

Oracle Financial Services
Data Management
Application Pack

Version 8.0.4.0.0

Release Notes



DOCUMENT CONTROL

Version Number	Revision Date	Changes Done
8.0.4	Created: July 2017	Captured Software environment details, new features, fixed issues, limitations and known issues for 8.0.4.0.0 release.
Created by: Swati Bose	Reviewed by: Prashant Agrawal, Venkata Ramana Chamarthy, and Sreedutt KV	Approved by: Lovell Mathews and Anita Joshi

TABLE OF CONTENTS

PREFACE	4
Purpose of this Document	4
Intended Audience.....	4
Related Documents	4
1 INTRODUCTION	5
1.1 About OFSAA.....	5
1.2 Components of OFS DM Applications Pack.....	5
2 ORACLE FINANCIAL SERVICES DATA GOVERNANCE FOR US FED REGULATORY REPORTING	8
2.1 New Features.....	8
2.2 Limitations and Known Issues.....	8
2.3 Bugs Addressed in this Release	8
3 ORACLE FINANCIAL SERVICES DATA GOVERNANCE FOR EUROPEAN CENTRAL REPORTING	9
3.1 New Features.....	9
3.2 Limitations and Known Issues for OFSDGECR	9
3.3 Bugs Addressed in this Release	10
4 ORACLE FINANCIAL SERVICES GL RECONCILIATION FRAMEWORK	11
4.1 New Features.....	11
4.2 Limitations.....	11
4.3 Bugs Addressed in this Release	11
5 ORACLE FINANCIAL SERVICES ANALYTICAL APPLICATIONS INFRASTRUCTURE.....	12
6 HARDWARE/SOFTWARE TECH STACK DETAILS.....	13
7 DISCLAIMER AND ACKNOWLEDGEMENTS	14
7.1 Disclaimer	14
7.2 Acknowledgements	14
8 INFORMATION OF THIRD PARTY SOFTWARE TOOLS USED	15
8.1 The Apache Software License, Version 2.0	15
8.2 NAG Limited.....	18
8.3 Gnuplot, V 4.6 and above	19
8.4 YUI (Yahoo UI libraries)	19

Preface

This Preface provides supporting information for the Oracle Financial Services Data Management Application Pack Release Notes.

This preface includes the following topics:

- [Purpose of this Document](#)
- [Intended Audience](#)
- [Related Documents](#)

Purpose of this Document

This document contains release information for the following products:

- Oracle Financial Services Analytical Applications Infrastructure (OFSAAI)
- Oracle Financial Services Data Governance for US Regulatory Reporting (OFSDGRR)
- Oracle Financial Services Data Governance for European Central Reporting (OFSDGECR)
- Oracle Financial Services GL Reconciliation Framework

Intended Audience

This document is intended for users of the Oracle Financial Services GL Reconciliation Framework, Oracle Financial Services Data Governance for US Regulatory Reporting and Oracle Financial Services Data Governance for European Central Reporting.

Related Documents

This section identifies additional documents related to Oracle Financial Services GL Reconciliation Framework 8.0.4.0.0, Oracle Financial Services Data Governance for US Regulatory Reporting (OFSDGRR) 8.0.4.0.0 and Oracle Financial Services Data Governance for European Central Reporting (OFSDGECR) 8.0.4.0.0. You can access Oracle documentation online from the Documentation Library for OFS GL Reconciliation Framework, OFSDGRR and OFSDGECR 8.0.4.0.0 ([OTN](#)). Refer to *Oracle Financial Services Data Management Application Pack Installation Manual Release 8.0.4.0.0*.

1 Introduction

This chapter covers following topics:

- [About OFSAA](#)
- [Components of OFS DM Applications Pack](#)

1.1 About OFSAA

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 Applications (OFSAA) enable 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 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, promote a transparent risk management culture, and provide pervasive intelligence.

Oracle Financial Services Analytical Applications delivers a comprehensive, integrated suite of financial services analytical applications for both banking and insurance domain.

1.2 Components of OFS DM Applications Pack

OFS Data Management Application Pack includes the following applications:

Oracle Financial Services Analytical Applications Infrastructure: This application streamlines analysis using 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.

Oracle Financial Services GL Reconciliation Framework: Reconciles the balances from the operational systems of a bank with the balances as maintained in the General Ledger (hereinafter referred to as GL) of the bank. With this application banks can also reconcile between General Ledgers maintained in the bank. The balances in the GL of a bank are the ones which are audited and duly certified by the internal and external auditors. The GL balances are considered to be the final version of truth in a bank. Therefore, all data extracted from any other operational systems of a bank must be reconciled with the balances maintained in the GL to ensure that they are complete, accurate, and comprehensive. It then acts as an authentic and reliable base for any further decision making.

