    - *Total dollar amount available to brokerage, after commission split, before fees.*
- **Brokerage Net Commission**
    - *Total dollar amount available to brokerage, after commission split, after fees.*
- **Agent Gross Commission**
    - *Total dollar amount available to agent, after commission split, before fees.*
- **Agent Net Commission**
    - *Total dollar amount available to agent, after commission split, after fees.*
- **Closing Fees**
    - *Fees that apply to all transactions closed using the current commission plan.*
- **Additional Closing Fees**
    - *Fees that apply to all transactions closed using the current commission plan within a specific tier.*
- **Agent Roll**
    - *The "rolling" value which determines an agent's current tier for capped commission plans.*

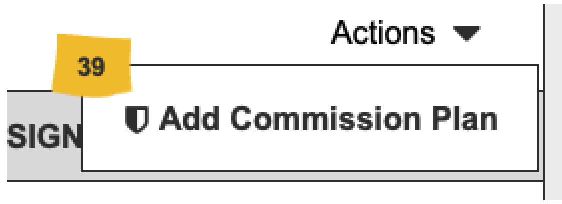
Commission Plans

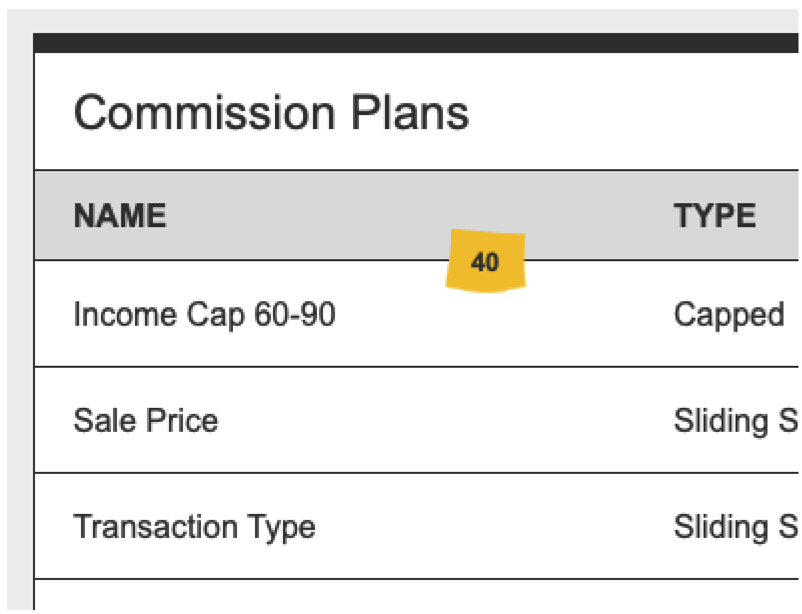
> The prototype can be viewed here (hovering over the yellow "sticky note" icon on each page will display annotations): https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793690

Commission Plans (Landing Page)

- Prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793695
- password: "springfield"

ID	User Story	ACs	Visual Reference

39	• As a user, I want to create new commission plans.	• An actions dropdown is available.
		  • Options:
		    • "Add Commission Plan"
		      • When clicked, the user is taken to the new commission plan page.
			

40		• A table is present.
		  • Title: "Commission Plans"
		  • This section displays all commission plans for the current account.
		  • The following metadata is available:
		    • **Clicking anywhere in the row will open the selected commission plan.**
		    • Name
		      • Self-label assigned by the user.
			

	• As a user, I want to see all my commissions plans on a single page, so that I can edit or delete them.	• Type
		  • The type of commission plan.
		    • Options:
		      • “Capped”
		      • “Sliding Scale”
		      • “Flat Fee”
		• Based On
		  • The criteria for the commission plan.
		    • Options:
		      • “Agent Income” *(capped plans only)*

- "Closed Transactions" *(capped plans only)*
- "Sales Volume" *(capped plans only)*
- "Sale Price" *(sliding scale plans only)*

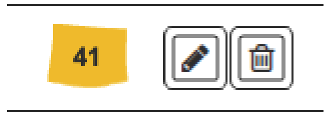
- “TransactionType” *(sliding scale plans only)*
- “GrossCommission” *(sliding scale plans only)*

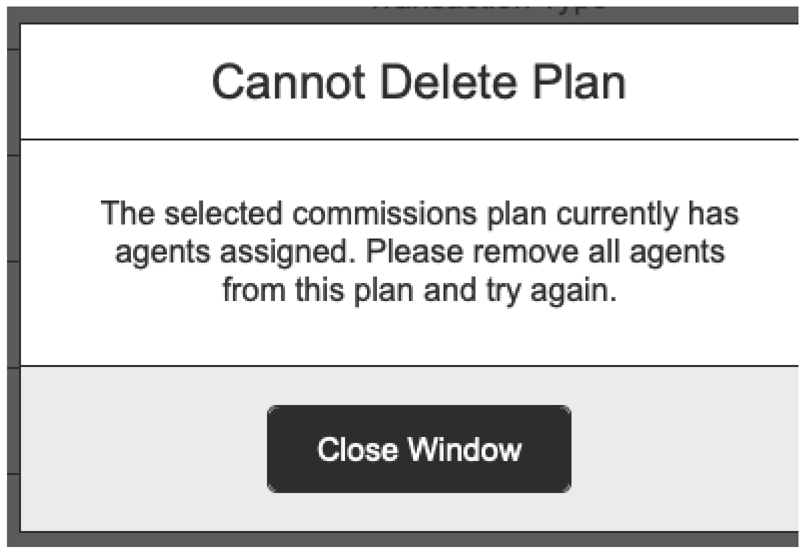
- Paid From
  - The portion of gross commission being charged for the current fee.
  - Options:

