Credit 360 User Manual

# Oracle Banking Credit Facilities Process Management

Release 14.5.2.0.0

**Part No. F47458-01**
August 2021

ORACLE®
Financial Services

Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2007, 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.
U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.
This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.
The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on 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. 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.

ORACLE®
Financial Services

# Table of Contents


Preface ..... 1

*About this guide* ..... *1*

*Intended Audience* ..... *1*

*Conventions Used* ..... *1*

*Common Icons in OBCFPM* ..... *2*

About Credit 360 ..... 3

Customer Credit 360 ..... 4

*Customer Information* ..... *6*

*Facility Summary* ..... *8*

*Collateral Summary* ..... *12*

*Existing Facilities held with Other Bank* ..... *14*

*Pricing* ..... *17*

*Covenants* ..... *17*

*Terms and Conditions* ..... *19*

*Financial Profile* ..... *22*

*Projections* ..... *24*

*Upcoming Events* ..... *26*

*Scores* ..... *26*

*Groupwise Exposure Details* ..... *29*

*Connected Parties* ..... *31*

*WIP Applications* ..... *32*

Reference and Feedback ..... 34

*References* ..... *34*

*Feedback and Support* ..... *34*

# Chapter 2 - Introduction

## Preface

### About this guide

This guide helps you to get familiarize with the Credit 360 interface for performing necessary actions in the Credit 360.

### Intended Audience

This document is intended for all the users of the Credit Facilities module in Oracle Banking Credit Facilities Process Management (OBCFPM).

### Conventions Used

The following table lists the conventions that are used in this document:

| Convention | Description |
|---|---|
| Italic | Italic denotes a screen name |
| Bold | Bold indicates<br>• Field name<br>• Drop down options<br>• Other UX labels |
| | This icon indicates a note |
| | This icon indicates a tip |
| | This icon indicates a warning |

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Introduction

## Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

| Icons | Icon Name |
|---|---|
|  | Add icon |
| | Calendar icon |
| | Configuration / settings icon |
|  | Delete icon |
|  | Edit icon |

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Overview

## About Credit 360

Credit 360 in OBCFPM is a smart interface designed to track all the credit related components from single place. The credit related components include facilities, collateral, covenants, terms and conditions, financial profile, etc, that are required to be monitored on a regular basis.

The users with functional access to Credit 360 module can use the same to view information about any of the existing customers. The information displayed in Credit 360 help the user to take necessary business decision such as increase or decrease the credit limit.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

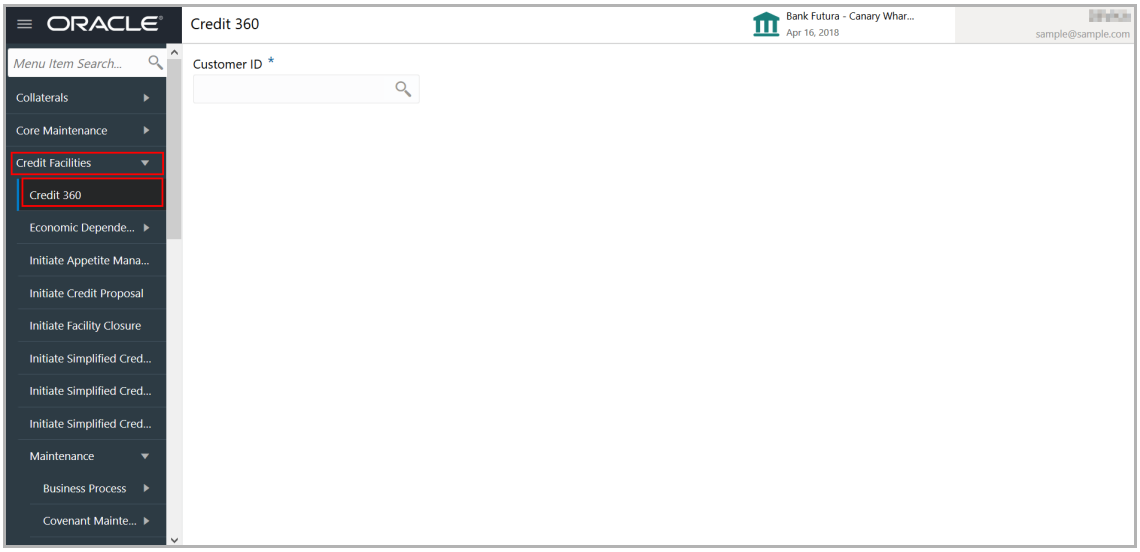
# Chapter 2 - Customer Credit 360

## Customer Credit 360

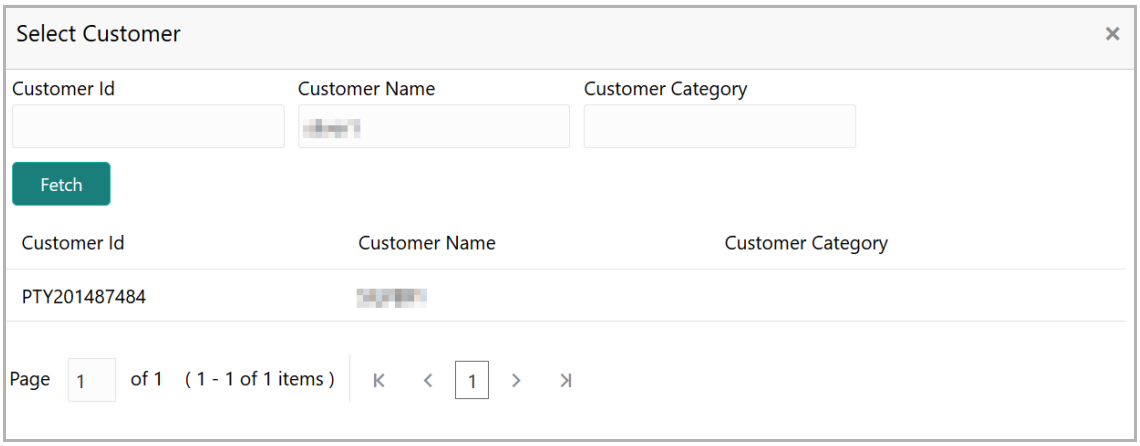
You can view Credit 360 information for all the existing customers to whom the facility is provided by the bank.

To view the Credit 360 of required customer, perform the following steps:

1. Navigate to **Credit Facilities** > **Credit 360** from the left menu. The *Credit 360* page appears.



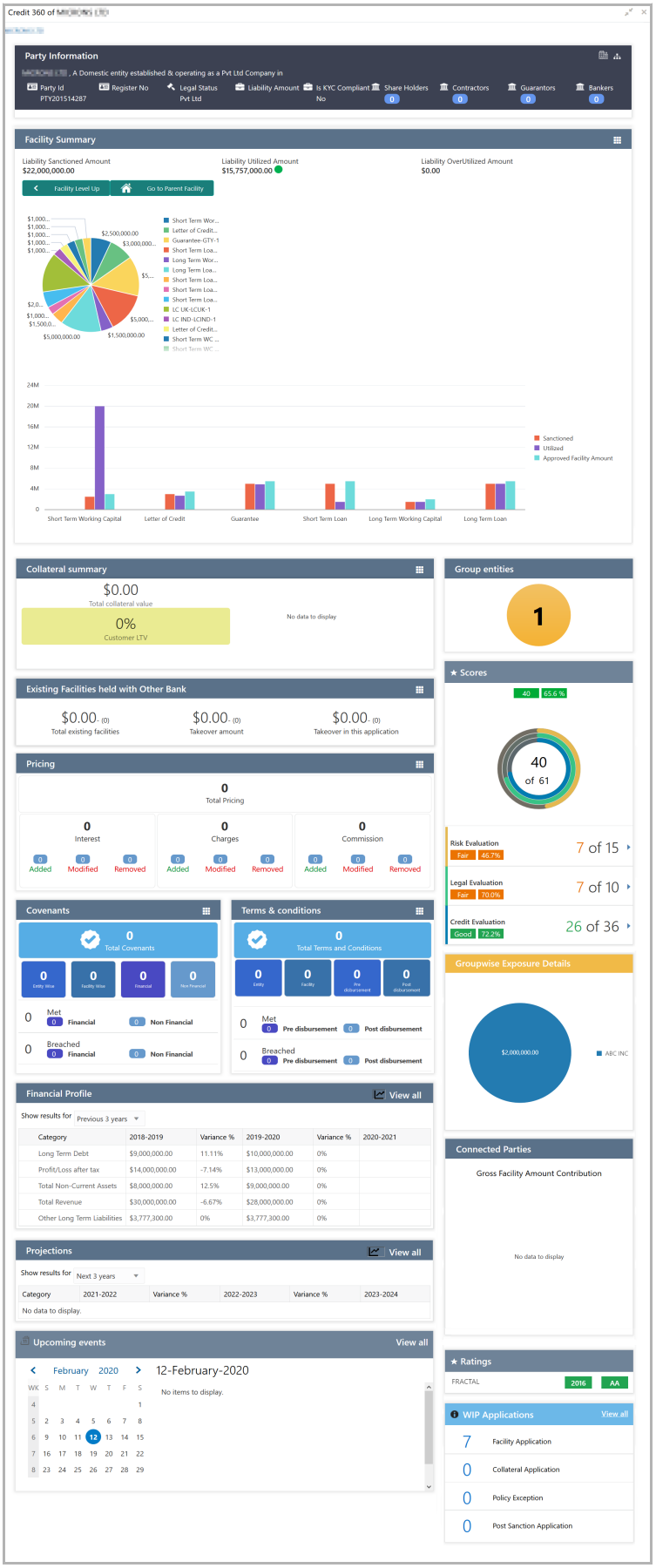

2. Click the search icon. The *Select Customer* window appears.




3. Type any of the following details:
    - Customer Id
    - Customer Name
    - Customer Category
4. Click **Fetch.** The *Customer Credit 360* page appears.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Customer Credit 360




Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

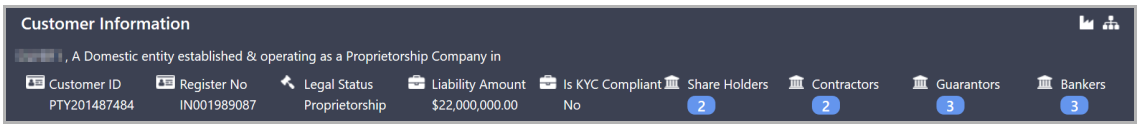
# Chapter 2 - Customer Credit 360

The following tiles are available in the *Customer Credit 360* page:

- Customer Information
- Facility Summary
- Collateral Summary
- Existing Facilities held with Other Bank
- Pricing
- Covenants
- Terms & Conditions
- Financial Profile
- Projections
- Upcoming Events
- Group entities
- Scores
- Groupwise Exposure Details
- Connected Parties
- Ratings
- WIP Applications

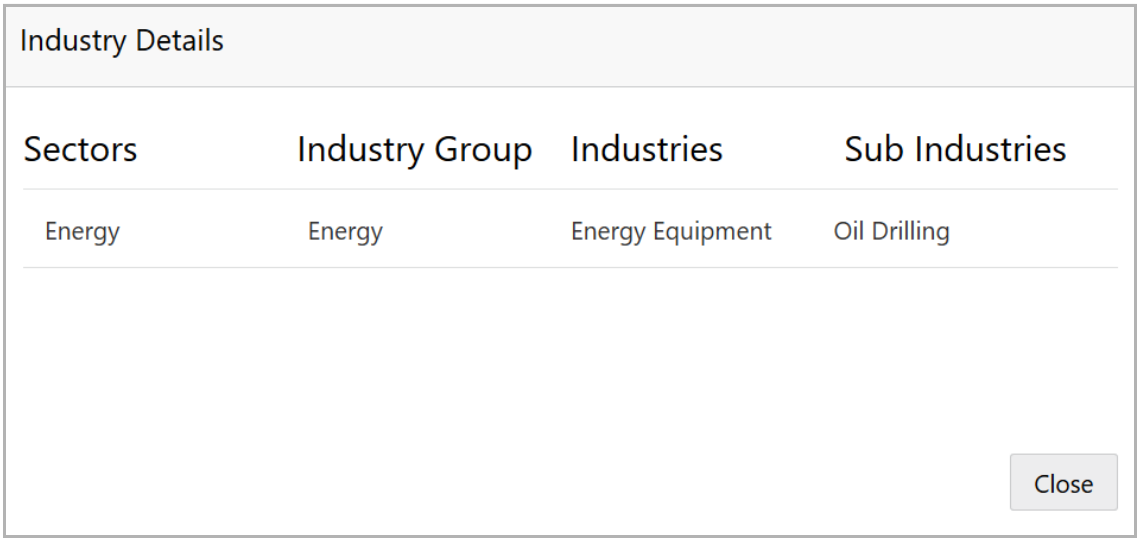
## Customer Information

This tile displays the basic information about the selected customer.




