Financial Services Credit Risk Analytics (OFS CRA) Application Pack version 8.1.2.0.0 Maintenance Level Release version 8.1.2.7.0

Description

ID **36981354**: OFS CRA Application Pack v8.1.2.0.0 Maintenance Level Release (8.1.2.7.0).

This Maintenance Level (ML) Release of OFS CRA includes enhancements and bug fixes since the 8.1.2.6.0 release.

What is New

The 8.1.2.7.0 release introduces substantial enhancements to Oracle Financial Services Credit Risk Analytics, expanding data granularity, reporting performance, and reporting capabilities. Key updates include:

- New Materialized Views:
    - Application Materialized View: Aggregates application-level data across multiple dimensions, offering insights into application origination and approval processes.
    - Credit Line Materialized View: Aggregates data at the credit line level, capturing associated account data across dimensions, allowing for detailed analysis of credit lines and their linked accounts.
    - Account Materialized View (Accounts Not Linked to Credit Line): Provides aggregated measures for accounts that are independent of any credit line, enabling targeted insights into standalone account activity.
    - Aggregate Materialized View (Accounts Not Linked to Credit Lines & Credit Lines): Merges data from both credit lines and standalone accounts, offering a consolidated view of all financial facilities extended by the institution.
    - Account Materialized View (All Accounts): Aggregates data for all accounts, whether linked or unlinked to a credit line, supporting account-level analysis across a wide array of over 50 dimensions. This view enhances flexibility in reporting by enabling comprehensive account-level insights regardless of credit line linkages.
- Performance-Driven Design Enhancements:
    - These new materialized views are designed to improve report generation performance significantly by pre-aggregating data, making it easier to build high-performance, custom reports. Users can seamlessly create drill-down reports, navigating from

portfolio summaries down to granular details such as parties, credit lines, accounts, and even linked child and grandchild lines.

- New Credit Line-Specific Tables:
    - Additional tables now capture credit line-specific metrics such as outstanding balances, overdue amounts, and write-offs, providing precise data at the credit line level.
- Application-Specific Metrics:
    - New metrics have been introduced for application-level analysis, allowing users to assess the performance of application processing, approval rates, funding, and credit risk factors for recently approved applications.
- Enhanced Rules with Customization Options:
    - Newly created rules have replaced existing T2Ts, featuring advanced business and computational logic that support application processing, credit risk underwriting, risk monitoring, delinquency tracking, and new business analytics. Institutions can now tailor these rules to align with specific business processes and requirements.
- Upgraded RPDs for Enterprise and Retail Credit Risk (ECR and RCR):
    - The RPDs now incorporate new metadata, materialized views, and expanded subject areas, supporting enhanced data exploration and reporting.

Known Issues/Limitations

Bug ID	Bug Description	Change Description
37256492	MAX CURRENT BEACON BANDS (HCRA0096) ARE NOT GETTING FETCHED FROM CREDIT LINE VIEW (CRAMV02).	Max Current Beacon Bands(HCRA0096) are not getting fetched from credit line view(CRAMV02) due to incorrect band and skey population in the run.
37256531	REVISED LTV BANDS (HCRA0095) ARE NOT GETTING FETCHED FROM CREDIT LINE VIEW (CRAMV02)	Revised LTV Bands(HCRA0095) is getting fetched from an incorrect column.
37238847	HCRA0014-V_CREDIT_LINE_STATUS_DESC AT CREDIT LINE MV2 IS	HCRA0014-v_credit_line_status_desc at

	FETCHING INCORRECT STATUS CODE	credit line MV2 is fetching an incorrect status code.