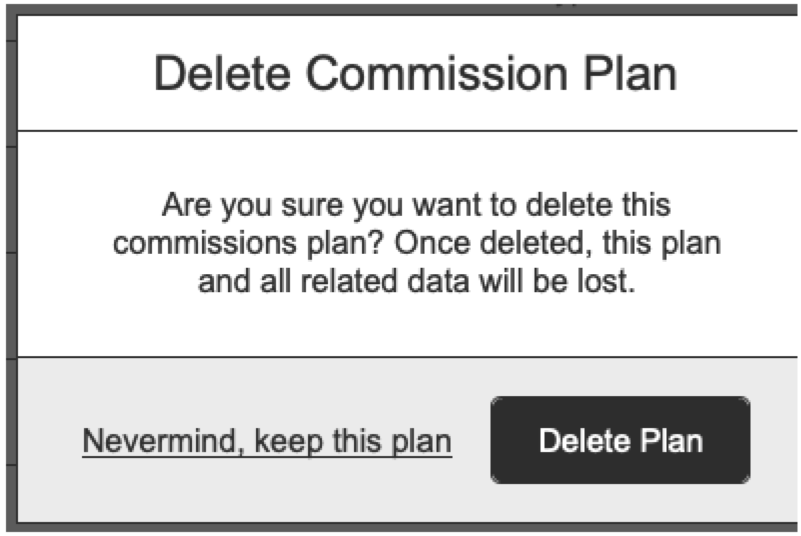
- Transaction Gross Commission
    - I.e. Taken “off the top” before recalculating agent split.

- Agent Commission
  - I.e. Taken out of the agent's gross commission amount (after split calculation.)

		• Brokerage Commission ◦ I.e. Taken out of the brokerage's gross commission amount (after split calculation.)	

<table>
<tr>
<td>41</td>
<td>As a user, I want to edit and delete commission plans from the commission plan landing page.</td>
<td>A button group is available.
Edit
Icon: “Pencil”
When clicked, the current commission plan is opened for editing.
Delete
Icon: “Trash”
When clicked, a delete warning modal is shown.
See “#43”.
When clicked, and the plan has active agents, an error warning modal is shown.
See “#42”.</td>
<td>
</td>
</tr>
</table>

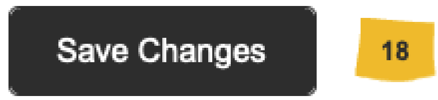
42	• As a user, I want to be notified when I try to delete a commission plan that has agents currently assigned.	• A new modal window is present.
		  ◦ Title: “Cannot Delete Plan”
		  ◦ Text: “The selected commission plan currently has agents assigned. Please remove all agents from this plan and try again.”
		• A button is present.
		  ◦ Label: “Close Window”
		  ◦ When clicked, the modal window is closed.
			

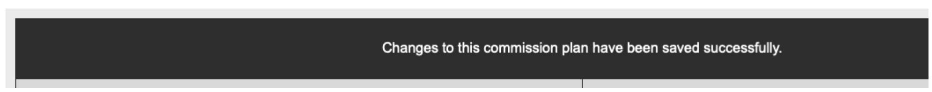
43	• As a user, I want the system to force me to confirm the deletion of a commission plan.	• A new modal window is present.
		  ◦ Title: “Delete Commission Plan”
		  ◦ Text: “Are you sure you want to delete this commissions plan? Once deleted, this plan and all related data will be lost.”
		• A link is present.
		  ◦ Text: “Nevermind, keep this plan”
		  ◦ When clicked, the modal window is closed.
		• A button is present.
		  ◦ Label: “Delete Plan”
		  ◦ **When clicked, the selected plan is deleted and the modal window is closed.**
			

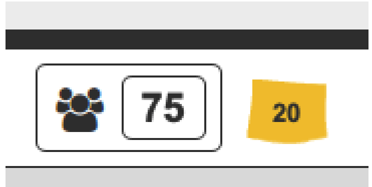
General Requirements

- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793690
- password: “springfield”

ID	User Story	ACs	Visual Reference

18	• As a user, I want to save my changes.	• A button is available.
		  • Label: “Save Changes”
		  • When clicked, all current plan settings are saved.
		  • When clicked (and saved successfully) a confirmation message is displayed.
		    • See below.
			

19	• As a user, I want to know my changes have been saved.	• A success message is displayed over the header.
		  • Text: “Changes to this commission plan have been saved successfully.”
		  • Duration: Three (3) seconds
			

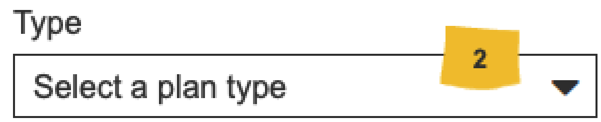
20	• As a user, I want to know how many agents are assigned to the current plan.	• An interface element is available.
		  • Icon: “People”
		  • Text: Variable
		    • I.e. Number of agents assigned to the current plan.
		• When clicked, the “Add or Remove Agents” modal window is displayed.
		  • See “Add or Remove Agents (Modal)” below.
			

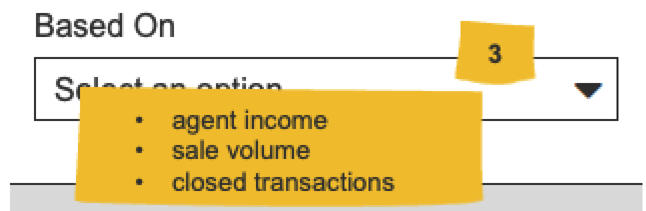
Plan Details

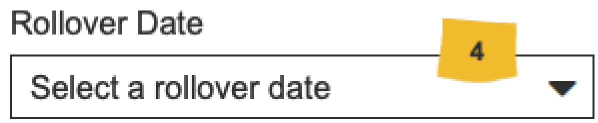
- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793690
- password: “springfield”

ID	User Story	ACs	Visual Reference

1	• As a user, I want to give my plan a name.	• A text input is available.
		  ◦ Label: “Name”
		  ◦ Placeholder text: “Enter a name for this plan”.
		• The max character limit is 140.
			