5. To view the customer's industry details, click the industry icon. The *Industry Details* window appears.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

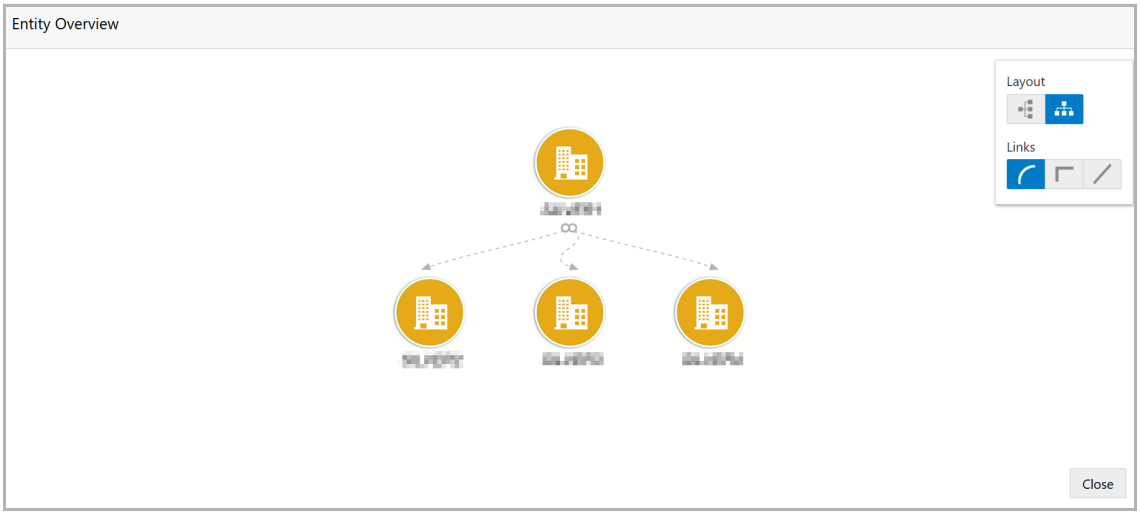



6. To exit the *Industry Details* window, click **Close**.

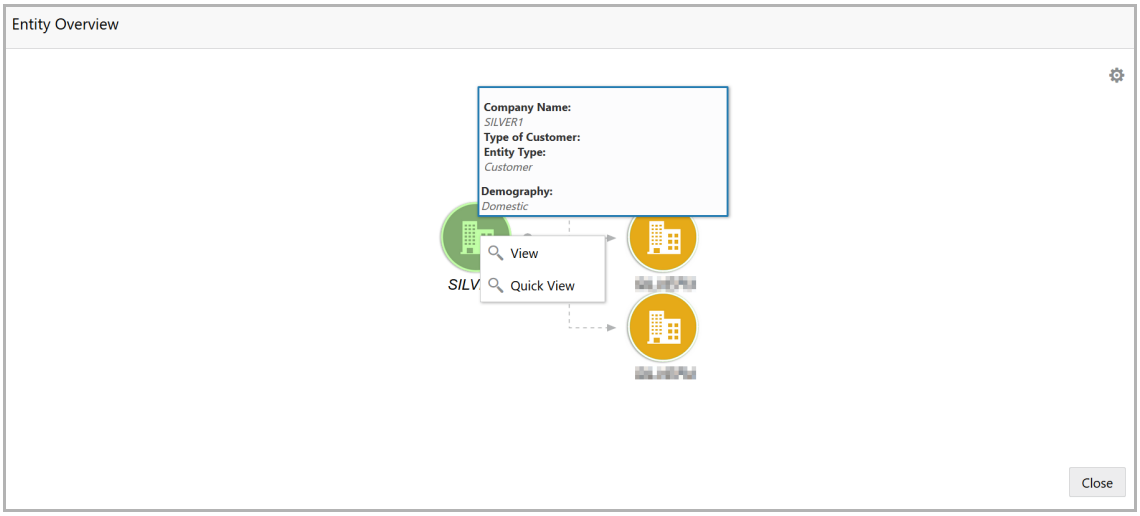
7. To view the entity overview, click the tree view icon. The *Entity Overview* window appears.

8. To change the layout of the entity overview, click the settings icon. Layout options appear as shown below.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




9. Select the required **Layout** and **Link.** The entity overview is changed to the selected layout.




Mouse hovering on the entity icon displays the basic details about the entity.

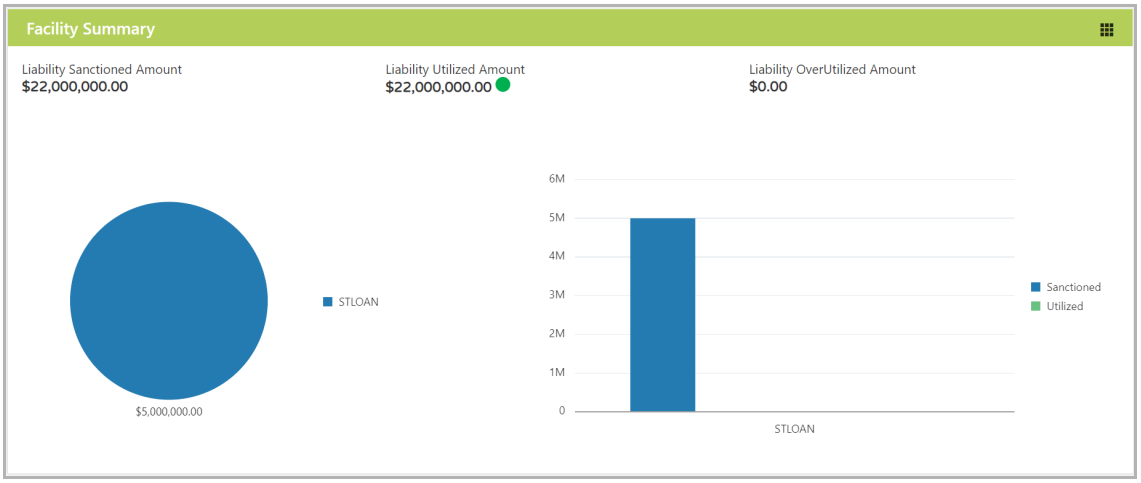
10. To **view** or **Quick View** the entity details, right click the entity icon and select the required option.

11. To exit the *Entity Overview* window, click **Close**.

## Facility Summary

This tile displays the amount of liability sanctioned and utilized in all the categories maintained in the system, such as Guarantee, Term Loan, Working Capital, and Letter of Credit, along with the Liability OverUtilized amount.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved. 




12. To view more information about the specific facility category, click on the required category in the pie chart. The data for the selected category appears.

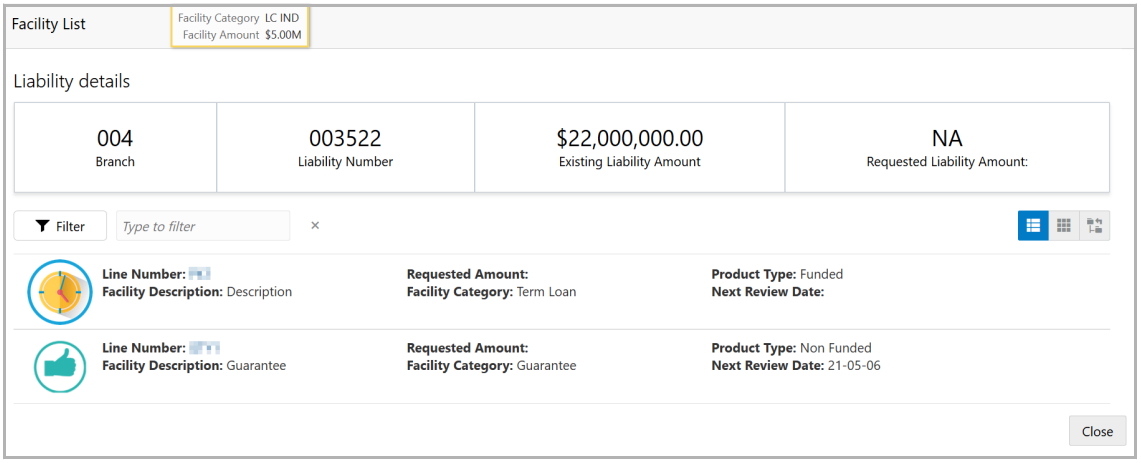
13. To view further information about the displayed categories, click on the required category in the pie chart.

14. To view the previous category information, click **Facility Level Up**.

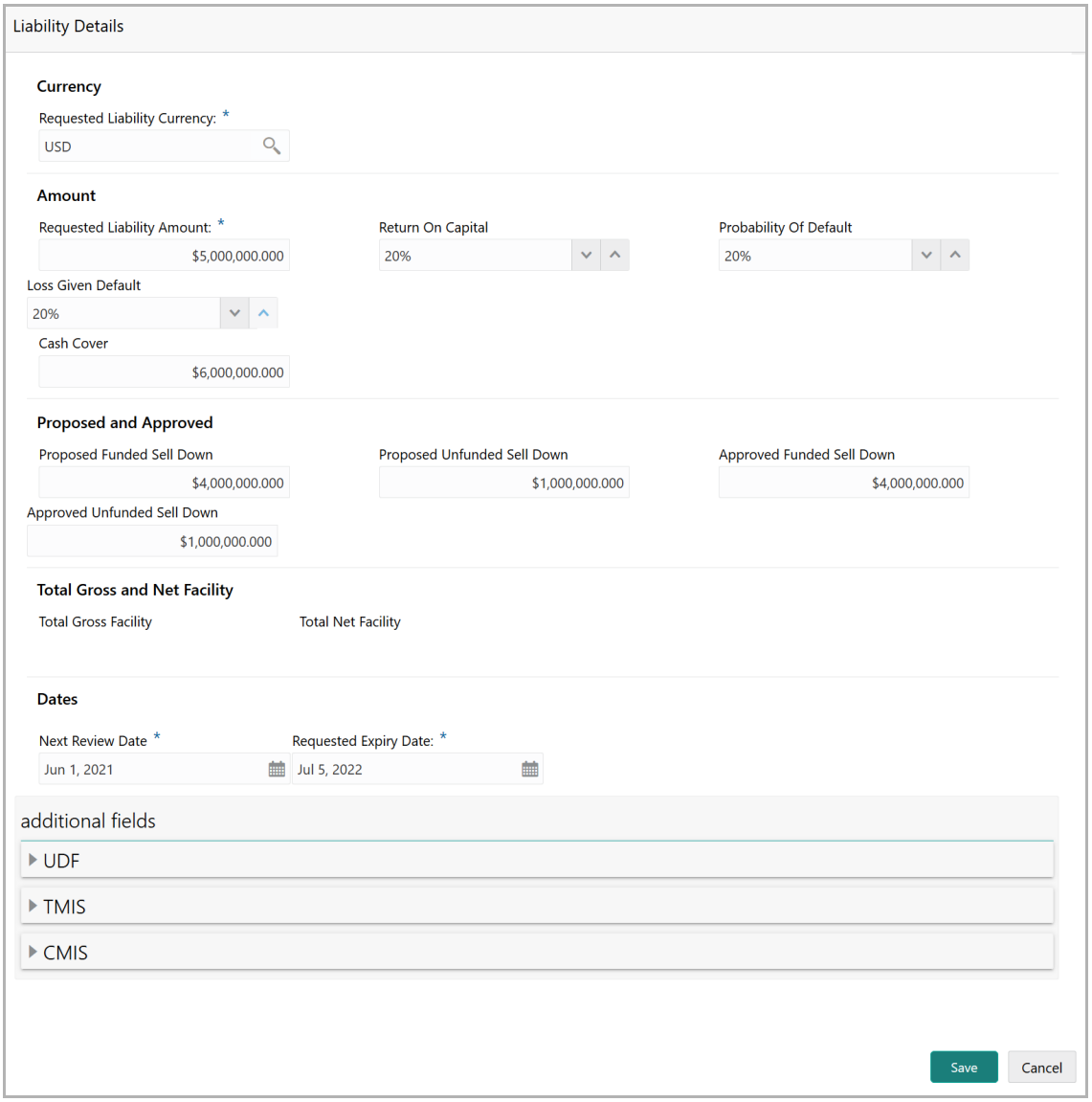
15. To view the parent facility, click **Go to Parent Facility**.

