# **OFS Credit Risk Analytics**

**Release Notes** 

**Release 8.1.0.0.0** 

**Sep 2020** 

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OFS Credit Risk Analytics Release Notes

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# **Document Control**

| Version Number | Revision Date    | Change Log  |
|----------------|------------------|---|
| 1.0            | Created Sep 2020 | Captured new features, fixed issues, limitations, and known issues for products in OFS Credit Risk Analytics 8.1.0.0.0 release. |

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## 1 Preface

This section provides supporting information for the Oracle Financial Services Credit Risk Analytics Release Notes.

You can find the latest copy of this document in the <u>OHC Documentation Library</u> which includes all the recent additions or revisions (if any) done to date.

- Scope of This Document
- Intended Audience
- Access to Oracle Support
- Related Information Sources

## 1.1 Scope of This Document

This document contains release information for Oracle Financial Services Credit Risk Analytics (OFS CRA) Release 8.1.0.0.0.

#### 1.2 Intended Audience

This document is intended for users of Oracle Financial Services Credit Risk Analytics.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <a href="http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info">http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info</a>

Or, visit <a href="http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs">http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs</a> if you are hearing impaired.

#### 1.4 Related Information Sources

Oracle strives to keep this and all other related documents updated regularly; visit the <a href="OHC">OHC</a>
<a href="Documentation Library">Documentation Library</a> to download the latest version available there. The list of related documents is provided here.

- OHC Documentation Library for OFS Credit Risk Analytics:
  - OFS Credit Risk Analytics Pack 8.1.0.0.0 Release Notes
  - OFS Credit Risk Analytics Pack 8.1.0.0.0 Installation Guide
  - OFS Credit Risk Analytics Release 8.1.0.0.0 User Guide
- OHC Documentation Library for OFS AAAI Application Pack:
  - OFS Advanced Analytical Applications Infrastructure (OFS AAAI) Application Pack Installation and Configuration Guide
  - OFS Analytical Applications Infrastructure User Guide

- OFS Analytical Applications Infrastructure Administration and Configuration Guide
- Oracle Financial Services Analytical Applications Infrastructure Environment Check Utility Guide

#### Additional documents:

- OFS Analytical Applications Licensing User Manual, Release 8.1.0.0.0
- OFS Analytical Applications Infrastructure Security Guide
- OFS Analytical Applications Infrastructure FAQ Document
- OFS Analytical Applications 8.1.0.0.0 Technology Matrix
- OFS Analytical Applications Infrastructure Cloning Guide

#### 2 Introduction

This chapter includes information about Oracle Financial Services Analytical Applications (OFSAA) and Oracle Financial Services Credit Risk Analytics (OFS CRA).

#### **Topics**:

- Oracle Financial Services Analytical Applications (OFSAA)
- Oracle Financial Services Credit Risk Analytics

# 2.1 About Oracle Financial Services Analytical Applications (OFSAA)

In today's turbulent markets, financial institutions require a better understanding of their risk-returns, while strengthening competitive advantage and enhancing long-term customer value. Oracle Financial Services Analytical Applications (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 models, and applications 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, promotes a transparent risk management culture, and provides pervasive intelligence.

OFSAA delivers a comprehensive, integrated suite of financial services analytical applications for both banking and insurance domains.

## 2.2 Oracle Financial Services Credit Risk Analytics Pack

OFS CRA empowers financial institutions to proactively identify, measure and mitigate enterprise wide credit risk though its comprehensive, dynamic and high quality reports. The application helps gain a holistic enterprise wide view of credit risk present across the banking and trading book. It also enables financial institutions to mitigate credit and compliance costs by proactively identifying stressed pockets, credit concentrations, undifferentiated credit expansions, provisioning, capital shortfalls and so on, and realigning their Credit, Non-performing Assets (NPA), Provisioning and Capital Management policy.

The application is packaged with pre-built infographic reports and dash boards using Oracle Business Intelligence Enterprise Edition (OBIEE), which also offers enhanced flexibility to customize these pre-built reports through the inbuilt Visual Analyzer. OFSCRA is a one stop solution crafted to adequately address the credit risk management challenges faced by all categories of financial institutions.

## 3 Oracle Financial Services Credit Risk Analytics

This section includes:

- What is New in this Release
- <u>Installing this Major Release</u>
- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

#### 3.1 What is New in this Release

This section lists the new features and changes in the OFS Credit Risk Analytics Pack Release 8.1.0.0.0.

#### Topics:

- New Features
- Deprecated Features
- <u>Desupported Features</u>

#### 3.1.1 New Features

The new features introduced in this release is as follows. For detailed information about the usage of these features, see the <u>Credit Risk Analytics User Guide v8.1.0.0.0.</u>.

- Qualification on the latest OFS Analytical Applications Technology stack.
- Existing reports have been redesigned on latest version of the tech stack Oracle OBIEE, wherein Improved charts with better infographic have been used.

### 3.1.2 Deprecated Features

There are no deprecated features in this release.

#### 3.1.3 Desupported Features

There are no desupported features in this release.

## 3.2 Installing this Major Release

For detailed instructions to install this Major Release, see the OFS Credit Risk Analytics Installation Guide Release 8.1.0.0.0.

## 3.3 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

#### 3.4 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

## 4 Oracle Financial Services Analytical Applications Infrastructure

For details about the requirements, new features, bugs fixed, and list of known issues and limitations in OFS Analytical Applications Infrastructure, see the OFS Analytical Applications Infrastructure (OFS AAAI) Application Pack Release Notes.

#### 5 Hardware and Software Tech Stack Details

The hardware and software combinations required for OFS CRA Release 8.1.0.0.0 are available in the OFS Analytical Applications Technology Matrix.

## **6** Licensing Information

Information about the third-party software tools used in the OFS Credit Risk Analytics Pack Release 8.1.0.0.0 is available in the OFSAA Licensing Information User Manual Release 8.1.0.0.0.

# **OFSAA Support**

Raise a Service Request (SR) in My Oracle Support for queries related to the OFSAA applications.

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Oracle welcomes your comments and suggestions on the quality and usefulness of this publication. Your input is an important part of the information used for revision.

- Did you find any errors?
- Is the information clearly presented?
- Do you need more information? If so, where?
- Are the examples correct? Do you need more examples?
- What features did you like most about this manual?

If you find any errors or have any other suggestions for improvement, indicate the title and part number of the documentation along with the chapter/section/page number (if available) and contact the Oracle Support.

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