2	• As a user, I want to select a plan type.	• A dropdown is available.
		  ◦ Label: “Type”
		  ◦ Options:
		    ▪ “Select a plan type”
		    ▪ “Capped”
		    ▪ “Sliding Scale”
		    ▪ “Flat Fee”
		  ◦ Placeholder value: “Select a plan type”
		• **This setting is NOT EDITABLE once a transaction has been closed by an agent assigned to the plan**
			

3	• As a user, I want to select base criteria for my plan.	• A dropdown is available.
		  ◦ Label: “Based On”
		  ◦ Options:
		    ▪ “Select an option”
		    ▪ “Agent Income”
		    ▪ “Sales Volume”
		    ▪ “Closed Transactions”
		  ◦ Placeholder value: “Select an option”
		• **This setting is NOT EDITABLE once a transaction has been closed by an agent assigned to the plan**
			

4	• As a user, I want to select a rollover date.	• A dropdown is available.
		  • Label: “Rollover Date”
		  • Options:
		    • “Select a rollover date”
		    • “Plan Date”
		      • If selected, agent roll resets on the anniversary of when the agent was added to the plan.
		    • “Start Date”
		      • If selected, agent roll resets on the agent's anniversary (i.e. start date.)
		        • **This is the “Membership Plan Date” on the agent profile in Back Office.**
		    • “Calendar Date”
		      • If selected, a date picker appears and the user can select a calendar date using the date picker.
		      • Agent roll will reset on the date selected each year.
		    • “No Rollover Date”
		      • If selected, agent roll never resets.
		  • Placeholder value: “Select a rollover date”
		• **This setting is NOT EDITABLE once a transaction has been closed by an agent assigned to the plan.**
		• Tooltip text: “Rollover date is when this plan resets each year. Plan date is the day an agent was added to the plan. Start date is the day an agent started with your brokerage. Calendar date is simply any day of the year. Selecting “No Rollover” will prevent this plan from resetting.”
			

Plan Settings

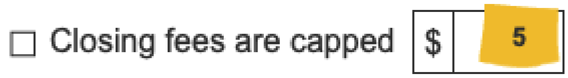
- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793690
- password: “springfield”

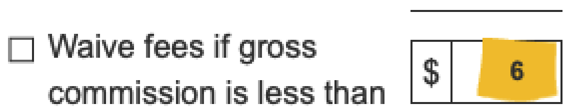
ID	User Story	ACs	Visual Reference

5	• As a user, I want the ability to set a limit on closing fees.	• A checkbox is available.
		  • Label: “Closing fees are capped”
		  • When enabled, an agent is only charged closing fees until they hit the number specified.
		  • Closing fees are defined as fees taken from agent commission.
		    • E.g. “Branch manager fee” would not be omitted, because it comes from the brokerage commission.
		    • E.g. “E&O fee” would be omitted, because it comes from the agent commission.
		• A textbox is available.
		  • Label: “$”
		• Validation Rules
		  • If this setting is checked, but no value has been entered in the textbox, the page cannot be saved.
		  • Error Message: “”
			(see image 1)

6	• As a user, I want the ability to waive all fees if the total gross commission is less than a specific amount.	• A checkbox is available.
		  • Label: “Waive fees if gross commission is less than”
		  • When enabled, all closing fees are waived if the total gross commission is less than the number specified.
		  • The total gross commission is defined as the total gross commission available for both brokerage and agent on a specified side of the transaction (before any fees.)
		• A textbox is available.
		  • Label: “$”
		• Validation Rules
		  • If this setting is checked, but no value has been entered in the textbox, the page cannot be saved.
		  • Error Message: “”
			(see image 2)

7		• A checkbox is available.
		  • Label: “Prorate commission calculation”
		  • When enabled, commission calculation is prorated between the agent’s current cap tier (i.e. split) and the agent's next cap tier (after factoring in any pre-commission fees.)
		    • E.g.
			(see image 3)





	• As a user, I want the ability to prorate commission calculation when the current transaction causes an agent to reach their current cap level.		• Current Values
			  ◦ Current Commission Level: $240,000
			  ◦ Current Cap Tier: $0-$250,000
			    ▪ Commission Split: 50/50
			  ◦ Next Cap Tier: $250,001 - $500,000
			    ▪ Commission Split: 60/40
			• Current Transaction
			  ◦ Sale Price: $1,000,000
			  ◦ Commission Percent: 3%
			  ◦ Total Gross Commission: $30,000	

- Prorated Calculation
  - $20,000 (amount neede for agent to hit cap) * 50% (agent current split) =
    - $10,000 Agent Commission
    - $10,000 Brokerage Commission
  - $10,000 (remaining gross commission) * 60% (agent new split) =
    - $6,000 Agent Commission
    - $4,000 Brokerage Commission
  - Totals
    - $16,000 Agent Commission
    - $14,000 Brokerage Commission
- New Values
  - Current Commission Level: $256,000
  - New Cap Tier: $250,001 - $500,000
    - Commission Split: 60/40

- **This setting is NOT available (or displayed) on “flat fee” plans.**
- Tooltip text: ““

<table>
<tr>
<td>8</td>
<td>As a user, I want the ability for agents to share plans.</td>
<td>
A checkbox is available.