16. To view the facility list, click the table icon. The *Facility List* window appears.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved. 




17. To view the liability details, mouse hover on the **Liability details** section and click **View**. The *Liability details* window appears.

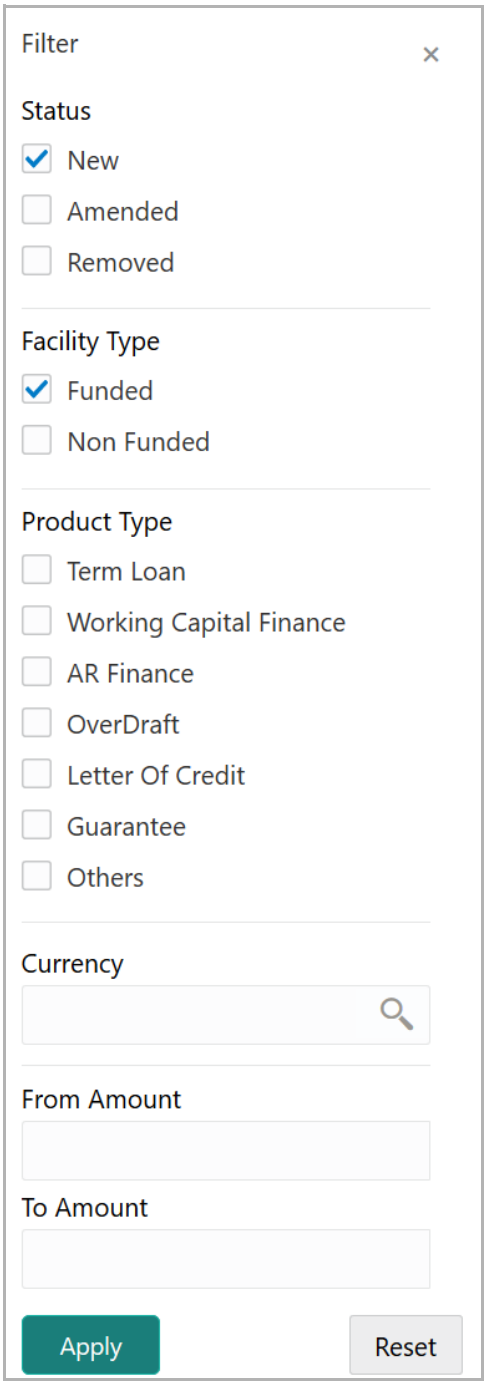



Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

18. To exit the *Liability Details* window, click **Close**.

19. To filter the required facility from the **Facility List**, click the **Filter** icon or type the first three characters of the filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.




20. Select / specify the required filter parameter and click **Apply**. Facilities that match the selected filter parameter appear.

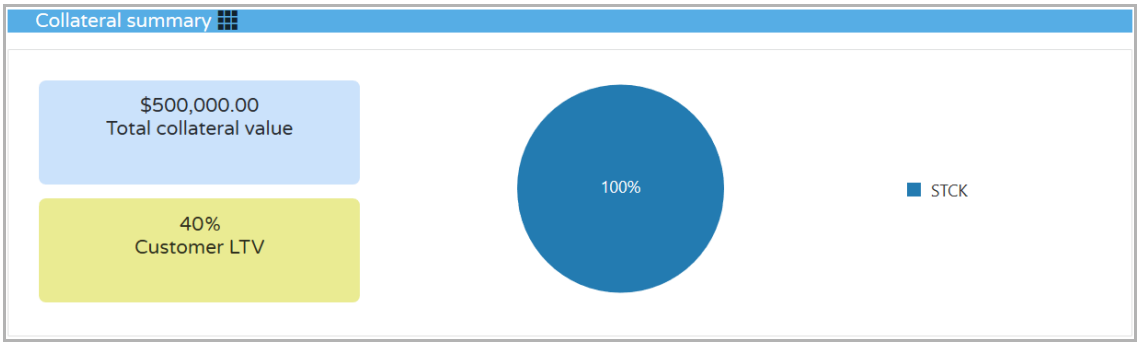
21. To change the Facility list layout to table view, click the table view icon.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved. 

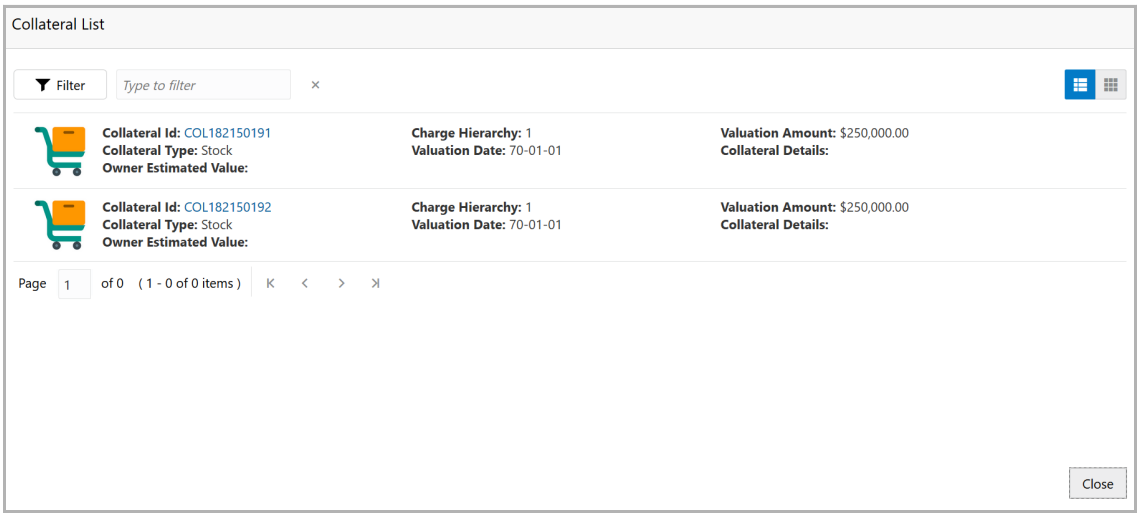
22. To change the Facility list layout to tree view, click the tree view icon.
23. To exit the *Facility List* window, click **Close**.

## Collateral Summary

Details about the collaterals provided by the customer for availing facility are displayed in this tile.



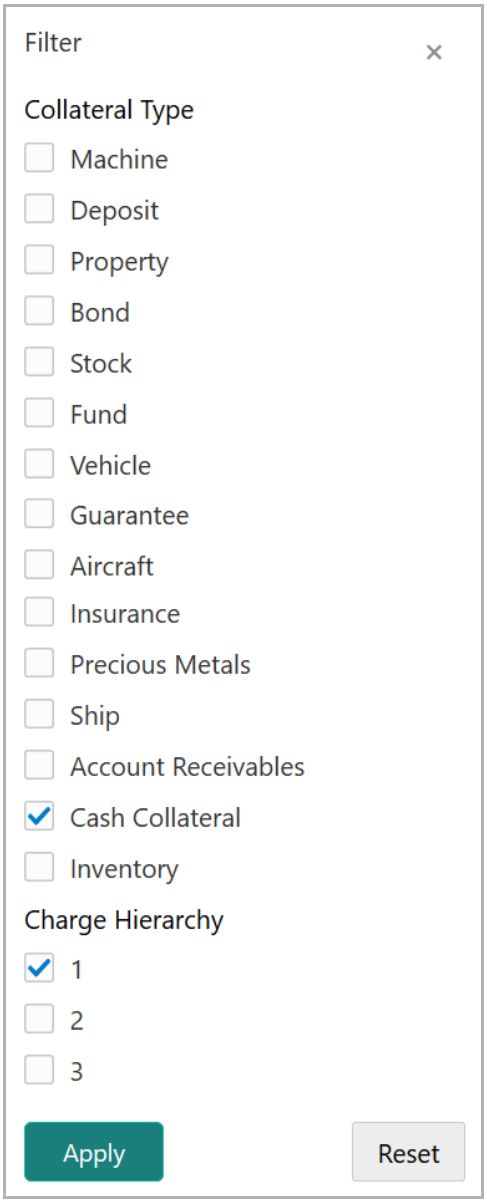

24. To view the collateral list, click the table icon. The *Collateral List* window appears.




25. To filter the required collateral, click the **Filter** icon or directly type the first three characters of filter parameter in the **Type to filter** text box.

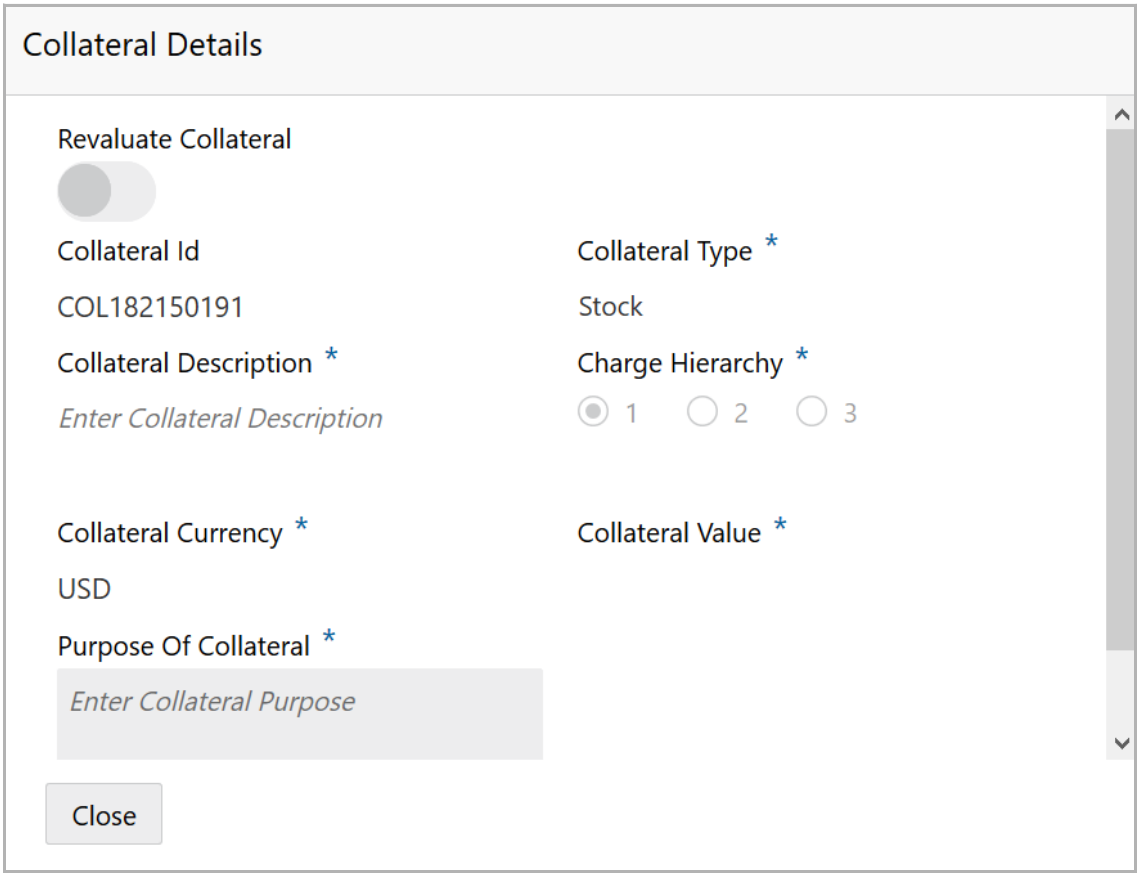
Upon clicking the **Filter** icon, the *Filter* window appears as shown below.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved. 