Oracle Financial Services Data Governance for US Regulatory Reporting: Oracle Financial Services Data Governance for US Regulatory Reporting can help financial institutions in the

United States automate data management and governance while reducing cost, increasing efficiency, competitiveness and customer management. The product is a part of the holistic data management solution (with data foundation, data integration, and data governance). The data governance solution provides an operational and active governance layer with content to ensure accuracy and confidence on the data elements and processes surrounding it right from its sources to regulatory reports. The solution has prebuilt content that offers a head start to organizations in the data management process to help them comply with BCBS 239.

Following are the US FED Regulatory reports associated with this release:

- FFIEC-031
- FFIEC-041
- FFIEC101
- FR-2314
- FR-2644
- FR-2886B
- FRY-11
- FRY-12
- FRY-14A
- FRY-15
- FRY- 20
- FRY- 9C
- FRY-9LP
- FRY7N

Oracle Financial Services Data Governance for European Central Reporting: Oracle Financial Services Data Governance for European Central Reporting can help financial institutions in the European Banking Commission automate data management and governance while reducing cost, increasing efficiency, competitiveness and customer management. The product is a part of the holistic data management solution (with data foundation, data integration, and data governance). The data governance solution provides an operational and active governance layer with content to ensure accuracy and confidence on the data elements and processes surrounding it right from its sources to regulatory reports.

Following are the European Central Regulatory reports associated with this release:

- FI01
- FI02

- FI04
- FI05
- FI06
- FI07
- FI08
- FI09
- FI10
- FI11
- FI13
- FI14
- FI20
- FI16
- FI18
- FI19
- OPRD
- LCR
- LEXP
- CRSA
- LR

2 Oracle Financial Services Data Governance for US FED Regulatory Reporting

This chapter includes the following topics:

- [New Features](#)
- [Limitations and Known Issues](#)
- [Bugs Addressed in this Release](#)

2.1 New Features

Following listed are the new features of OFSDGRR:

- Export feature in Business Terms to export the data into PDF format.
- Export and Import features in Key Indicators to export the Key Indicators into Excel sheet, update the Owner and Threshold columns and import it back to the system.

2.2 Limitations and Known Issues

None

2.3 Bugs Addressed in this Release

None

3 Oracle Financial Services Data Governance for European Central Reporting

This chapter includes the following topics:

- [New Features](#)
- [Limitations and Known Issues of OFSDGECR](#)
- [Bugs Addressed in this Release](#)

3.1 New Features

Following listed are the new features of OFSDGECR:

- Business Glossary with standard definitions and usage based definitions
- Critical Data Elements for the European Central Reporting
- Quality Controls to monitor the quality of data elements in European Central Reporting Reports
- Operational Controls to monitor the timeliness of data elements in European Central Reporting Reports
- Key Indicators to monitor all key metrics in the European Central Reporting Reports, compare values across reports, and schedules, analyze trends and variances over time.
- Process Monitoring to plan and monitor the Regulatory Report submission process for European Central Reporting Reports
- Automatic Issue Creation and an Action Workflow lifecycle for matters requiring attention.
- Dashboards for data quality and data governance on the regulatory reporting
- Metadata Export for Regulatory Reports to export the data elements used and their complete lineage.
- Export feature in Business Terms to export the data into PDF format.
- Export and Import features in Key Indicators to export the Key Indicators into Excel sheet, update the Owner and Threshold columns and import it back to the system.

3.2 Limitations and Known Issues for OFSDGECR

COMPONENT	SUB COMPONENT	BUG ID	DESCRIPTION
UI	KEY INDICATORS	26437181	VARIANCE RELATED ISSUE WITH

COMPONENT	SUB COMPONENT	BUG ID	DESCRIPTION
			COREP REPORTS
		26405289	LR_CORREP_EBA - EDIT CHECK QUERRY ERRORS
		26203832	DEV QUERY NOT FOUND FOR OPRD REPORT
		26203696	CRSA REPORT QUERY ERRORS
		26203616	DEV QUERY NOT FOUND FOR LEXP REPORT
		26082170	KI_VALUE NO DEV QUERY FOR BOX_ID FOR FI11
		26076700	ISSUE IN KI_VARIANCE OF REPORT FI20
		26076657	ISSUE IN KI_VARIANCE OF REPORT FI19
		26076621	ISSUE IN KI_VARIANCE OF REPORT FI16
		26405132	FI19 EDIT CHECK QUERRY ERRORS
	INBOX	26093033	ISSUE AND ACTION TASK CREATED FROM ONE APP(EBA) IS REFLECTING IN USFED IN INBOX
OBIEE	OBIEE	26270717	APP CLASSIFIER NOT AVAILABLE FOR REPORTS, DASHBOARD NOT ACCESSED FROM FRAMEWORK
		26179249	MISMATCH IN TIME TAKEN IN PROCESS ANALYSIS DASHBOARD