Label: “This is a shared plan”
When checked, all agents on the plan are treated as a single agent.

I.e. All agent’s commission levels, number of closings, etc. are pooled together.
E.g.

Agent #1 has 23 closings for the current plan year.
Agent #2 has 15 closings for the current plan year.
Agent #3 has 9 closings for the current plan year.
Closing Tiers

0 - 20 Closings = 50/50
21 - 40 Closings = 60/40
41 - 60 Closings = 70/30

All agents would be on the 70/30 split because between the three of them, they have 47 closings.

This setting is NOT available (or displayed) on “flat fee” or “sliding scale” plans.
This setting is NOT EDITABLE once a transaction has been closed by an agent assigned to the plan
Tooltip text: “”
</td>
<td>
</td>
</tr>
<tr>
<td>9</td>
<td>As a user, I want the ability to use agent gross commission to calculate agent roll instead of net commission.</td>
<td>
A checkbox is available.

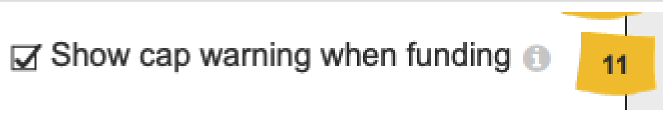
Label: “Closing fees contribute to agent cap”
When enabled, agent gross commission is used to calculate agent roll.

E.g.

$3,000 (agent gross) - $500 (marketing fee) - $20 (E&O fee) = $2480 (agent net)
$3000 would be added to the agent roll, instead of the $2480.

This setting is NOT available (or displayed) on “flat fee” or “sliding scale” plans.
Tooltip text: “”
</td>
<td>
</td>
</tr>
</table>

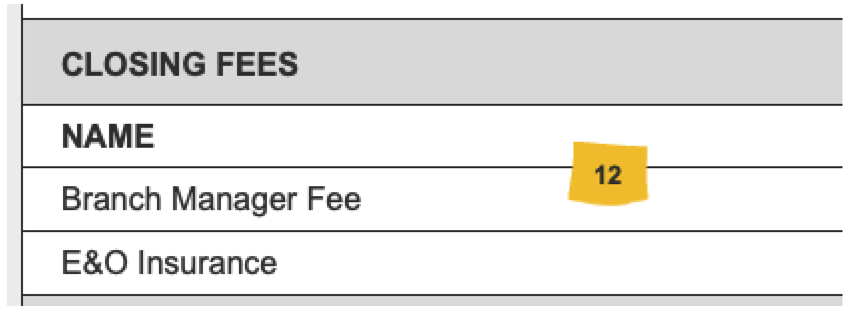
10	• As a user, I want the ability to keep an agent's current "tier" the same when a plan hits its rollover date.	• A checkbox is available.
		  ◦ Label: "Do not reset cap tier on rollover"
		  ◦ When enabled, agent roll is reset on the rollover date, but their current cap tier is not.
		    ▪ E.g.
		      • Values
		        ◦ Current Commission Level: $275,000
		        ◦ Previous Cap Tier: $0 - $250,000
		        ◦ Current Cap Tier: $250,001 - $500,000
		        ◦ Next Cap Tier: $500,001 - $750,000
		      • On plan rollover date, the agent's income is reset to $0, however, their current tier remains the same at the $250,001 - $500,000 tier (i.e. they are not reset to the $0 - $250,000 tier.)
		• **This setting is NOT available (or displayed) on "flat fee" or "sliding scale" plans.**
		• Tooltip text: ""
			

11	• As a user, I want the ability to show a warning and prevent future funding confirmations for agents that hit their cap.	• A checkbox is available.
		  ◦ Label: "Show cap warning when funding"
		  ◦ When enabled, a warning is shown when a funding confirmation is submitted that will result in one or more agents reaching their plan cap and moving to the next level. This warning also prevents the submission of additional funding confirmation until the current transaction has been marked "confirmed".
		• **This setting is NOT available (or displayed) on "flat fee" or "sliding scale" plans.**
		• Tooltip text: ""
			

Closing Fees

- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793690
- password: "springfield"

<table>
<tr><th>ID</th><th>User Story</th><th>ACs</th><th>Visual Reference</th></tr>
<tr>
<td>12</td>
<td>As a user, I want to see the closing fees associated with the current commission plan.</td>
<td>
A table is present.
Title: “Closing Fees”.
This section displays all closing fees associated with the current commission plan.
The following metadata is available:
Name
Self-label assigned by the user.
Payee
The business or person receiving the fee amount.
Fee
The amount being charged.
Paid From
The portion of gross commission being charged for the current fee.
Options:

</td>
<td>
</td>
</tr>
</table>

- Transaction Gross Commission
  - I.e. Taken “off the top” before recalculating agent split.

- Agent Commission
  - I.e. Taken out of the agent's gross commission amount (after split calculation.)

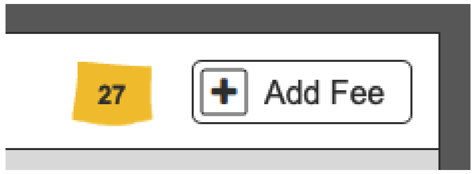
			- Brokerage Commission - I.e. Taken out of the brokerage's gross commission amount (after split calculation.)	