26. Type / select the required filter parameters.
27. Click **Apply**. Collaterals that match the filter parameters appear.
28. To change the layout of **Collateral List** to table view, click the Table View icon.
29. To view the collateral details, click the **Collateral Id** in collateral list. The *Collateral Details* window appears.

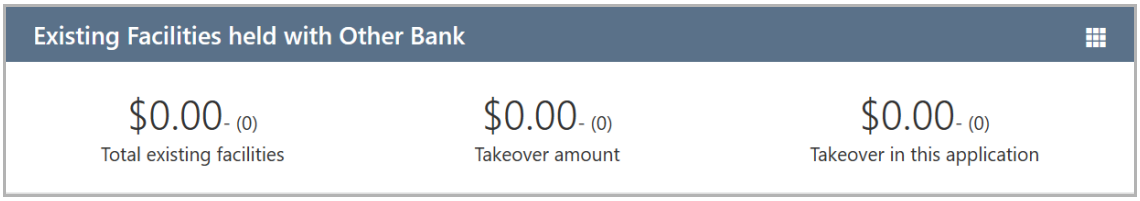
Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




30. View the collateral details and click **Close**.

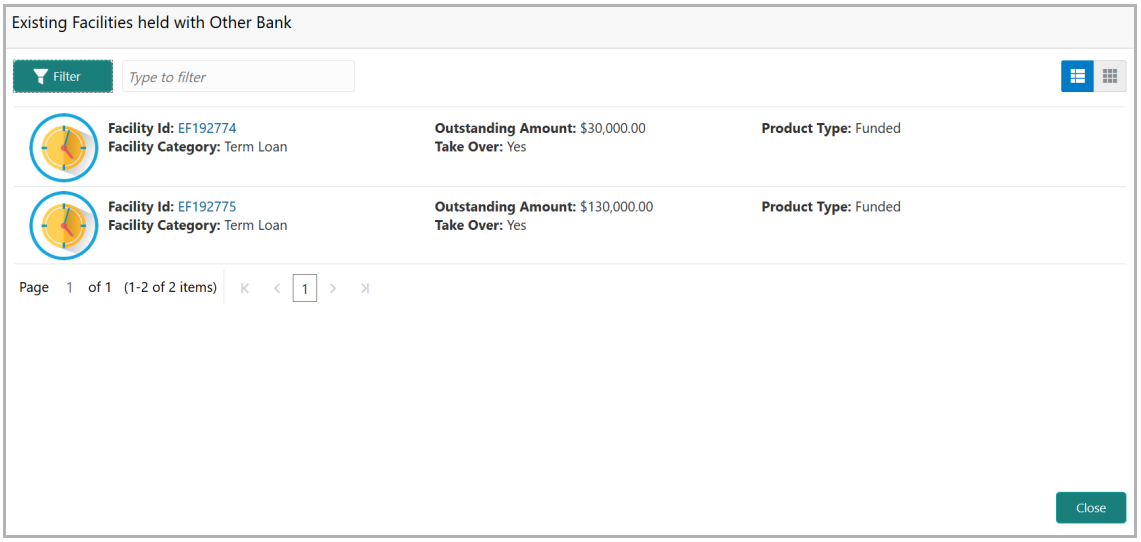
## Existing Facilities held with Other Bank

Details about the facilities availed by the customer from other banks and the facilities taken over by your bank among the existing facilities are displayed in this tile.




31. To view the other bank facility list, click the table icon. The *Existing Facilities* window appears.

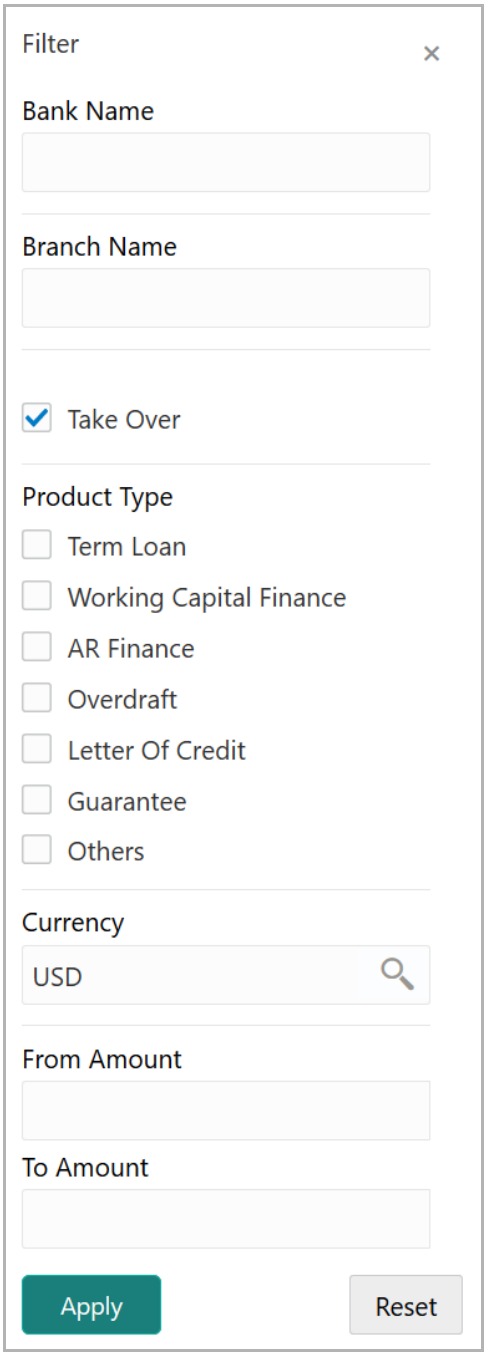
Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




32. To filter the required other bank facility, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




33. Type / select the required filter parameter.

34. Click **Apply**. Other bank facilities that match the filter parameters appear.

35. To change the layout of **Other Bank Facilities** list to table view, click the Table View icon.

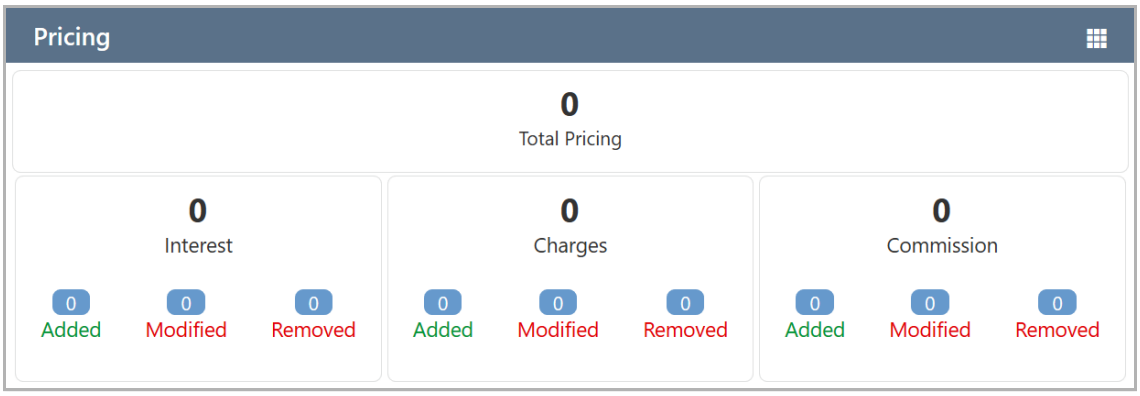
36. To view the other bank facility details, click the **Facility Id** in Other Bank Facility list.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

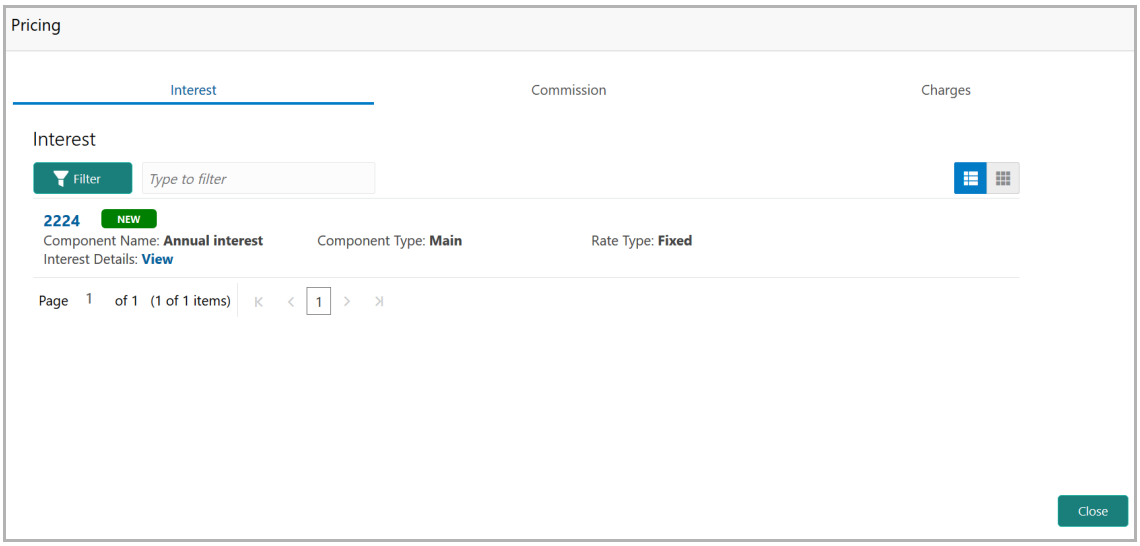
# Chapter 2 - Customer Credit 360

## Pricing

This tile displays details about the pricing added for the facility, such as interest, charges, and commission.




37. To view the more information about the pricing, click the table icon. The *Pricing Details* window appears.




38. To view the **Commission** or **Charges** detail, click the corresponding tab.

39. To filter the required pricing record, click the **Filter** icon and specify the filter parameters or directly type the parameter in the ***Type to filter*** text box.