3.3 Bugs Addressed in this Release

None

4 Oracle Financial Services GL Reconciliation Framework

This chapter includes the following topics:

- [New Features](#)
- [Limitations](#)
- [Bugs Addressed in this Release](#)

4.1 New Features

None

4.2 Limitations

None

4.3 Bugs Addressed in this Release

None

5 Oracle Financial Services Analytical Applications Infrastructure

Refer to [Oracle Financial Services Analytical Application Infrastructure ReadMe 8.0.4.0.0](#)

6 Hardware/Software Tech Stack Details

The hardware/software combinations required for OFSDM 8.0.4.0.0 are available at [OTN Tech Stack](#). Refer to **OFSA 8.0.4.0.0** for hardware/software requirements.

7 Disclaimer and Acknowledgements

7.1 Disclaimer

This software and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

7.2 Acknowledgements

The following acknowledgements are made for the use of content reproduced from the following sources:

- Investopedia - © 2017, Investopedia, LLC. <http://www.investopedia.com/>
- US Federal Reserve - © 2017, Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/>
- MDRM Data Dictionary - © 2017, Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/apps/mdrm/data-dictionary>
- Financial Dictionary - © 2017, <http://www.financialdictionary.net>
- Business Dictionary - © 2017, <http://www.businessdictionary.com>
- InvestorWords - © 2017, <http://www.investorwords.com>
- Wikipedia - © 2017, <https://www.wikipedia.org>
- INVESTORGUIDE.com - © 2017, <http://www.investorguide.com>
- InvestingAnswers - © 2017, <http://www.investinganswers.com>
- Moneycontrol - © 2017, <http://www.moneycontrol.com>
- IAS Plus - © 2017, <https://www.iasplus.com/en>
- Europa - © 2017, <https://www.eba.europa.eu/>
- EUR-Lex.europa - © 2017, <http://eur-lex.europa.eu>

8 Information of Third Party Software Tools Used

8.1 The Apache Software License, Version 2.0

This product includes software developed by the Apache Software Foundation.

Apache License

Version 2.0, January 2004

<http://www.apache.org/licenses/>

1. This product includes software developed by The Apache Software Foundation (<http://www.apache.org/>).

2. The following applies to all products licensed under the Apache 2.0 License:

You may not use the identified files except in compliance with the Apache License, Version 2.0 (the "License").

You may obtain a copy of the License at <http://www.apache.org/licenses/LICENSE-2.0>. A copy of the license is also reproduced below.

Unless required by applicable law or agreed to in writing, software distributed under the License is distributed on an "AS IS" BASIS, WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or implied.

Apache License

Version 2.0, January 2004

<http://www.apache.org/licenses/>

TERMS AND CONDITIONS FOR USE, REPRODUCTION, AND DISTRIBUTION

1. Definitions.

"License" shall mean the terms and conditions for use, reproduction, and distribution as defined by Sections 1 through 9 of this document.

"Licensor" shall mean the copyright owner or entity authorized by the copyright owner that is granting the License.

"Legal Entity" shall mean the union of the acting entity and all other entities that control, are controlled by, or are under common control with that entity. For the purposes of this definition, "control" means (i) the power, direct or indirect, to cause the direction or management of such entity, whether by contract or otherwise, or (ii) ownership of fifty percent (50%) or more of the outstanding shares, or (iii) beneficial ownership of such entity.

"You" (or "Your") shall mean an individual or Legal Entity exercising permissions granted by this License.

"Source" form shall mean the preferred form for making modifications, including but not limited to software source code, documentation source, and configuration files.

"Object" form shall mean any form resulting from mechanical transformation or translation of a Source form, including but not limited to compiled object code, generated documentation, and conversions to other media types.

"Work" shall mean the work of authorship, whether in Source or Object form, made available under the License, as indicated by a copyright notice that is included in or attached to the work (an example is provided in the Appendix below).

"Derivative Works" shall mean any work, whether in Source or Object form, that is based on (or derived from) the Work and for which the editorial revisions, annotations, elaborations, or other modifications represent, as a whole, an original work of authorship. For the purposes of this License, Derivative Works shall not include works that remain separable from, or merely link (or bind by name) to the interfaces of, the Work and Derivative Works thereof.

