

Product Release Note  
Oracle Banking Credit Facilities Process Management  
Release 14.1.0.0.0  
Part No. E97614-01  
July 2018





Product Release Note  
July 2018  
Version 14.1.0.0.0

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# 1. Release Notes

## 1.1 Background

Oracle Banking Credit Facilities Process Management (OBCFPM) enables banks to offer collateral and credit facilities process management services to their corporate customers.

## 1.2 Purpose

The purpose of this Release Note is to propagate the features in OBCFPM 14.1.0.0.0.

## 1.3 Abbreviations

Abbreviation	Description
OBCFPM	Oracle Banking Credit Facilities Process Management
BPMN	Business Process Model and Notation
BPEL	Business Process Execution Language
UI	User Interface

## 1.4 Release Highlights

Oracle Banking Credit Facilities Process Management is a standalone solution that enables banks to streamline their Credit Department. The scope of Oracle Banking Credit Facilities Process Management 14.1.0.0.0 release comprises of the below features.

### 1.4.1 Credit Appraisal Process

#### 1.4.1.1 Capture Request

- Capture customer details.
- Capture organization hierarchy / Structure.
- Capture organizations Financials, Assets, Liabilities, Projections.
- Capture Collaterals being provided.
- Capture details of Funding requirements.
- Interface with Bureaus to pull data.

#### 1.4.1.2 Background Checks

- Interface with Internal & External systems for various checks like SDN, AML etc.
- Perform manual checks and consolidate data.

#### 1.4.1.3 Credit appraisal

- Upload and Extract data from financial statements.
- Perform Quantitative Analysis, Qualitative Analysis, Risk Profiling
  - Peer –to – Peer analysis
  - Trend Analysis
  - Benchmark analysis
- Interface with external credit bureaus, Valuation agencies, Field agencies etc.
- Collateral evaluation

#### 1.4.1.4 Credit Structuring & Proposal

- Structure Deal
  - Set overall limit
  - Create facility hierarchy
  - Configure facility details
- Fix Pricing
- Set Terms & Conditions
- Set Covenants
- Template based Draft Proposal Generation

#### 1.4.1.5 Approval

- Approval from various departments
  - Credit, Risk, Legal & Board
- Support for Multi-level approval

#### 1.4.1.6 Credit Administration

- Template based Contract document generation
- Limit Setup in Back office
- Collateral Perfection

#### 1.4.1.7 Exception Management Process

- Facility to trigger exceptions from other systems
- Capture & Enrich Exception Details
- Verify Documents and Capture Details.
- Resolution of Exceptions by
  - Temporary Approval of limit exception
  - Amendment of Facility
  - Transfer of Limits

- Rejection

## **1.4.2 Collateral Life Cycle Management**

### **1.4.2.1 Collateral Evaluation Process**

- Capture Collateral Details.
- Upload of related Mandatory and Non Mandatory documents.
- Verify Documents and Capture Details.
- Perform Legal and Risk Evaluation.
- Internal Valuation of the Collateral.
- Generate In-principal Collateral Agreement.
- Receive the customer acceptance of the Collateral Agreement.
- On customer acceptance, initiate a detailed Collateral Perfection.

### **1.4.2.2 Collateral Perfection Process**

- Facility to initiate a new Collateral Perfection request
- Facility to enrich and capture the Collateral details based on the Collateral types.
- Support for External Credit Check, Field Investigation, External Legal Opinion and Internal /External Valuation.
- Support for Initial Legal Opinion.
- Facility to evaluate the Risk based on risk categories
- Facility to review the collateral.
- Facility to evaluate the Risk and to get the Legal Approval.
- Facility to submit the collateral to secure the Interest of the bank.
- Facility to confirm collateral submission.
- Facility to send collateral documents for Internal/external safekeeping.
- Hand off the transaction data to back office system.