40. To change the layout of *Pricing* window to table view, click the **Table view** icon.

41. To view a particular pricing record, click **View** on the record.

42. To exit the *Pricing* window, click **Close**.

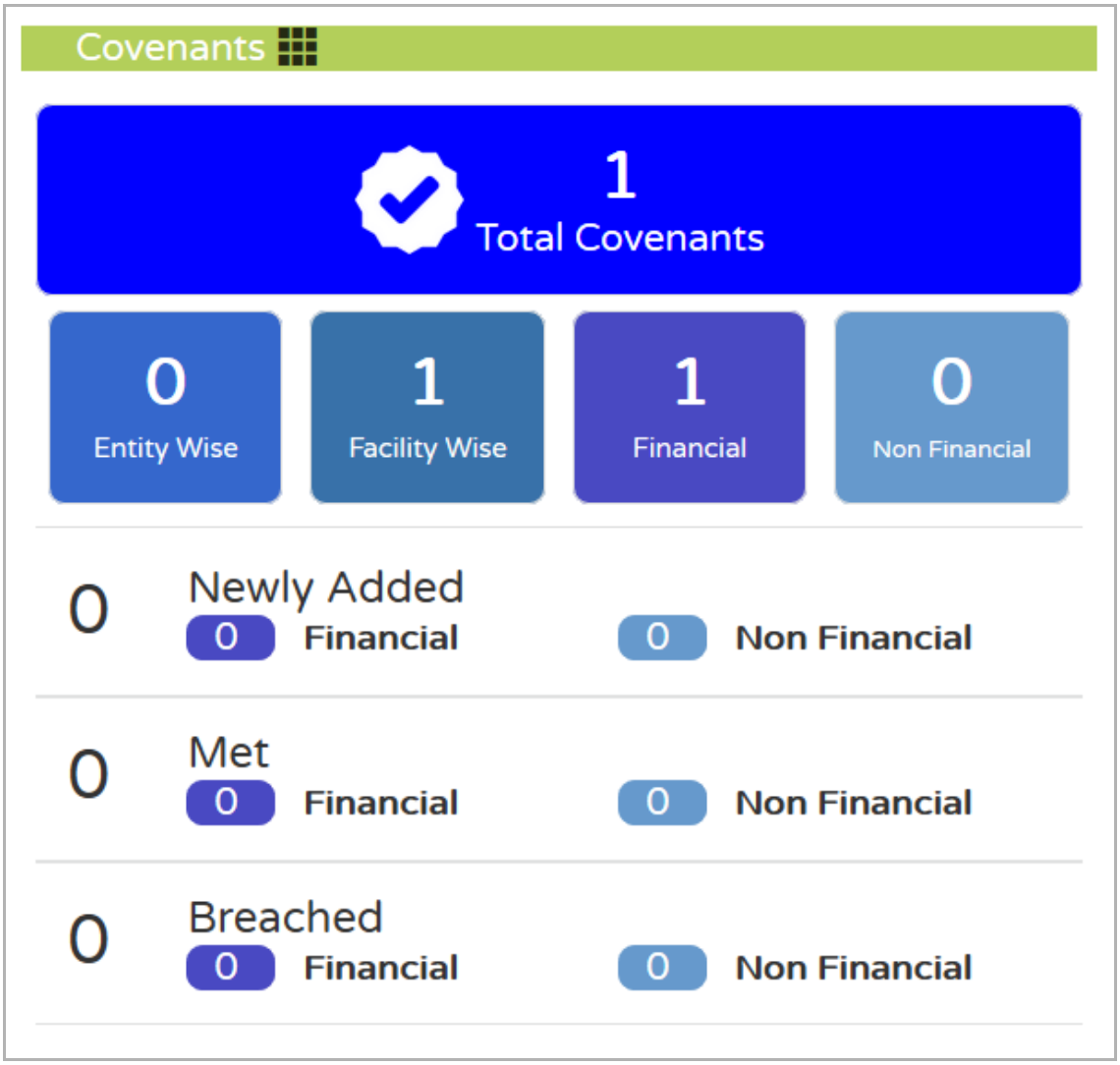
Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Customer Credit 360

## Covenants

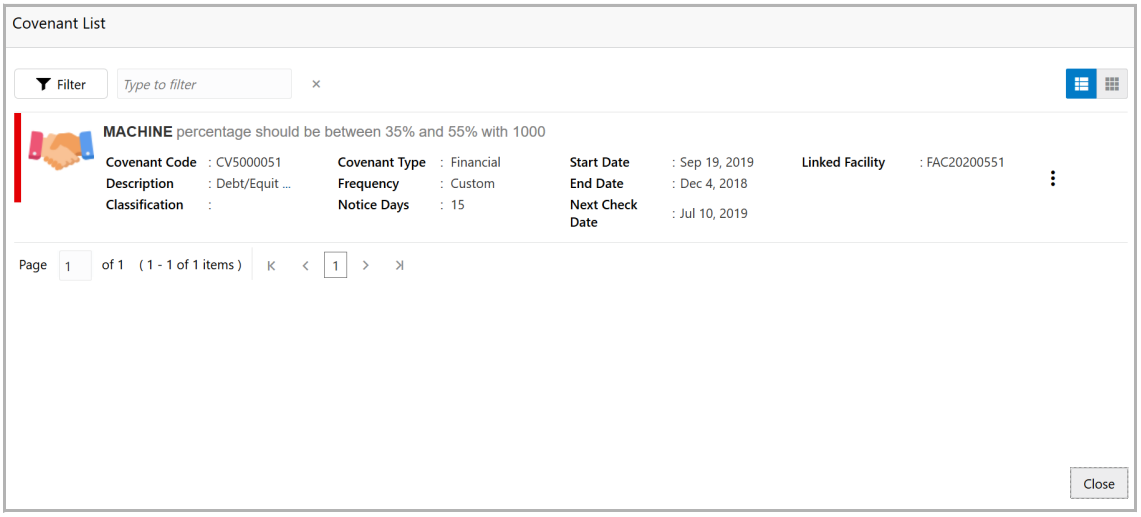
This tile displays information about the covenants set for the selected customer in the following categories along with the category-wise count of **Newly Added**, **Met**, and **Breached** covenants:

- Entity Wise
- Facility Wise
- Financial
- Non Financial




43. To view the covenant list, click the table icon. The *Covenant List* window appears.

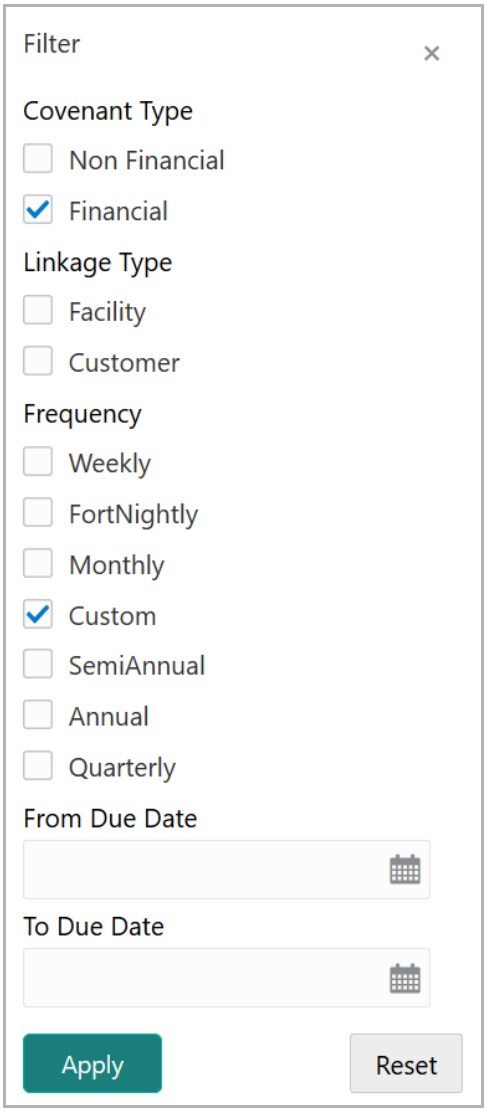
Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




44. To filter the required covenant, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved. 

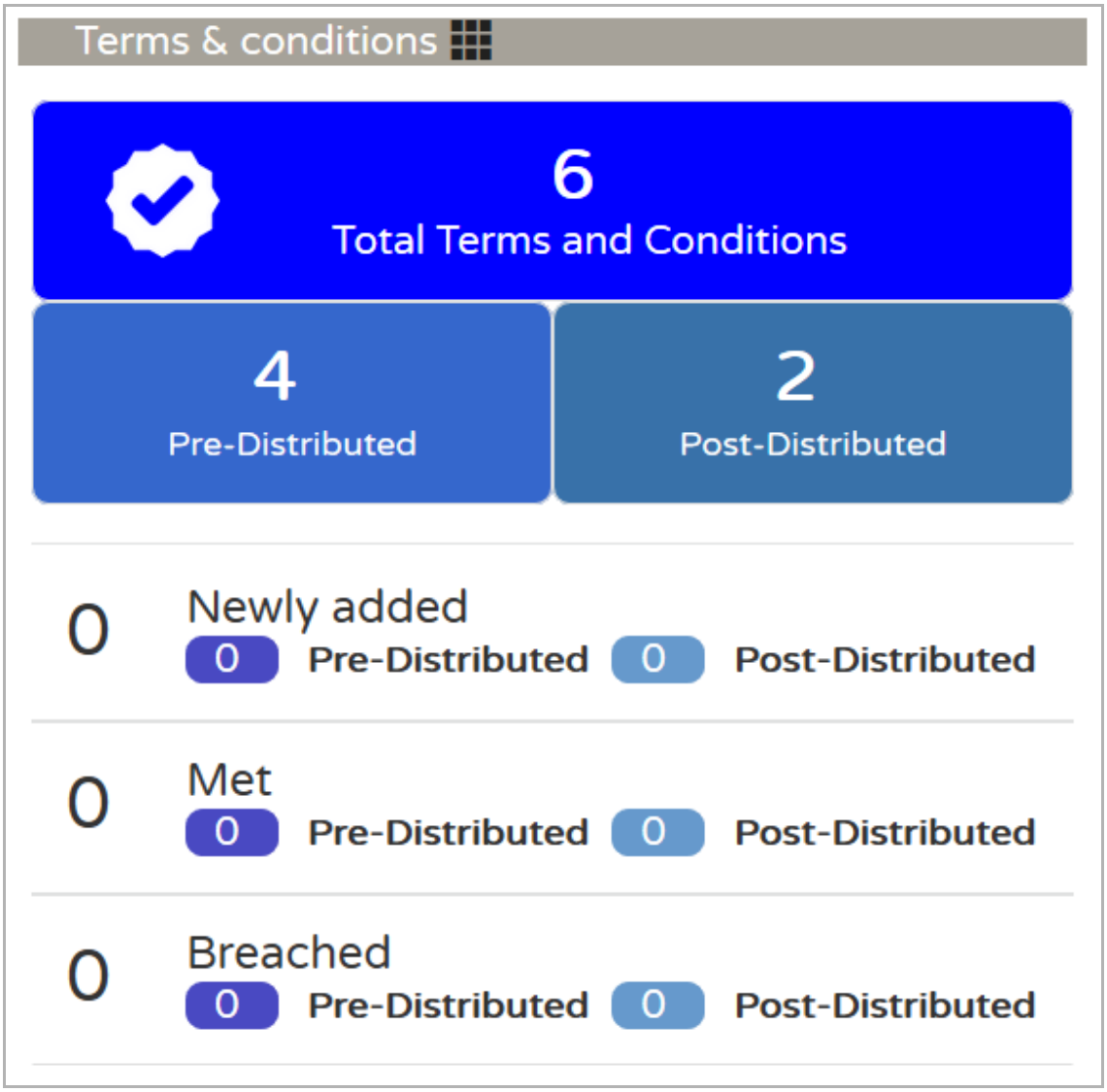



45. Type / select the required filter parameter.
46. Click **Apply**. Covenants that match the filter parameters appear.
47. To change the layout of **Covenant List** to table view, click the Table View icon.

