

Covenant Tracking User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Contents

| | |
|---|----|
| 1. Welcome to Oracle Banking Credit Facilities Process Management | 4 |
| 2. Covenant Tracking | 5 |
| 2.1 Covenant Tracking - Process Flow Diagram | 6 |
| 2.2 Initiate Covenant | 7 |
| 2.2.1 Comments | 10 |
| 2.3 Wait for Customer Response | 12 |
| 2.3.1 Comments | 15 |
| 2.4 Covenant Review | 17 |
| 2.4.1 Comments | 19 |
| 2.5 Hand off to Back office System | 21 |
| 3. Document Upload and Checklist | 22 |
| 3.1 Document Upload | 22 |
| 3.2 Checklist | 24 |
| 4. Reference and Feedback | 25 |
| 4.1 References | 25 |
| 4.2 Feedback and Support | 25 |

1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating and processing collaterals and credit facilities transactions.

If you need any information, look out for the help icon.

This document is intended for helping you to conveniently create and process collaterals and credit facilities transactions in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.

Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients.

OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review and Collateral Release process
- Handle Credit Proposal with Customer on-boarding
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions

Key Features

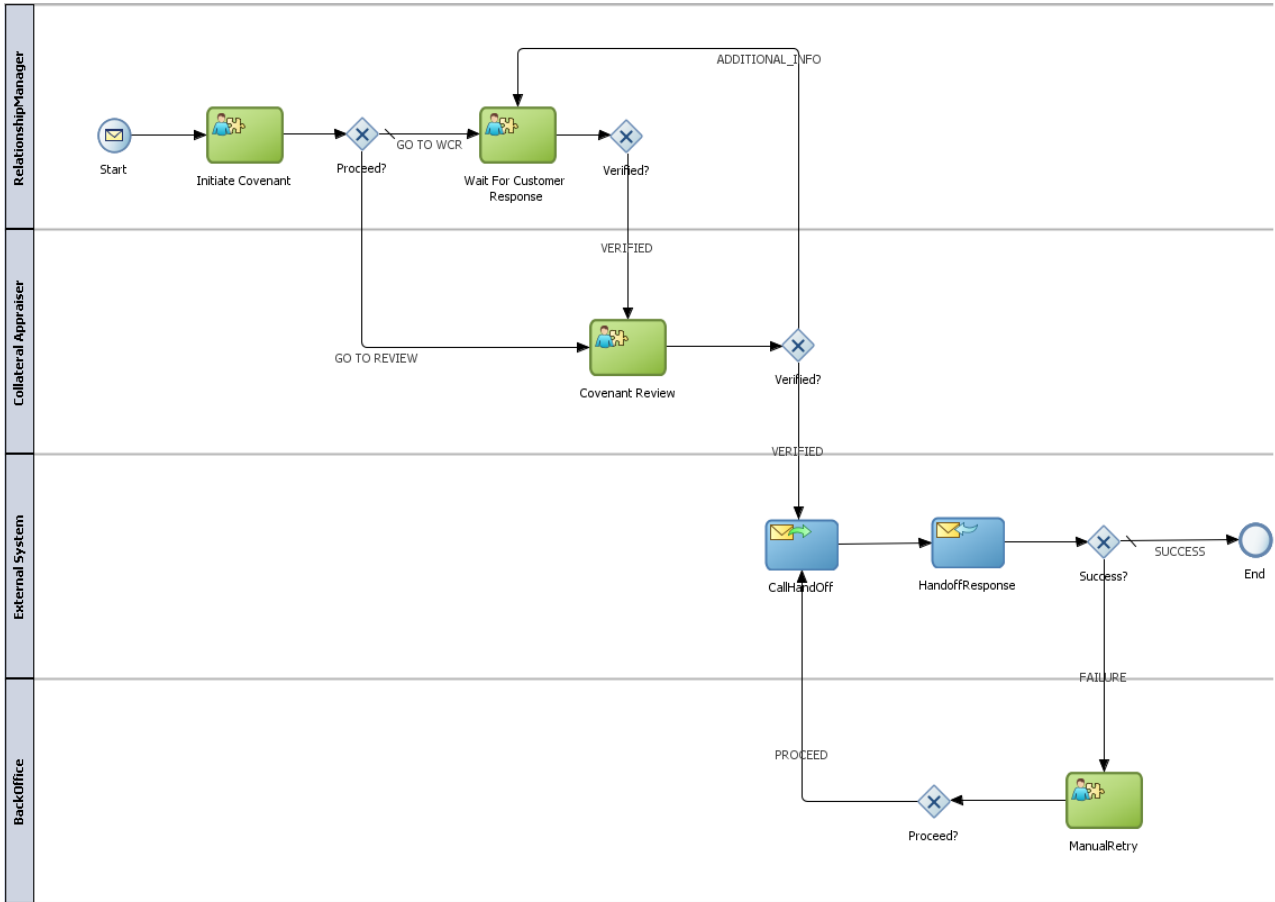
- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