### **1.4.2.3 Collateral Review Process**

- Facility to initiate a new Collateral review.
- Support for External Credit Check, Field Investigation, and Internal/External valuation.
- Facility to review the collateral and to get the Legal Approval.
- Facility to evaluate the Risk based on risk categories.
- Facility to compare old vs new collateral value.
- Facility to trigger a new collateral perfection task if the collateral value has decreased and to cover the risk of the bank.

- Hand off the transaction data to back office system.

#### 1.4.2.4 Collateral Release Process

- Facility to initiate a new request for Collateral Release.
- Facility to verify the linked loan/contract details including status.
- Facility to do Risk evaluation of the collateral release.
- Facility to get legal opinion of the collateral release.
- Facility to retrieve the documents from the safekeeping.
- Facility to de-register the collateral from the external system.
- Facility to notify the customer about the collateral release.
- Facility to capture the customer confirmation of the collateral release.
- Hand off the transaction data to back office system.

#### 1.4.2.5 Covenant Tracking Process

- Facility to trigger covenant tracking on periodic basis.
- Facility to track & monitor covenants.

### 1.4.3 Dash Board

Following dashboard widgets are part of the release

- Collaterals Due for Review
- Facility Due for Review
- Alerts
- Exceptions

### 1.4.4 Additional Features

- Document Handling
  - Provides facility to maintain the documents required for different stages within a process and allows user to upload/view and download documents
- Checklists
  - Provides a List of 'To Do Activities' per stage in a process and the list can be configured by the bank.
- Remarks with time stamping
- Integrations
  - Out of the Box Integration with Oracle FLEXCUBE Universal Banking 14.0.0.0 and Oracle FLEXCUBE Enterprise Limits and Collateral Management 14.0.0.0

### **1.4.5 Common Configurations**

Following configuration screens have been provided for setting up bank and branches:

- Country and Currency Maintenance
- Core Bank and Core Branch Maintenance
- Holiday Maintenance
- External Customer and External Accounts Maintenance

### **1.4.6 SMS (Security Management System)**

Maintenance screens for setting up SMS (Security Management System) maintenances:

- User Role Maintenance
- User Maintenance

### **1.4.7 Privacy By Design**

- Personally Identifiable Information (PII) data masking facility based on configurable number of days post deactivation of service at bank level.



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## 2. Components of the Software

### 2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note
- User and Installation manuals

### 2.2 Software Components

Software Components of Oracle Banking Credit Facilities Process Management 14.1.0.0.0 that form part of this release are as follows:

#### **Host**

- Service Components
- UI Components (OJET)
- Tables, Sequences, Static Data
- BPMN/ BPEL Process Flows
- Advices / Reporting Components (Data models (xdmz),  
Reports (xdoz), Templates (rtf))
- Configuration files used for deployment

### 3. Annexure - A: Environment Details

Component	Machine	Operating System	Software	Version Number
Oracle Banking Credit Facilities Process Management	Application Server	Oracle Linux Server release 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 8 Update 162
			Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	12.2.1.3.0
			Oracle SOA Suite, Oracle BPM Suite	12.2.1.3.0
	Database Server	Oracle Linux Server release 7.3(x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.2.0.1.0
	Reporting Server	Oracle Enterprise Linux 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Oracle BI Publisher	12.2.1.3.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Database (for RCU)	12.2.0.1.0
			JDK	JDK 8 Update 162
	Document Management System	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Oracle WebCenter Content Imaging	12.2.1.3.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Database (for RCU)	12.2.0.1.0
			JDK	JDK 8 Update 162
	Client Machines#		Internet Explorer	Microsoft Internet Explorer Release (11.*)
			Mozilla Firefox	Mozilla Firefox Release (52+)
			Google Chrome	Google Chrome Release (66+)

			Microsoft Edge	41.16299.492.0
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Note: Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 7, 8, 10 and Mac OS X.

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## 4. Annexure - B: Third-Party Software Details

For details on the third party software used, see Oracle Banking Credit Facilities Process Management 14.1.0.0.0 Licensing Guide available in the OHC Documentation Library.