## Terms and Conditions

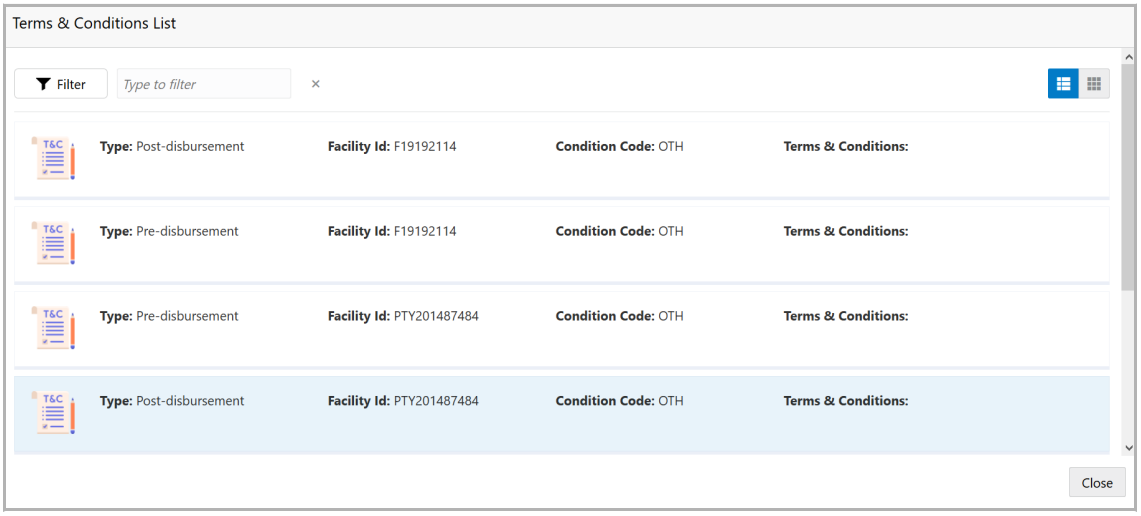
This tile displays information about the pre-disbursement and post-disbursement terms and conditions set for the selected customer along with the category-wise count of **Newly Added**, **Met**, and **Breached** terms and conditions.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.



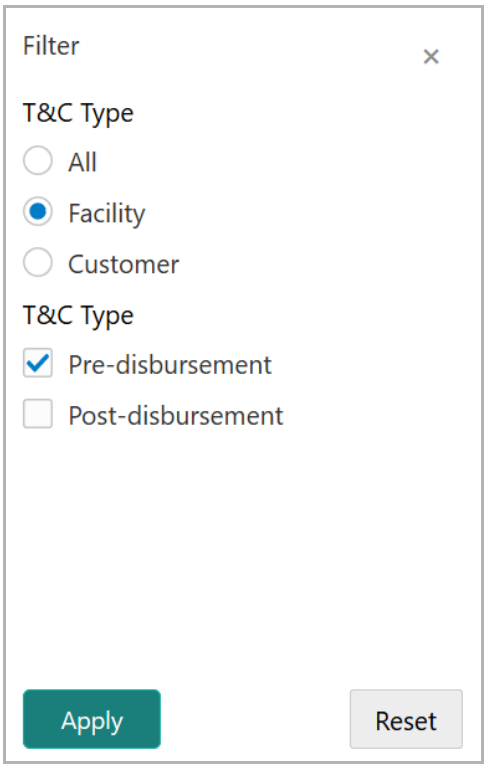

48. To view the terms and conditions list, click the table icon. The *Terms & Conditions List* window appears.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




49. To filter the required terms and conditions, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.



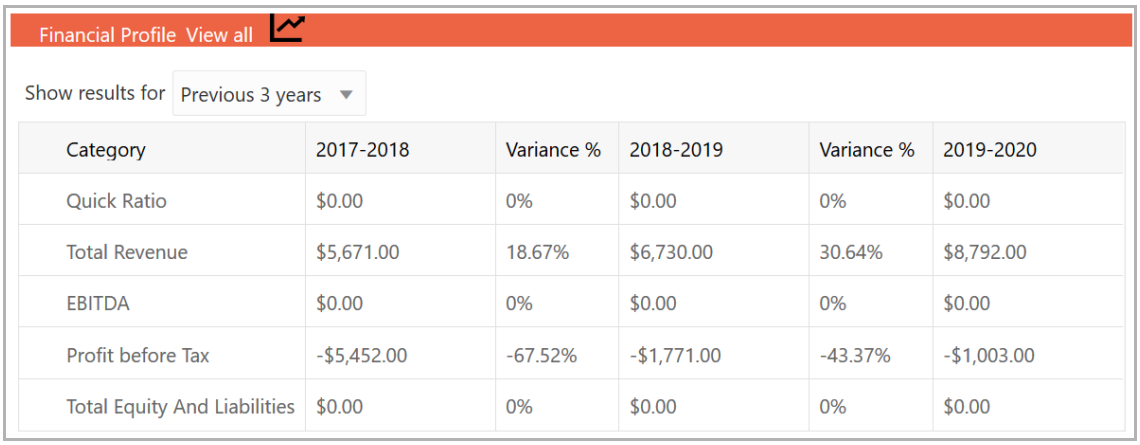

50. Select the required filter parameter.
51. Click **Apply**. Terms and conditions that match the filter parameters appear.
52. To change the layout of **Terms & Conditions List** to table view, click the Table View icon.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved. 

# Chapter 2 - Customer Credit 360

## Financial Profile

This tile displays the financial information of the customer available for the last five years.




| Category | 2017-2018 | Variance % | 2018-2019 | Variance % | 2019-2020 |
|---|---|---|---|---|---|
| Quick Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 |
| Total Revenue | $5,671.00 | 18.67% | $6,730.00 | 30.64% | $8,792.00 |
| EBITDA | $0.00 | 0% | $0.00 | 0% | $0.00 |
| Profit before Tax | -$5,452.00 | -67.52% | -$1,771.00 | -43.37% | -$1,003.00 |
| Total Equity And Liabilities | $0.00 | 0% | $0.00 | 0% | $0.00 |

By default, financial information is displayed for last three years.

53. To view the financial information for last five years, select **Previous 5 years** option from the **Show results for** drop down list.

54. To expand the Financial Profile, click **View all**. The *Financial Profile* window appears as shown below:

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Customer Credit 360

Financial Profile

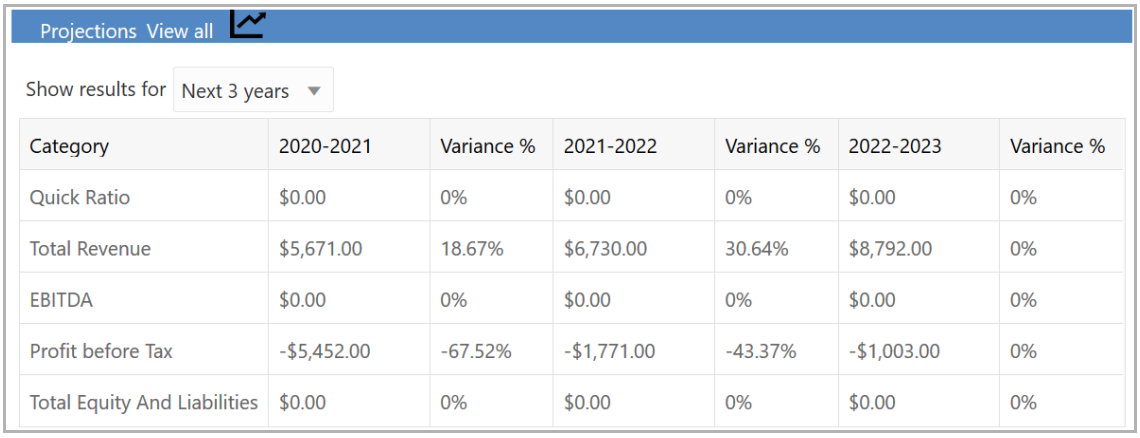
| Category | 2017-2018 | Variance % | 2018-2019 | Variance % | 2019-2020 | |
|---|---|---|---|---|---|---|
| Quick Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Revenue | $5,671.00 | 18.67% | $6,730.00 | 30.64% | $8,792.00 | 0% |
| EBITDA | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Profit before Tax | -$5,452.00 | -67.52% | -$1,771.00 | -43.37% | -$1,003.00 | 0% |
| Total Equity And Liabilities | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Shareholders Funds | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Inventory TurnOver ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Current tax | $113.69 | 84.71% | $210.00 | 42.86% | $300.00 | 0% |
| Receivables TurnOver days | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Other expenses | $7,763.00 | -29.25% | $5,492.00 | 18.21% | $6,492.00 | 0% |
| Total Debt | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Shareholder's Equity | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Finance Costs | $95.60 | -100% | $0.00 | 0% | $200.00 | 0% |
| Cash Generated from Operations | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Capitalization Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Debt to Equity Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Working Capital Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Profit/Loss after tax | -$5,671.45 | -63.48% | -$2,071.00 | -37.08% | -$1,303.00 | 0% |
| Revenue from operations | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Other income | $5,671.00 | 18.67% | $6,730.00 | 30.64% | $8,792.00 | 0% |
| Return On Sales % | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Return On Assets % | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Cash TurnOver | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Depreciation and amortisation expense | $2,465.00 | -14.44% | $2,109.00 | 9.2% | $2,303.00 | 0% |
| Operating cash flow before working capital changes | $2,560.60 | -17.64% | $2,109.00 | 18.68% | $2,503.00 | 0% |
| Deferred tax | $105.76 | -14.9% | $90.00 | -100% | $0.00 | 0% |
| Payables Turnover in Days | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Interest Coverage Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Exceptional Items | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Gross Profit Margin | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Expenses | $11,123.00 | -23.57% | $8,501.00 | 15.22% | $9,795.00 | 0% |
| Total Shareholder Funds | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Long Term Debt to Working Capital | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Employee benefits expense | $895.00 | 0.56% | $900.00 | 11.11% | $1,000.00 | 0% |
| Finance costs | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Debt To Assets | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

55. To exit the *Financial Profile* window, click the close icon.

## Projections

This tile displays the customer's financial data projected for the next five years.




| Category | 2020-2021 | Variance % | 2021-2022 | Variance % | 2022-2023 | Variance % |
|---|---|---|---|---|---|---|
| Quick Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Revenue | $5,671.00 | 18.67% | $6,730.00 | 30.64% | $8,792.00 | 0% |
| EBITDA | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Profit before Tax | -$5,452.00 | -67.52% | -$1,771.00 | -43.37% | -$1,003.00 | 0% |
| Total Equity And Liabilities | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |

By default, financial projections are displayed for next three years.

56. To view the financial projections for next five years, select **Next 5 years** option from the **Show results for** drop down list.