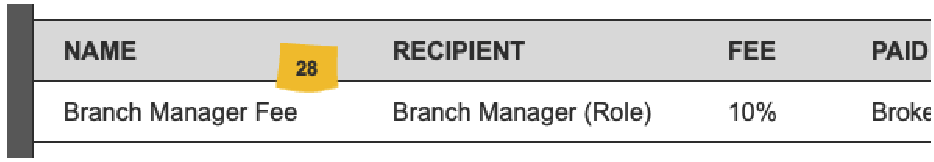
13	• As a user, I want to edit closing fees associated with the current commission plan.	• A button is present.
		  ◦ Icon: “Pencil”
		  ◦ Label: “Edit Fees”
		  ◦ When clicked, the “Closing Fees” modal window is opened.
		    ▪ See “Closing Fees (Modal)” for requirements.
			

Closing Fees (Modal)

- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793689
- password: “springfield”

ID	User Story	ACs	Visual Reference

27	• As a user, I want to edit closing fees associated with the current commission plan.	• A button is present.
		  • Icon: “Plus”
		  • Label: “Add Fees”
		  • When clicked, the “Add/Edit Fee” modal window is opened.
		    • See “Edit Fees (Modal)”.
			

28	• As a user, I want to see the closing fees associated with the current commission plan.	• See annotation “#12”.	

Edit Fees (Modal)

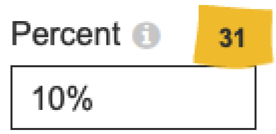
- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793688
- password: “springfield”

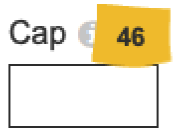
ID	User Story	ACs	Visual Reference

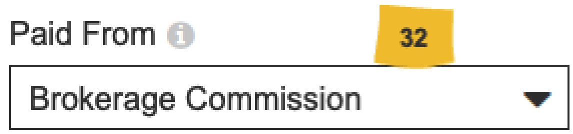
35	• As a user, I want to assign names to closing fees.	• A text input is available.
		  • Label: “Name”
		  • Placeholder text: “Enter a name for this fee”.
		• The max character limit is 140.
			

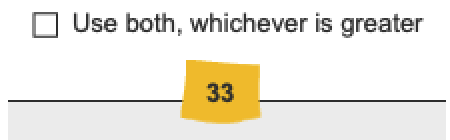
29	• As a user, I want to see the selected payee for closing fees.	• A custom element is available.
		  • Label: “Pay To”
		  • This element includes a “clear button”.
		    • Icon: “Close”
		    • When clicked, the “select pay to” buttons are displayed.
		      • See annotation “#36”.
			

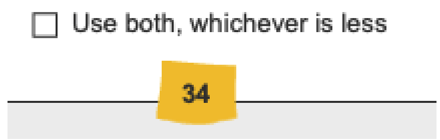
30	As a user, I want to create closing fees using a flat fee.	- A text input is available. - Label: “Flat Fee” - Accepts numerical characters only. - Decimals are not allowed, must be a whole number. - The max character limit is four (4).	

31	• As a user, I want to create closing fees using a percentage.	• A text input is available.
		  • Label: “Percent”
		  • Accepts numerical characters only.
		  • Decimals are not allowed, must be a whole number.
		  • The max character limit is three (3).
		• Tooltip text: ““
			

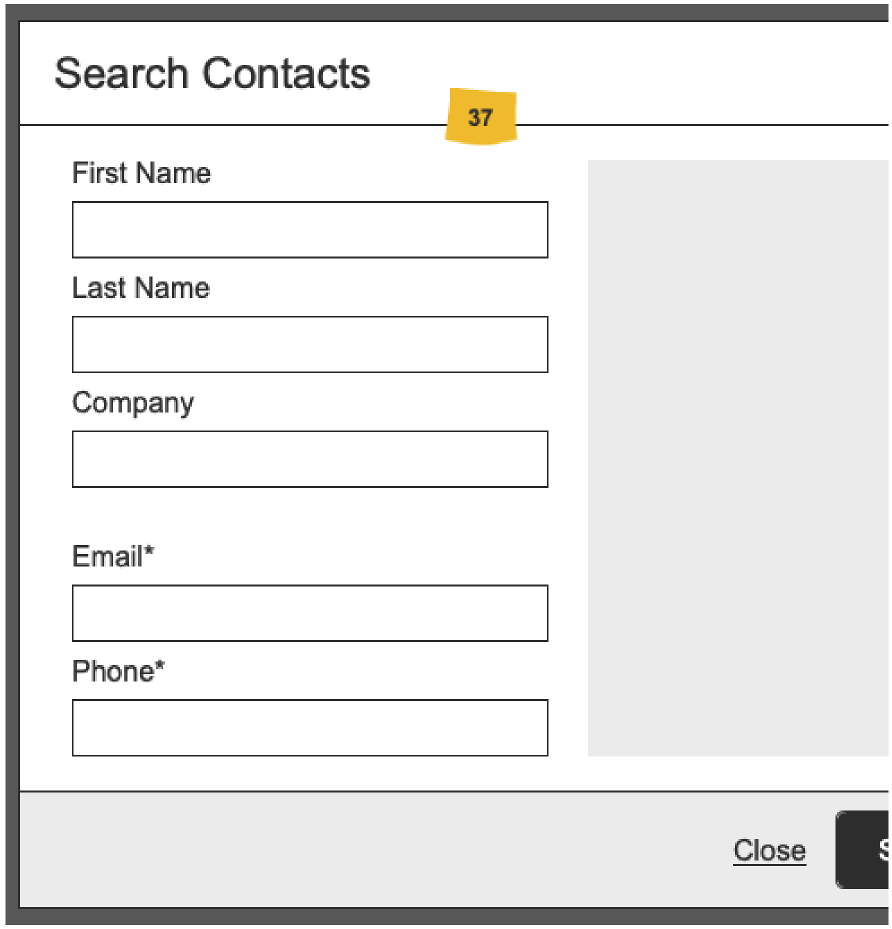
46	• As a user, I want to set a cap on individual closing fees.	• A text input is available. ◦ Label: “Cap” ◦ Accepts numerical characters only. ◦ Decimals are not allowed, must be a whole number. ◦ The max character limit is four (4). • Tooltip text: “An agent will never be charged more than this amount (for the current fee) during the plan period. This maximum will reset on the plan's rollover date. For no fee cap, leave this field blank.“	

