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Financial Services

Price Creation and Discovery Application Pack

Release 8.0.7.0.0

February 2019

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Document Versioning

Version	Date	Change Reference
01	January 29, 2019	Draft version prepared.
02	February 20, 2019	Final version released.

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Preface

This Preface provides supporting information for the Oracle Financial Services Profitability Application Pack Release Notes and includes the following topics:

- Overview of OFSAA
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Overview of OFSAA

OFSAA Applications use a set of tools for data management and security administration and creates a single, consistent, enterprise-wide source of all relevant customer and financial data. In today's turbulent markets, financial institutions require a better understanding of their risk-return, while strengthening competitive advantage and enhancing long-term customer value.

Oracle Financial Services Analytical Application (OFSAA) enables financial institutions to measure and meet risk adjusted performance objectives, cultivate a risk management culture through transparency, lower the costs of compliance and regulation, and improve insight into customer behavior. OFSAA uses industry-leading analytical methods, shared data model and Application architecture to enable integrated risk management, performance management, customer insight, and compliance management.

OFSAA actively incorporates risk into decision making, enables to achieve a consistent view of performance, promote a transparent risk management culture, and provide pervasive intelligence. OFSAA delivers a comprehensive, integrated suite of financial services analytical Application for both banking and insurance domain.

Purpose of this Document

This document contains release information for Oracle Financial Services Price Creation and Discovery (OFS PCD) Application Pack.

Intended Audience

This document is intended for users of Oracle Financial Services Price Creation and Discovery Application.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Related Documents

This section identifies additional documents related to Oracle Financial Services Price Creation and Discovery Application 8.0.7.0.0. You can access Oracle documentation online from the Documentation Library (OHC).

- ♦ *Oracle Financial Services Price Creation and Discovery Installation Guide 8.0.7.0.0*

- ♦ *Oracle Financial Services Price Creation and Discovery User Guide 8.0.7.0.0*

- ♦ *Oracle Financial Services Analytical Applications Technology Matrix*

Introduction to Oracle Financial Services Profitability Application Pack

Oracle Financial Services Price Creation and Discovery is intended to be used as a tool to aid a banker price an asset product or a liability product or a bundle across all enterprise product, for a customer while taking into account the customer and product attributes, depth of the customer i.e. his relationship with the bank and the overall profitability at an account or customer level.

The product satisfies the pricing needs of both retail as well as institutional customers through two three methodologies – Carded, Negotiated and User Input pricing. It enables the banker to take into account the TP rate and the capital charge components associated with the deal along with a projection of expenses, other revenue and all existing relationships (made available through the OFSAA FTP, Basel and IPA/RPA products) to generate the rate.

The rate thus generated is saved and available for further analysis and tweaking through What-if analysis.

See the subsequent chapters to know more about this release.

♦ [Oracle Financial Services Price Creation and Discovery](#)

♦ [Oracle Financial Services Analytical Applications Infrastructure](#)

Oracle Financial Services Price Creation and Discovery

This chapter includes the following topics:

- New Features
- Bugs Fixed in This Release
- Known Issues / Limitations in This Release

New Features

Following is the list of new features incorporated in this release. For detailed information on usage of these features, refer to Oracle Financial Services Price Creation and Discovery User Guide 8.0.7.0.0.

1. **Batch Processing for Pricing**

   - This functionality enables the user to execute number of deals as a batch process. The status will be provided for the execution for each deal separately.

2. **FTP Web Services**

   - OFS PCD now supports consumption of the FTP web service, which allows PCD to consume the all in Funds Transfer rate along with the components like liquidity premium, pricing incentive, and other adjustments

3. **Price Elasticity and Efficient Frontiers**

   - An efficient frontier during the pricing process allows the Relationship Manager to understand the customer's ability to pay the quoted interest price. The Frontier can also indicate if more products can be sold to the customer without negatively impacting conversion at the given price point.

4. **Constant Principle Amortization**

   - Support for Amortization type, which considers the principle amount of the borrowing to stay constant across the tenure of the loan

5. **Consolidated Pricing across Customer Hierarchy**

   - Relationship Pricing capability for customer across corporate hierarchy structure instead of only a single corporate entity. This has been enabled in UI as well as webservice.

6. **Java Struts Dependency Removal from OFS PCD**

   - Java Struts dependency is removed from the OFS PCD application.

Bugs Fixed in This Release

There are no bugs fixed from the previous release as part of this release.

Known Issues/ Limitations in This Release

There are no known issues/ limitations in OFS Price Creation and Discovery application Release 8.0.7.0.0..

Oracle Financial Services Analytical Applications Infrastructure

Refer to [OFS Advanced Analytical Applications Infrastructure (OFS AAAI) Application Pack Readme](#) file for the details on the New Features, List of Bugs Fixed, and Limitations.

Hardware/Software Tech Stack Details

The hardware/software combinations required for OFS PFT 8.0.7.0.0 are available at [OTN Tech Stack](#).

Licensing Information

For details on the third party software tool used, see OFSAA Licensing Information User Manual Release 8.0.7.0.0 available in the [OHC Documentation Library](#).

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