57. To expand the Projections, click **View all**. The *Projections* window appears as shown below.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Customer Credit 360

Projections

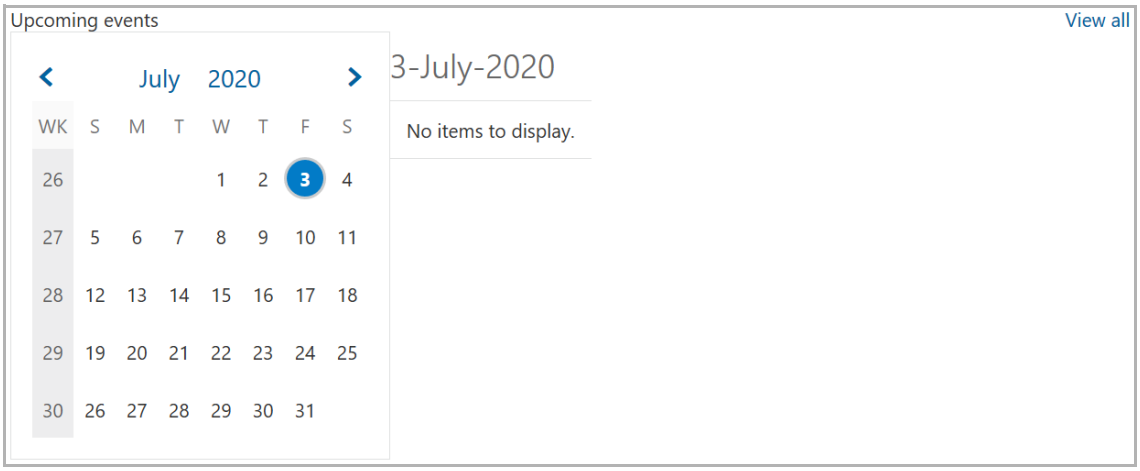
| Category | 2020-2021 | Variance % | 2021-2022 | Variance % | 2022-2023 | Variance % |
|---|---|---|---|---|---|---|
| Quick Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Revenue | $5,671.00 | 18.67% | $6,730.00 | 30.64% | $8,792.00 | 0% |
| EBITDA | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Profit before Tax | -$5,452.00 | -67.52% | -$1,771.00 | -43.37% | -$1,003.00 | 0% |
| Total Equity And Liabilities | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Shareholders Funds | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Inventory TurnOver ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Current tax | $119.69 | 75.45% | $210.00 | 42.86% | $300.00 | 0% |
| Receivables TurnOver days | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Other expenses | $7,793.00 | -29.53% | $5,492.00 | 18.21% | $6,492.00 | 0% |
| Total Debt | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Shareholder's Equity | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Finance Costs | $97.60 | -100% | $0.00 | 0% | $200.00 | 0% |
| Cash Generated from Operations | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Capitalization Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Debt to Equity Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Working Capital Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Profit/Loss after tax | -$5,271.45 | -60.71% | -$2,071.00 | -37.08% | -$1,303.00 | 0% |
| Revenue from operations | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Other income | $5,671.00 | 18.67% | $6,730.00 | 30.64% | $8,792.00 | 0% |
| Return On Sales % | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Return On Assets % | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Cash TurnOver | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Depreciation and amortisation expense | $2,765.00 | -23.73% | $2,109.00 | 9.2% | $2,303.00 | 0% |
| Operating cash flow before working capital changes | $2,860.60 | -26.27% | $2,109.00 | 18.68% | $2,503.00 | 0% |
| Deferred tax | $105.76 | -14.9% | $90.00 | -100% | $0.00 | 0% |
| Payables Turnover in Days | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Interest Coverage Ratio | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Exceptional Items | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Gross Profit Margin | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Expenses | $12,023.00 | -29.29% | $8,501.00 | 15.22% | $9,795.00 | 0% |
| Total Shareholder Funds | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Long Term Debt to Working Capital | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Employee benefits expense | $895.00 | 0.56% | $900.00 | 11.11% | $1,000.00 | 0% |
| Finance costs | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |
| Total Debt To Assets | $0.00 | 0% | $0.00 | 0% | $0.00 | 0% |

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

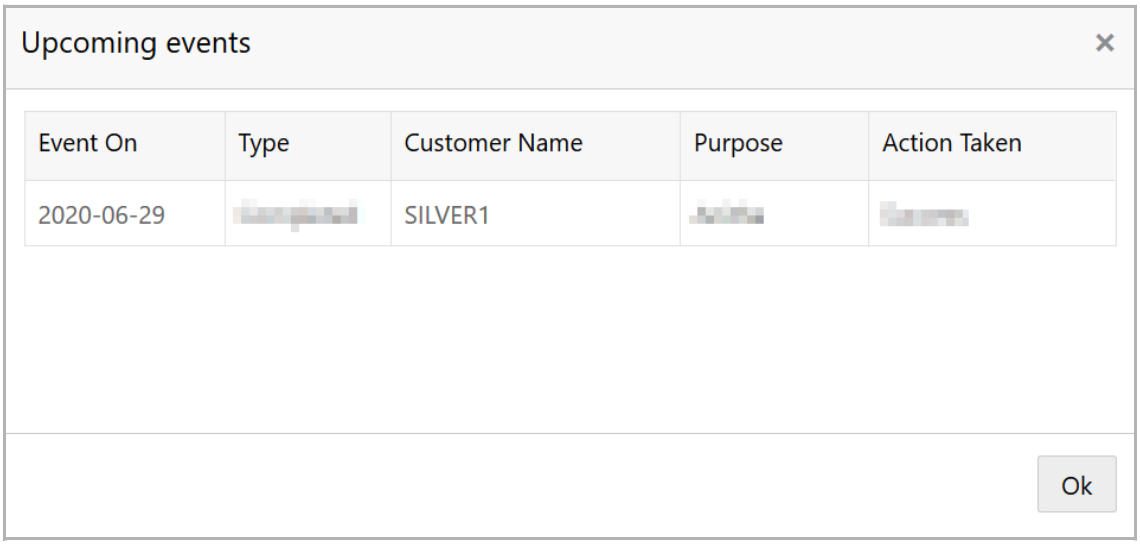
58. To exit the *Projections* window, click the close icon.

## Upcoming Events

In this tile, all the upcoming events such as facility review, collateral review, covenant review and terms & conditions review are displayed.




59. Click **View all** to view the upcoming events list. The *Upcoming events* window appears.



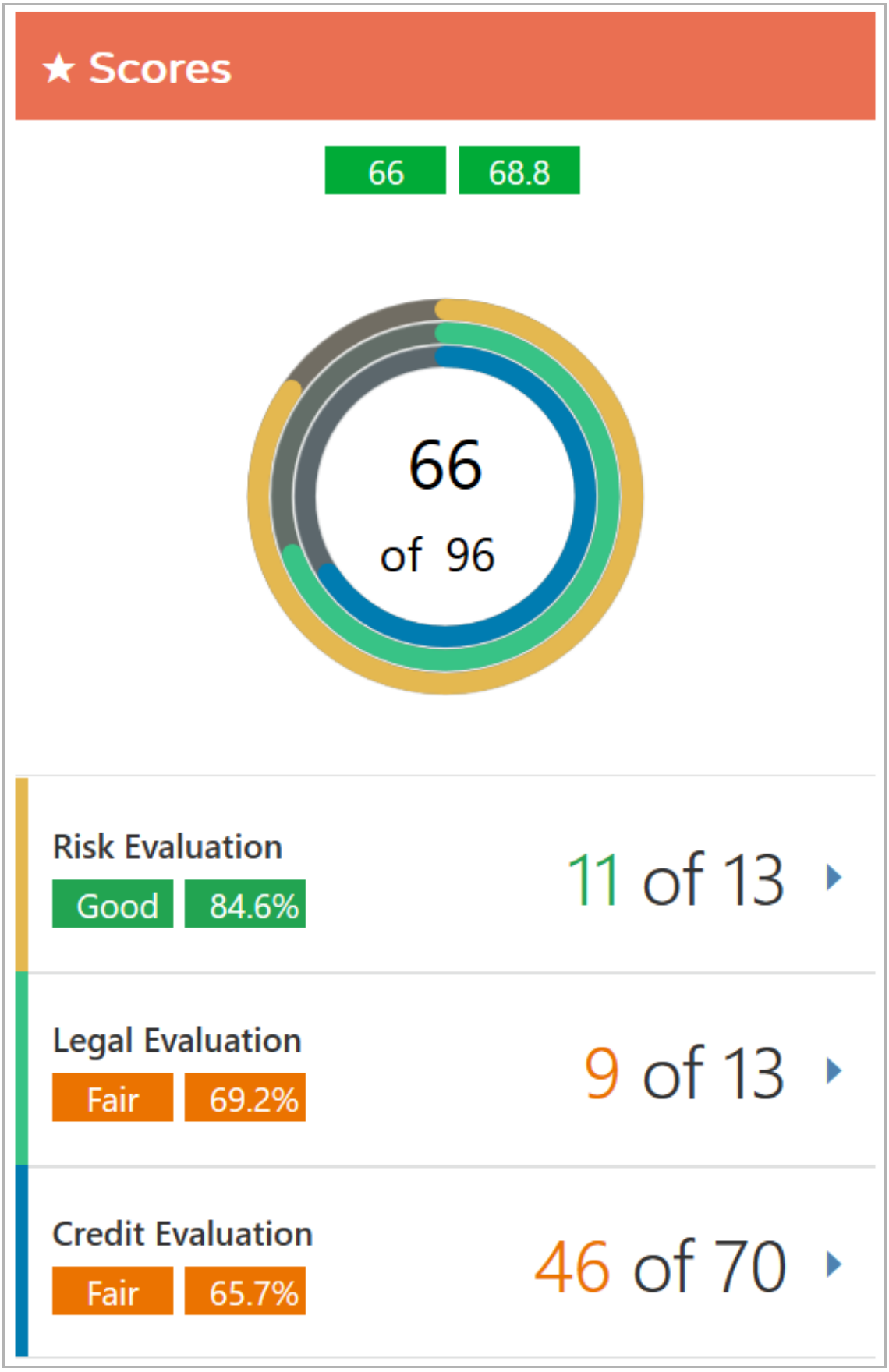

60. To exit the *Upcoming events* window, click **Ok** or the close icon.

## Scores

This tile displays the scores generated for the customer by performing risk, legal, and credit evaluations.

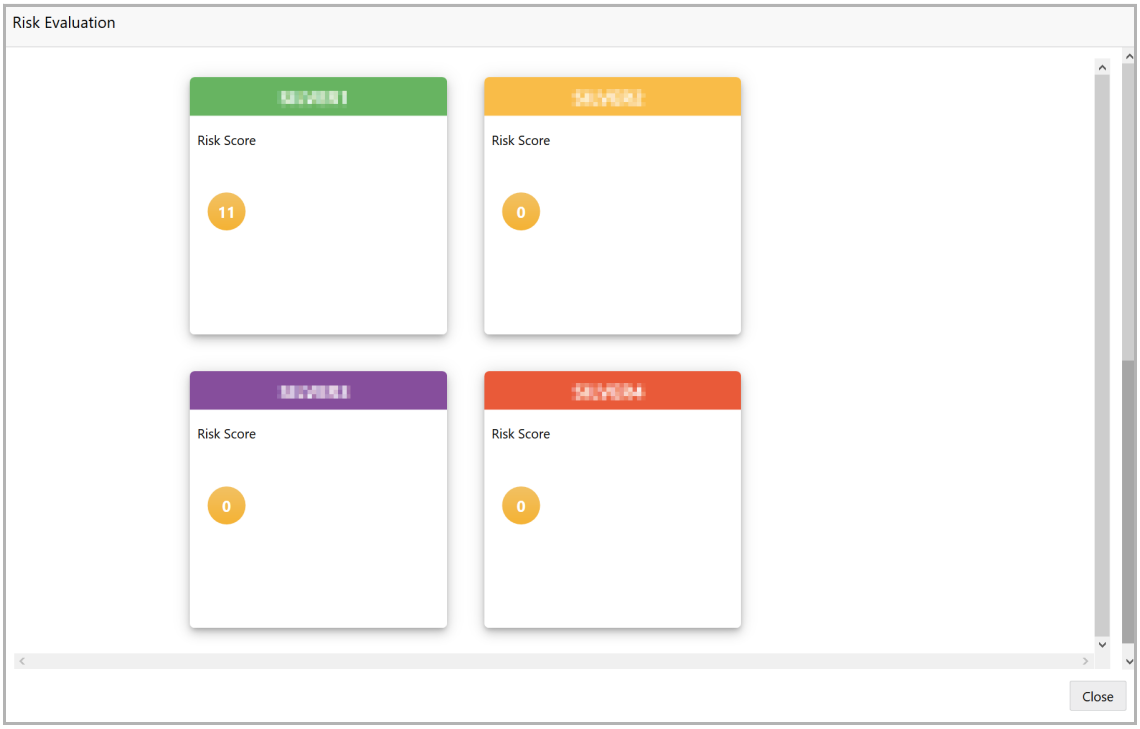
Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Customer Credit 360




Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

61. To view the detailed scores of **Risk Evaluation**, **Legal Evaluation**, and **Credit Evaluation**, click on the corresponding section. The *Evaluation* window appears as shown below.