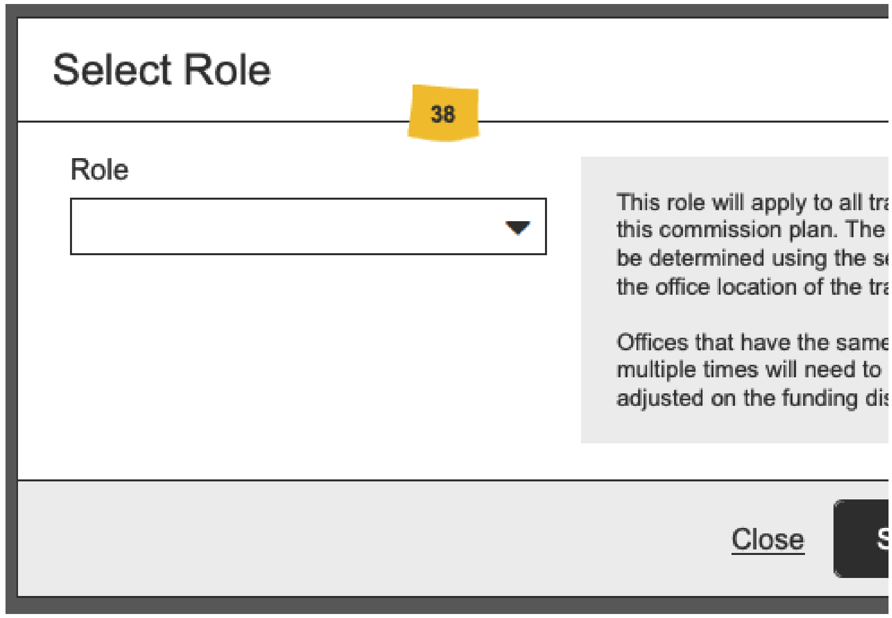
32	• As a user, I want to select the source for calculating a closing fee using a percentage.	• A dropdown is available.
		  • Label: “Paid From”
		  • Possible options:
		    • “Transaction Gross Commission”
		    • “Agent Commission”
		    • “Brokerage Commission”
		• Tooltip text: ““
			

33	• As a user, I want the system to dynamically calculate which fee to use depending on which value is greater.	• A checkbox is available.
		  • Label: “Use both, whichever is greater”
		• Validation Rules
		  • If this setting is checked, a value must be present in both “Flat Fee” (#30) and “Percent” (#31) fields, else the page cannot be saved.
		  • Error Message: “”
			

34	• As a user, I want the system to dynamically calculate which fee to use depending on which value is lesser.	• A checkbox is available.
		  ◦ Label: “Use both, whichever is less”
		• Validation Rules
		  ◦ If this setting is checked, a value must be present in both “Flat Fee” (#30) and “Percent” (#31) fields, else the page cannot be saved.
		  ◦ Error Message: “”
			

36	• As a user, I want to select a payee for closing fees.	• A button group is available.
		  • Contact
		    • Icon: “Person”
		    • Label: “Contact”
		    • When clicked, the search contacts modal is opened (#37).
		  • Role
		    • Icon: “ID Card”
		    • Label: “Role”
		    • When clicked, the select role modal is opened (#38).
		  • Brokerage
		    • Icon: “Building”
		    • Label: “Brokerage”
		    • When clicked, the brokerage is set as the payee.
			

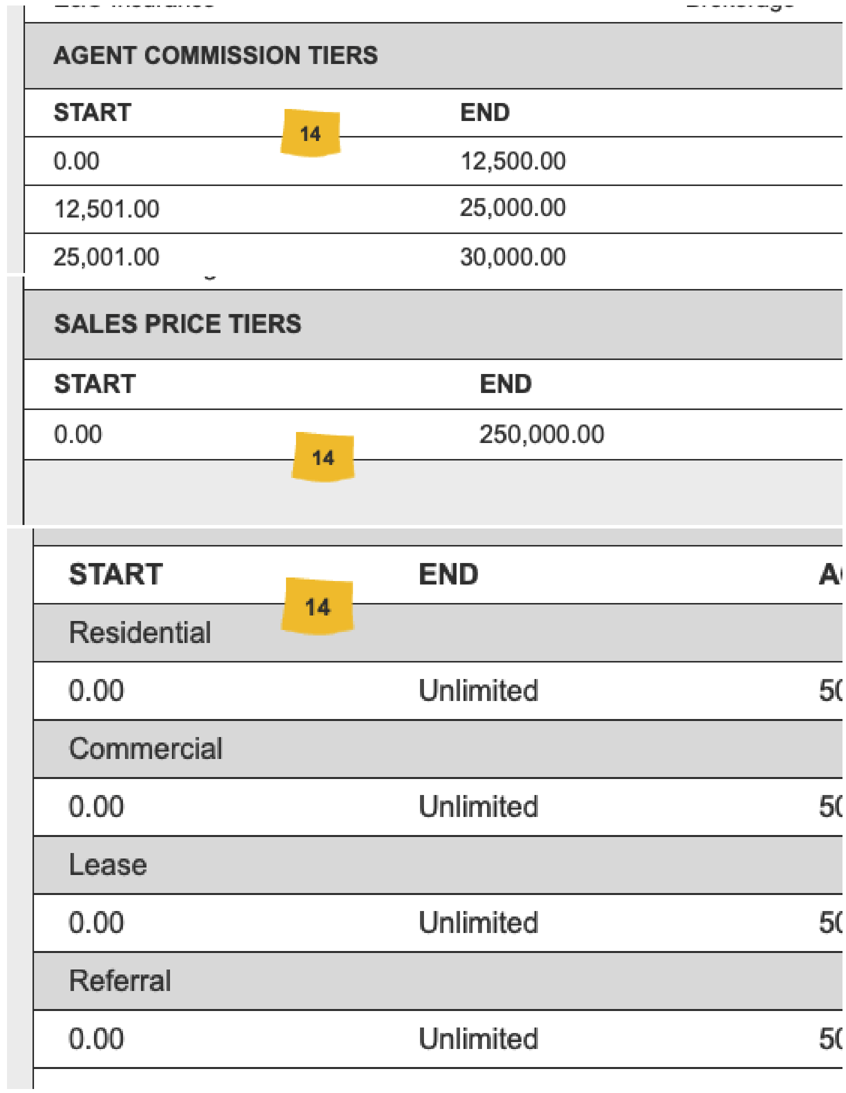
37	• As a user, I want to search within my contacts, so that I can select a payee for the specified commission fee.	• This screen uses functionality that already exists in Back Office.	