2. Covenant Tracking

A new batch program will be introduced and this batch program will trigger the covenant tracking task on the covenant tracking days, The tracking tasks will be initiated this many days prior to the due date of the covenant.

The Covenant Tracking task will have the following stages

2.1 Covenant Tracking - Process Flow Diagram



2.2 Initiate Covenant

System should automatically create the covenant tracking task with the covenant details and move it to the Initiate covenant stage. As a User i will interact with the customer and update the covenant details along with the required documents and update the compliance status. If the Compliance status is Due or Overdue then the task will be moved to the Wait for Customer Response stage else the task will be moved to Covenant Review stage

The screenshot shows a web application interface for 'Initiate Covenant'. The form contains the following fields and values:

- Entity Name: COLLATERAL
- Entity Reference Number: COL181450462
- CovenantId: CVI201805251066
- Compliance Status: Waived
- Due Date: 05/26/18
- Compliance Date: 05/23/18
- Is notification Sent:
- Compliance Break:
- Waiver Status:
- Waiver Comments:
- Extension Reasons:

Navigation buttons at the bottom include: Hold, Back, Next, Save & Close, and Cancel.

| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|-------------------------|-------------------------------|----------------|-------------|------|--------------------|---|
| Entity Name | Displays entity name | Display | | | | |
| Entity Reference Number | Enter Entity Reference Number | Display | | | | |
| Covenant Id | Enter Covenant Id | Display | | | | |
| Compliance Status | Capture the Compliance Status | Input | LOV | 4 | Optional | If Compiled selected, Compliance Date is mandatory. If Waived selected, Waiver Comments is mandatory. |

| | | | | | | |
|----------------------|------------------------------------|---------|-----------|------|----------|---|
| | | | | | | ry |
| Compliance Breach | Captures Compliance Breach | Input | Free Text | 255 | Optional | |
| Due Date | Displays Due Date | Display | | | | |
| Compliance Date | Captures Compliance Date | Input | Date | | Optional | If Compliance Status is Compiled selected, Compliance Date should mandatory |
| Is notification Sent | Captures whether notification Sent | Input | Check-box | | Optional | |
| Waiver Status | Displays Waiver Status | Display | | | | |
| Waiver Comments | Captures whether notification Sent | Input | Free Text | 2000 | Optional | If Compliance Status is Waived selected, Waiver Comments can be captured. |
| Extension Reasons | Captures whether notification Sent | Input | Free Text | 2000 | Optional | |

Action Buttons on the footer

- a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- c. **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

- b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.1 Comments

| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|------------|--|----------------|-------------|------|--------------------|------------------|
| Comments | Specify the comments for the stage. This will be visible in all the stages | Input | Free Text | 600 | Mandatory | |

Action Buttons

After providing required data, you will be able to perform one of the below actions –

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

2.3 Wait for Customer Response

As a User I will interact with the customer and update the covenant details along with the required documents. If all the required details are collected then the user will update the compliance status and submit the task. If the compliance status is Compiled or Waived then the task will be moved to Covenant Review stage else task will remain in the same stage.

| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|-------------------------|-------------------------------|----------------|-------------|------|--------------------|--|
| Entity Name | Displays entity name | Display | | | | |
| Entity Reference Number | Enter Entity Reference Number | Display | | | | |
| Covenant Id | Enter Covenant Id | Display | | | | |
| Compliance Status | Capture the Compliance Status | Input | LOV | 4 | Optional | If Compiled selected, Compliance Date is mandatory. If Waived selected, Waiver Comments is mandatory |

| | | | | | | |
|----------------------|------------------------------------|---------|-----------|------|----------|---|
| Compliance Breach | Captures Compliance Breach | Input | Free Text | 255 | Optional | |
| Due Date | Displays Due Date | Display | | | | |
| Compliance Date | Captures Compliance Date | Input | Date | | Optional | If Compliance Status is Compiled selected, Compliance Date should mandatory |
| Is notification Sent | Captures whether notification Sent | Input | Check-box | | Optional | |
| Waiver Status | Displays Waiver Status | Display | | | | |
| Waiver Comments | Captures Waiver Comments | Input | Free Text | 2000 | Optional | If Compliance Status is Waived selected, Waiver Comments can be captured. |
| Extension Reasons | Captures Extension Reasons | Input | Free Text | 2000 | Optional | |

Action Buttons on the footer

- a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- c. **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

- d. **Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

- b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1 Comments

The screenshot shows a task interface for 'Covenant Tracking - Wait For Customer Response'. At the top, there's a progress bar with two stages: 'Customer Response' and 'Comments'. Below the progress bar is a 'Comments' section with a text input field and a 'Submit' button. Two comments are displayed:

- JAYASHREE**
Wait For Customer Response
May 25th, 2018 at 7:15 pm
Wait for customer response stage completed
- JAYASHREE**
Initiate Covenant
May 25th, 2018 at 7:10 pm
Initiation stage completed

At the bottom of the interface, there are several action buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|------------|--|----------------|-------------|------|--------------------|------------------|
| Comments | Specify the comments for the stage. This will be visible in all the stages | Input | Free Text | 600 | Mandatory | |

Action Buttons

After providing required data, you will be able to perform one of the below actions –

- Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

2.4 Covenant Review

During this stage, as a user i will verify the covenant details and the uploaded documents and if the compliance status is waived then i will select the Waiver status and submit the task. If the Compliance status is Compiled and i will submit the tasks then the covenant details will be handed off to the back office. If the Compliance status is Waived and waiver status is Deny then the task will be moved to wait for customer response stage. If the compliance status is waived and waiver status is accept then covenants details will be handed off to the back office.

| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|-------------------------|--------------------------------|----------------|-------------|------|--------------------|------------------|
| Entity Name | Displays entity name | Display | | | | |
| Entity Reference Number | Enter Entity Reference Number | Display | | | | |
| Covenant Id | Displays Covenant Id | Display | | | | |
| Compliance Status | Displays the Compliance Status | Display | | | | |
| Compliance Breach | Displays Compliance Breach | Display | | | | |
| Due Date | Displays Due Date | Display | | | | |

| | | | | | | |
|----------------------|------------------------------------|---------|-----------|------|----------|---|
| Compliance Date | Displays Compliance Date | Display | | | | |
| Is notification Sent | Captures whether notification Sent | Display | | | | |
| Waiver Status | Captures Waiver Status | Input | LOV | 4 | | If Compliance Status is Waived selected, Waiver Status can be captured |
| Waiver Comments | Captures Waiver Comments | Input | Free Text | 2000 | Optional | If Compliance Status is Waived selected, Waiver Comments can be captured. |
| Extension Reasons | Displays Extension Reasons | Display | | | | |