"Contribution" shall mean any work of authorship, including the original version of the Work and any modifications or additions to that Work or Derivative Works thereof, that is intentionally submitted to Licensor for inclusion in the Work by the copyright owner or by an individual or Legal Entity authorized to submit on behalf of the copyright owner. For the purposes of this definition, "submitted" means any form of electronic, verbal, or written communication sent to the Licensor or its representatives, including but not limited to communication on electronic mailing lists, source code control systems, and issue tracking systems that are managed by, or on behalf of, the Licensor for the purpose of discussing and improving the Work, but excluding communication that is conspicuously marked or otherwise designated in writing by the copyright owner as "Not a Contribution."

"Contributor" shall mean Licensor and any individual or Legal Entity on behalf of whom a Contribution has been received by Licensor and subsequently incorporated within the Work.

2. Grant of Copyright License. Subject to the terms and conditions of this License, each Contributor hereby grants to You a perpetual, worldwide, non-exclusive, no-charge, royalty-free, irrevocable copyright license to reproduce, prepare Derivative Works of, publicly display, publicly perform, sublicense, and distribute the Work and such Derivative Works in Source or Object form.

3. Grant of Patent License. Subject to the terms and conditions of this License, each Contributor hereby grants to You a perpetual, worldwide, non-exclusive, no-charge, royalty-free, irrevocable (except as stated in this section) patent license to make, have made, use, offer to sell, sell, import, and otherwise transfer the Work, where such license applies only to those patent claims licensable by such Contributor that are necessarily infringed by their Contribution(s) alone or by combination of their Contribution(s) with the Work to which such Contribution(s) was submitted. If You institute patent litigation against any entity (including a cross-claim or counterclaim in a lawsuit) alleging that the Work or a Contribution incorporated within the Work constitutes direct or

contributory patent infringement, then any patent licenses granted to You under this License for that Work shall terminate as of the date such litigation is filed.

4. Redistribution. You may reproduce and distribute copies of the Work or Derivative Works thereof in any medium, with or without modifications, and in Source or Object form, provided that You meet the following conditions:

(a) You must give any other recipients of the Work or Derivative Works a copy of this License; and

(b) You must cause any modified files to carry prominent notices stating that You changed the files; and

(c) You must retain, in the Source form of any Derivative Works that You distribute, all copyright, patent, trademark, and attribution notices from the Source form of the Work, excluding those notices that do not pertain to any part of the Derivative Works; and

(d) If the Work includes a "NOTICE" text file as part of its distribution, then any Derivative Works that You distribute must include a readable copy of the attribution notices contained within such NOTICE file, excluding those notices that do not pertain to any part of the Derivative Works, in at least one of the following places: within a NOTICE text file distributed as part of the Derivative Works; within the Source form or documentation, if provided along with the Derivative Works; or, within a display generated by the Derivative Works, if and wherever such third-party notices normally appear. The contents of the NOTICE file are for informational purposes only and do not modify the License. You may add Your own attribution notices within Derivative Works that You distribute, alongside or as an addendum to the NOTICE text from the Work, provided that such additional attribution notices cannot be construed as modifying the License

You may add Your own copyright statement to Your modifications and may provide additional or different license terms and conditions for use, reproduction, or distribution of Your modifications, or for any such Derivative Works as a whole, provided Your use, reproduction, and distribution of the Work otherwise complies with the conditions stated in this License.

5. Submission of Contributions. Unless You explicitly state otherwise, any Contribution intentionally submitted for inclusion in the Work by You to the Licensor shall be under the terms and conditions of this License, without any additional terms or conditions. Notwithstanding the above, nothing herein shall supersede or modify the terms of any separate license agreement you may have executed with Licensor regarding such Contributions

6. Trademarks. This License does not grant permission to use the trade names, trademarks, service marks, or product names of the Licensor, except as required for reasonable and customary use in describing the origin of the Work and reproducing the content of the NOTICE file.

7. Disclaimer of Warranty. Unless required by applicable law or agreed to in writing, Licensor provides the Work (and each Contributor provides its Contributions) on an "AS IS" BASIS, WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or implied, including,

without limitation, any warranties or conditions of TITLE, NON-INFRINGEMENT, MERCHANTABILITY, or FITNESS FOR A PARTICULAR PURPOSE. You are solely responsible for determining the appropriateness of using or redistributing the Work and assume any risks associated with Your exercise of permissions under this License.