38	• As a user, I want to select a role, so that I can select a payee for the specified commission fee.	• A new modal is available.
		  • Title: “Select Role”
		• A dropdown is available.
		  • Label: “Role”
		  • Options:
		    • **All Back Office roles are displayed.**
		• A short description is displayed.
		  • Text:
		    • “This role will apply to all transactions for this commission plan. The exact payee will be determined using the selected role and the office location of the transaction. Offices that have the same role assigned more than once will need to manually adjust funding disbursements.”
			

Plan Tiers

- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793690
- password: “springfield”

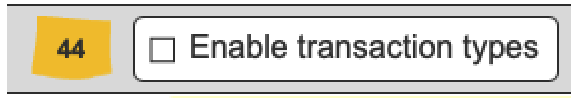
ID	User Story	ACs	Visual Reference

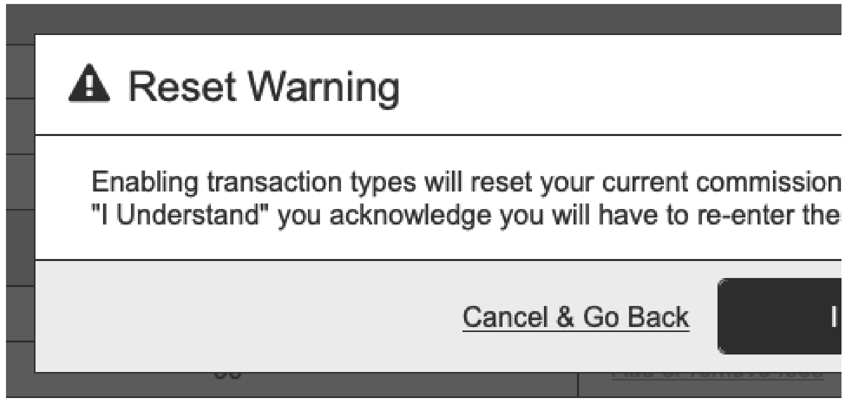
14		• A table is present.
		  • Title: Variable
		    • Possible titles:
		      • “Agent Commission Tiers”
		        • *Only available on “capped” plan type.*
		      • “Sales Volume Tiers”
		        • *Only available on “capped” plan type.*
			

	• As a user, I want to see the tiers and optionally, transaction types, associated with the current commission plan.		• “Closed Transaction Tiers”
			  • *Only available on “capped” plan type.*
			• “Sales Price Tiers”
			  • *Only available on “sliding scale” plan type.*

		- “Gross Commission Tiers”
		  - *Only available on “sliding scale” plan type.*
		- This section displays all tiers associated with the current commission plan.
		- The following metadata is available:
		  - Start
		    - Starting value for the current tier.
		  - End
		    - Ending value for the current tier.
		  - Agent Split
		    - Percentage of transaction net commission due to the agent for the current tier.
		- This section also shows transaction type (if enabled.)
		  - See “#44”.	

15	• As a user, I want to edit the tiers associated with the current commission plan.	• A button is present.
		  • Icon: “Pencil”
		  • Label: “Edit Tiers”
		  • When clicked, the “Tiers” modal window is opened.
		    • See “Tiers (Modal)” for requirements.
			

44	• As a user, I want to enter agent splits and closing fees for each specific transaction type.	• A checkbox is present.
		  ◦ Label: “Enable transaction types”
		  ◦ When clicked, transaction types are added to the “tiers” section.
		    ▪ See “#14”.
		    ▪ If custom tiers are present, a warning is shown.
			

45	• As a user, I want to be notified when I’m going to need to re-enter custom tier data.	• A modal is present.
		  • Title: “Reset Warning”
		  • Text: “Enabling transaction types will reset your current commission tiers. By clicking "I Understand" you acknowledge you will have to re-enter these values.”
		• Two buttons are present.
		  • Label: “Cancel & Go Back”
		    • When clicked, the modal window is closed and no action is taken.
		  • Label: “I Understand”
		    • When clicked, the modal window is closed and transaction types are enabled.
			

16	• As a user, I want to add additional closing fees associated with a specific tier within the current commission plan.	• A link is present.
		  • Text: “Add or remove fees”
		  • When clicked, the “Closing Fees” modal window is opened.
		    • See “Closing Fees (Modal)” for requirements.
			