Action Buttons on the footer

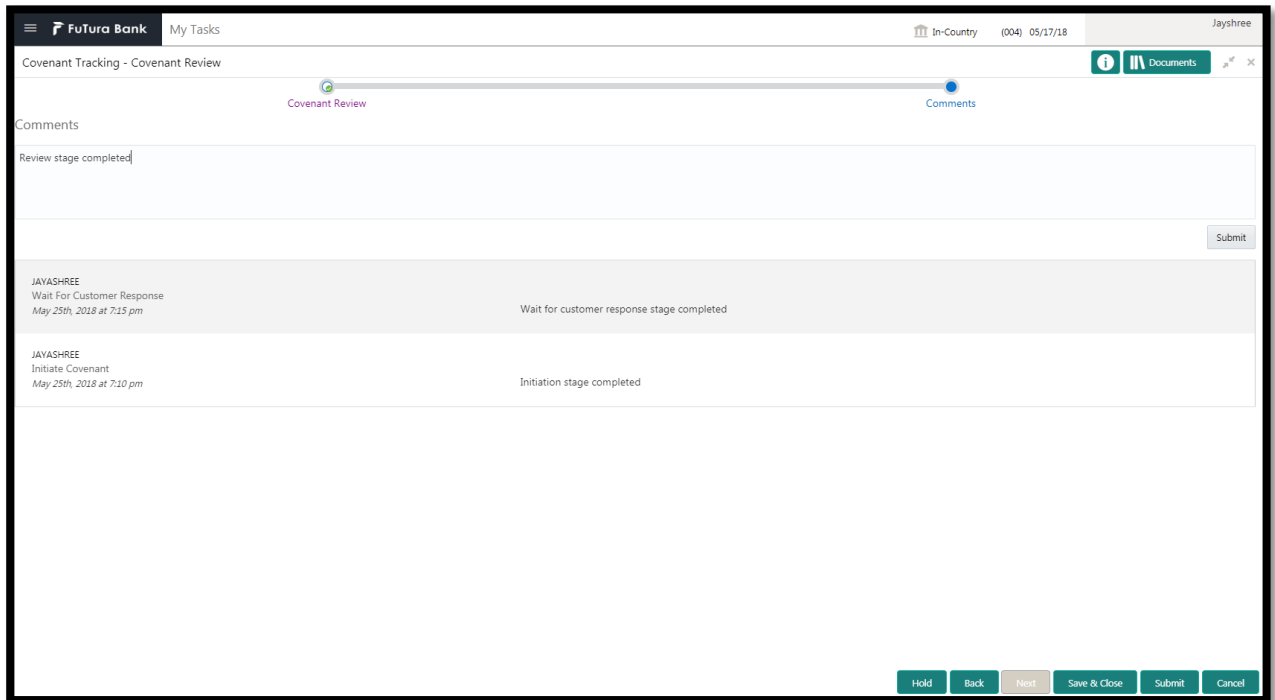
- a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- c. **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

- d. **Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4.1 Comments



| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|------------|--|----------------|-------------|------|--------------------|------------------|
| Comments | Specify the comments for the stage. This will be visible in all the stages | Input | Free Text | 600 | Mandatory | |

Action Buttons

After providing required data, you will be able to perform one of the below actions –