8. Limitation of Liability. In no event and under no legal theory, whether in tort (including negligence), contract, or otherwise, unless required by applicable law (such as deliberate and grossly negligent acts) or agreed to in writing, shall any Contributor be liable to You for damages, including any direct, indirect, special, incidental, or consequential damages of any character arising as a result of this License or out of the use or inability to use the Work (including but not limited to damages for loss of goodwill, work stoppage, computer failure or malfunction, or any and all other commercial damages or losses), even if such Contributor has been advised of the possibility of such damages.

9. Accepting Warranty or Additional Liability. While redistributing the Work or Derivative Works thereof, You may choose to offer, and charge a fee for, acceptance of support, warranty, indemnity, or other liability obligations and/or rights consistent with this License. However, in accepting such obligations, You may act only on Your own behalf and on Your sole responsibility, not on behalf of any other Contributor, and only if You agree to indemnify, defend, and hold each Contributor harmless for any liability incurred by, or claims asserted against, such Contributor by reason of your accepting any such warranty or additional liability.

END OF TERMS AND CONDITIONS

APPENDIX: How to apply the Apache License to your work.

To apply the Apache License to your work, attach the following boilerplate notice, with the fields enclosed by brackets "[]" replaced with your own identifying information. (Don't include the brackets!) The text should be enclosed in the appropriate comment syntax for the file format. We also recommend that a file or class name and description of purpose be included on the same "printed page" as the copyright notice for easier identification within third-party archives.

Copyright [yyyy] [name of copyright owner]

Licensed under the Apache License, Version 2.0 (the "License"); you may not use this file except in compliance with the License. You may obtain a copy of the License at

<http://www.apache.org/licenses/LICENSE-2.0>

Unless required by applicable law or agreed to in writing, software distributed under the License is distributed on an "AS IS" BASIS, WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or implied.

8.2 NAG Limited

NAG Limited ® 2005

Portions utilize NAG's C library - All rights reserved

i-flex must not remove any copyright notices from the Software, and must ensure that proper notices in acknowledgement of the rights reserved to NAG appear in any composite programs, references, alterations, or copies which i-flex makes under these terms. (Agreement, Sec. 1.9 - Pg. 2)

8.3 Gnuplot, V 4.6 and above

Copyright 1986 - 1993, 1998, 2004

www.gnuplot.info

The following must be included verbatim in documentation:

Copyright 1986 - 1993, 1998, 2004 Thomas Williams, Colin Kelley

Permission to use, copy, and distribute this software and its documentation for any purpose with or without fee is hereby granted, provided that the above copyright notice appear in all copies and that both that copyright notice and this permission notice appear in supporting documentation.

Permission to modify the software is granted, but not the right to distribute the complete modified source code. Modifications are to be distributed as patches to the released version. Permission to distribute binaries produced by compiling modified sources is granted, provided you

1. Distribute the corresponding source modifications from the released version in the form of a patch file along with the binaries,
2. Add special version identification to distinguish your version in addition to the base release version number,
3. Provide your name and address as the primary contact for the support of your modified version, and
4. Retain our contact information in regard to use of the base software.

Permission to distribute the released version of the source code along with corresponding source modifications in the form of a patch file is granted with same provisions 2 through 4 for binary distributions.

This software is provided "as is" without express or implied warranty to the extent permitted by applicable law.

8.4 YUI (Yahoo UI libraries)

Copyright (c) 2008, Yahoo! Inc.

All rights reserved.

Redistribution and use of this software in source and binary forms, with or without modification, are permitted provided that the following conditions are met:

Redistributions of source code must retain the above copyright notice, this list of conditions and the following disclaimer.

Redistributions in binary form must reproduce the above copyright notice, this list of conditions and the following disclaimer in the documentation and/or other materials provided with the distribution.

Neither the name of Yahoo! Inc. nor the names of its contributors may be used to endorse or promote products derived from this software without specific prior written permission of Yahoo! Inc.

THIS SOFTWARE IS PROVIDED BY THE COPYRIGHT HOLDERS AND CONTRIBUTORS "AS IS" AND ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE ARE DISCLAIMED. IN NO EVENT SHALL THE COPYRIGHT OWNER OR CONTRIBUTORS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES; LOSS OF USE, DATA, OR PROFITS; OR BUSINESS INTERRUPTION) HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, STRICT LIABILITY, OR TORT (INCLUDING NEGLIGENCE OR OTHERWISE) ARISING IN ANY WAY OUT OF THE USE OF THIS SOFTWARE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.



Oracle Financial Services Data Management Application Pack

July 2017

Release 8.0.4.0.0

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:

Phone: +1.650.506.7000

Fax: +1.650.506.7200

www.oracle.com/financial_services/

Copyright © 2017 Oracle Financial Services Software Limited. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this Release Notes and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this Release Notes and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.