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- As a user, I want to see additional closing fees associated with specific tiers and optionally, transaction types, withi

- A section is present to display closing fees associated with a specific tier.
- The following metadata is available:
  - Name
    - Self-label assigned by the user.
  - Payee
    - The business or person receiving the fee amount.
  - Fee
    - The amount being charged.
  - Paid From
    - The portion of gross commission being charged for the current fee.
    - Options:
      - Transaction Gross Commission
        - I.e. Taken “off the top” before calculating agent split.

NAME	PAYEE	FEE
E&O	Brokerage	$20

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	n the current commission plan.		- Agent Commission - I.e. Taken out of the agent's gross commission amount (after split calculation.)

		• Brokerage Commission • I.e. Taken out of the brokerage's gross commission amount (after split calculation.)	

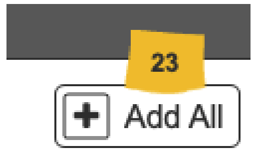
Add or Remove Agents (Modal)

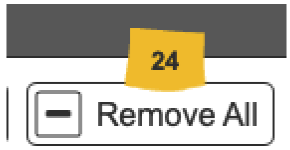
- prototype: https://projects.invisionapp.com/share/YWWVX694HER#/screens/413793687
- password: “springfield”

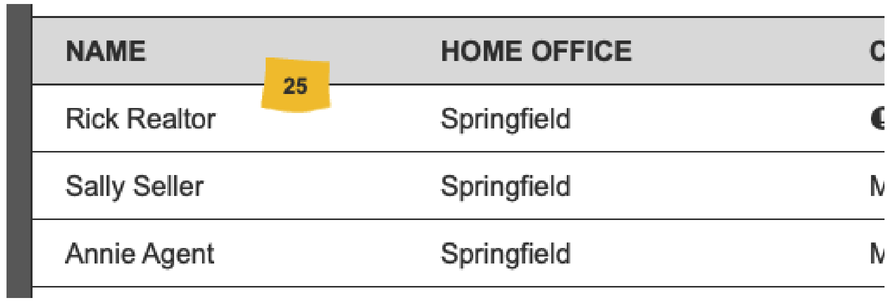
ID	User Story	ACs	Visual Reference

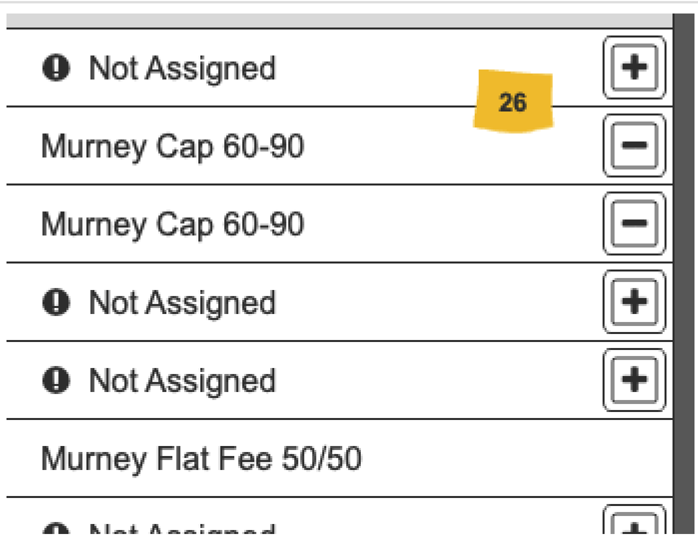
21	• As a user, I want to filter agents by office.	• A dropdown is available.
		  • Placeholder: “Filter by Office”
		  • This dropdown shows all office locations for the current account.
		• When an office location is selected, only agents within that office are shown.
			

22	• As a user, I want to filter agents by name.	• A textbox is available.
		  • Placeholder: “Filter by Name”
		• When text is entered, only agents matching the text are shown.
		  • First and last names should be used to match filter criteria.
			

23	• As a user, I want to add all currently visible agents to the current commission plan.	• A button is available.
		  ◦ Icon: “Plus”
		  ◦ Label: “Add All”
		• When clicked, all currently visible agents are added to the current commission plan.
		  ◦ Agents associated with a different commission plan are not eligible.
		    ▪ **Agents can only be associated with one commission plan at a time.**
			

24	• As a user, I want to remove all currently visible agents from the current commission plan.	• A button is available.
		  ◦ Icon: “Minus”
		  ◦ Label: “Remove All”
		• When clicked, all currently visible agents are removed from the current commission plan.
		  ◦ Agents associated with a different commission plan are not eligible.
		    ▪ **When an agent is removed from a commission plan, their current “roll” value is maintained in the database. This is so that if the same agent is assigned to a similar plan type, their “roll” can be used to determine their starting tier.**
			

25	• As a user, I want to see all active agents and their associated commission plan.	• A table is present.
		  • Title: “Assign Agents”
		• This section displays all active agents and their current commission plan.
		• The following metadata is available:
		  • Name
		    • Agent’s first and last name.
		  • Home Office
		    • Agent’s assigned home office.
		  • Current Plan
		    • Agent’s current commission plan.
		  • Actions
		    • See below.
			

26		• A button is present.	

	• As a user, I want to be able to individually add or remove agents from the current commission plan.	• If the agent belongs to the current commission plan:
		  • Icon: “Minus”
		    • When clicked, the agent is removed from the current plan.
		• If the agent does not belong to a commission plan:
		  • Icon: “Plus”
		    • When clicked, the agent is added to the current plan.

		• If the agent belongs to a different commission plan:
		  ◦ **No Action**
		  ◦ **Agents can only be removed from the current plan.**	