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

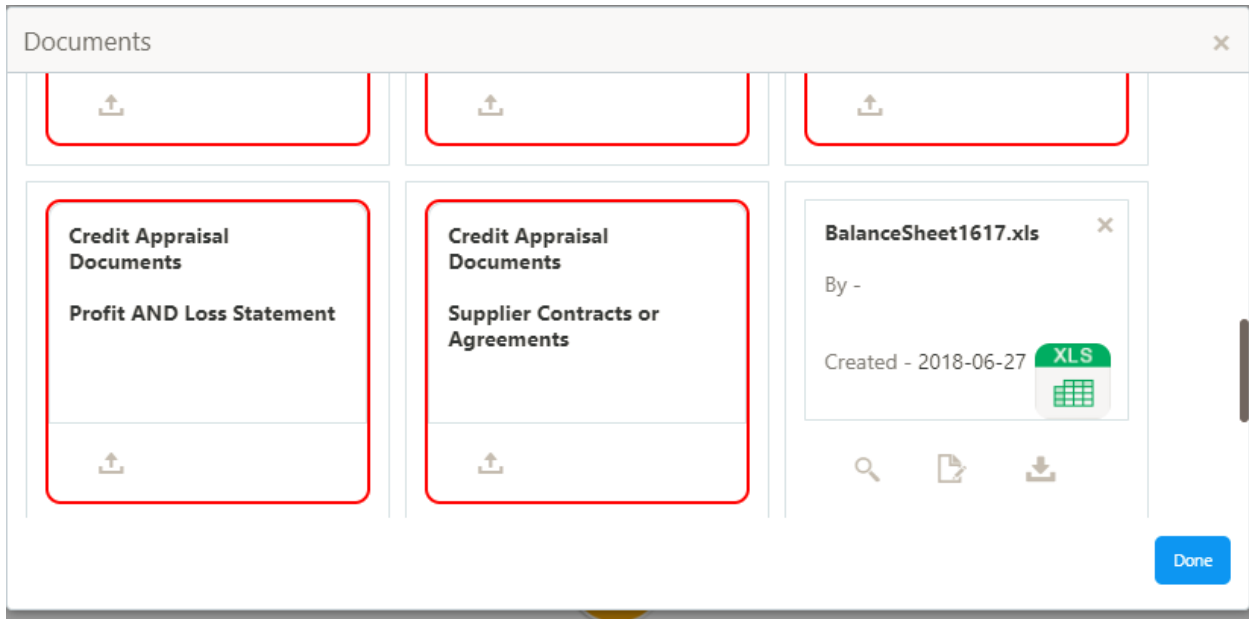
2.5 Hand off to Back office System

Once covenant has been successfully done the covenant details will be handed off to the back office system. Hand off to back office system which is an automated stage where covenant details would be passed on to Back office system for covenant details modification.

3. Document Upload and Checklist

3.1 Document Upload

Documents to be uploaded and the checklist of verified for each stage of the process can be maintained. Click on the Documents button to view /upload the documents that has to be uploaded for the stage or to view/ upload the documents which are uploaded for the task.



Action Buttons

After providing required data, you will be able to perform one of the below actions –

- Upload** – On click of Upload, the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be uploaded. This button will be visible only for the documents which are not yet uploaded.
- View** – On click of View button the document will be either downloaded or opened based on the browser capability. This button will be visible only for the documents which are already uploaded.
- Edit** – On Click of Edit the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be re-uploaded. This button will be visible only for the documents which are already uploaded.
- Download** – On Click of Download the document will be downloaded. This button will be visible only for the documents which are already uploaded.
- Delete** – This button will be visible only for the documents which are already uploaded. Click on the X button to delete the uploaded document.

User can click on the upload button to upload the documents

Document
✕

Document Type *

Document Title *

Remarks

Document Code *

Document Description

Document Expiry Date

Drop files here or click to select

Current selected files: []

| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|----------------------|--|----------------|-----------------|------|--------------------|------------------|
| Document Type | System displays the document type | Display | Free Text | | NA | |
| Document Code | System displays the document Code | Display | Free Text | | NA | |
| Document Title | Specify the Document Title | Input | Free Text | 30 | Mandatory | |
| Document Description | Specify the short description of the document | Input | Free Text | 150 | | |
| Remarks | Specify the remarks if any | Input | Free Text | 150 | | |
| Document Expiry | Specify the Document Expiry Date | Input | Date | | | |
| Document Upload | Drag and Drop or click to select the file to be uploaded | Input | Document Upload | | | |

3.2 Checklist

On click of the submit button the checklist for the stage of the process will be displayed. User can confirm each of the check list by clicking on the checkbox and can capture the remarks by clicking on the remarks button.

| Field Name | Description | Attribute Type | Object Type | Size | Mandatory/Optional | Field Validation |
|-----------------------|---|----------------|-------------|------|--------------------|--|
| Checklist Description | System displays the checklists maintained for the stage | Display | Free Text | | Mandatory | Verify the entire checklist before clicking the submit button. |
| Remarks | Specify the remarks | Input | Button/Text | | NA | |

4. Reference and Feedback

4.1 References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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