62. Click on each score to view the questions and answers provided at the time of evaluation.

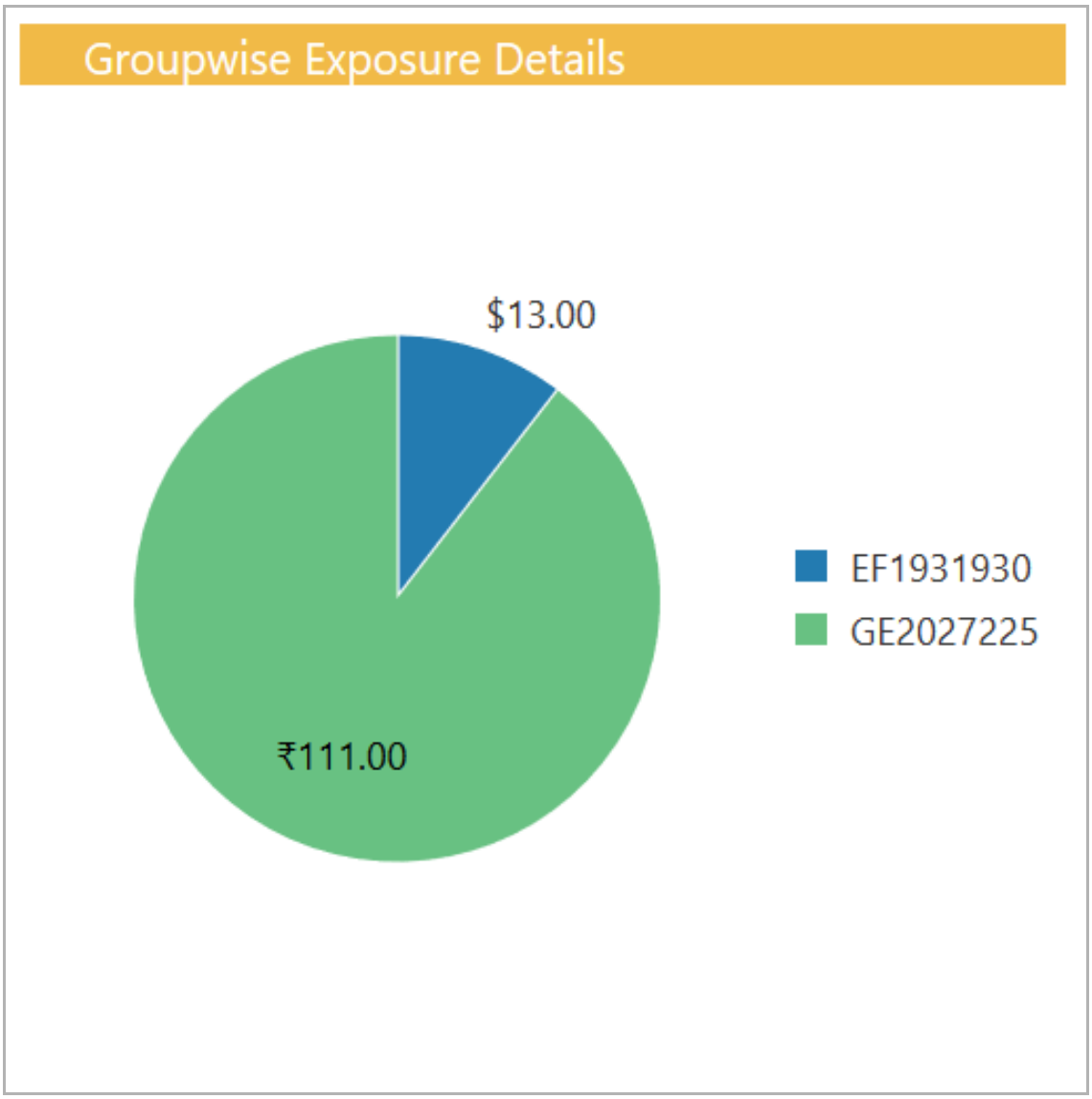
63. To exit the *Evaluation* window, click the **Close** icon.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Customer Credit 360

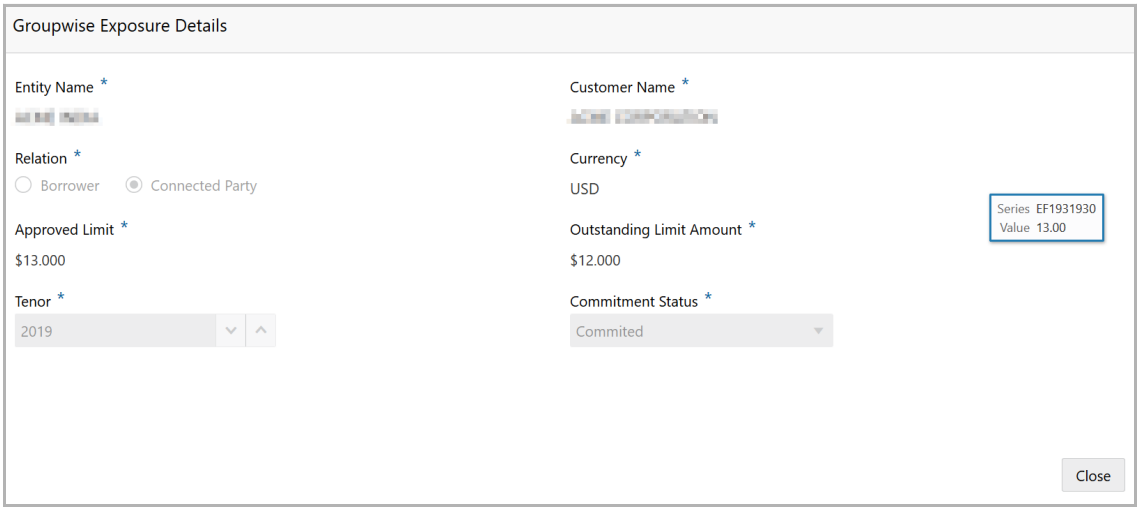
## Groupwise Exposure Details

This tile displays information about the facilities borrowed by the customer from the other bank.




64. Click on each section in the pie chart to view detailed information. The *Groupwise Exposure Details* window appears as shown below.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




65. To exit the *Groupwise Exposure Details* window, click **Close**.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

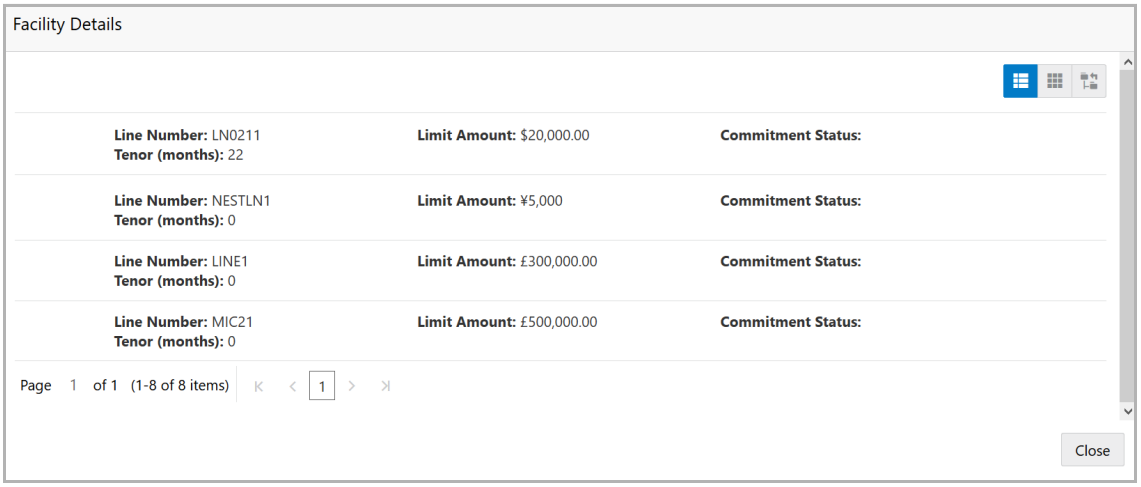
# Chapter 2 - Customer Credit 360

## Connected Parties

This tile displays information about the customer's connected parties.

66. Click on the pie chart to view the facility details.

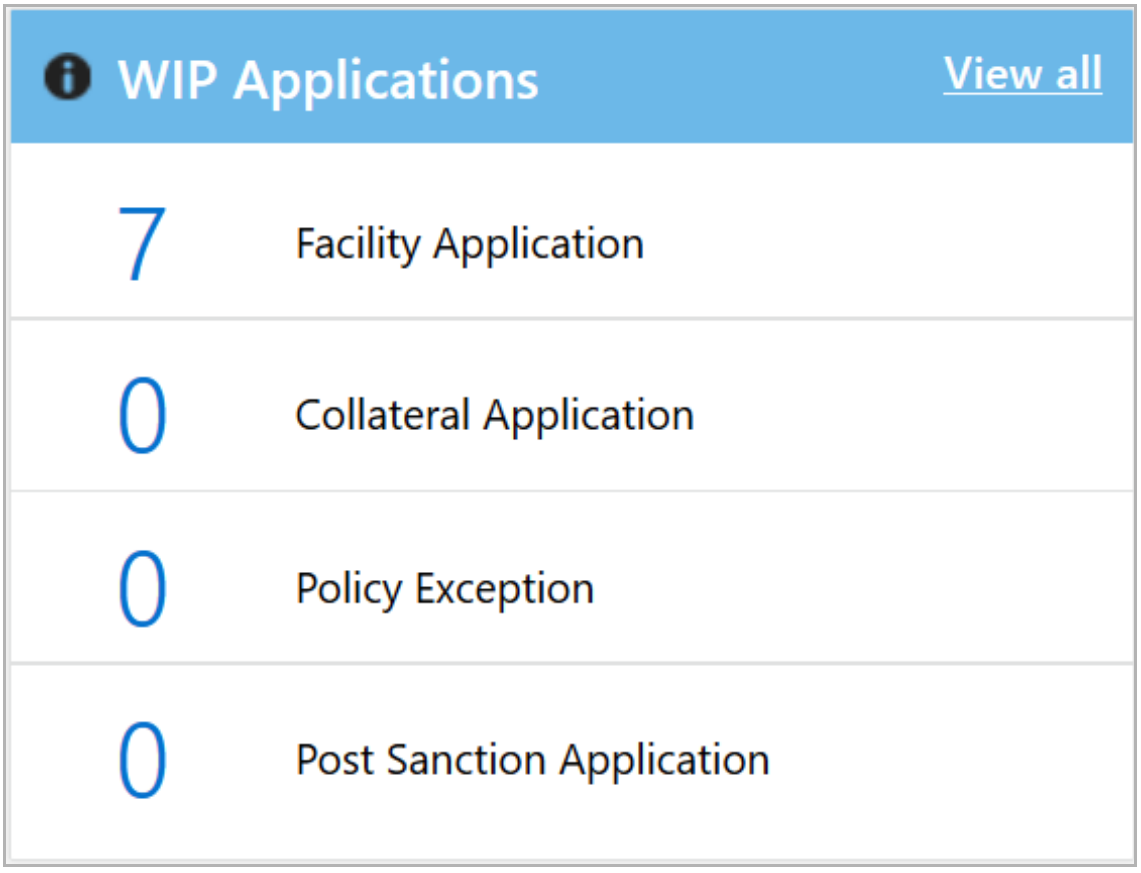
Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.




67. To change the **Facility Details** layout to table view, click the table view icon.
68. To change the **Facility Details** layout to tree view, click the tree view icon.
69. To exit the *Facility Details* window, click **Close**.

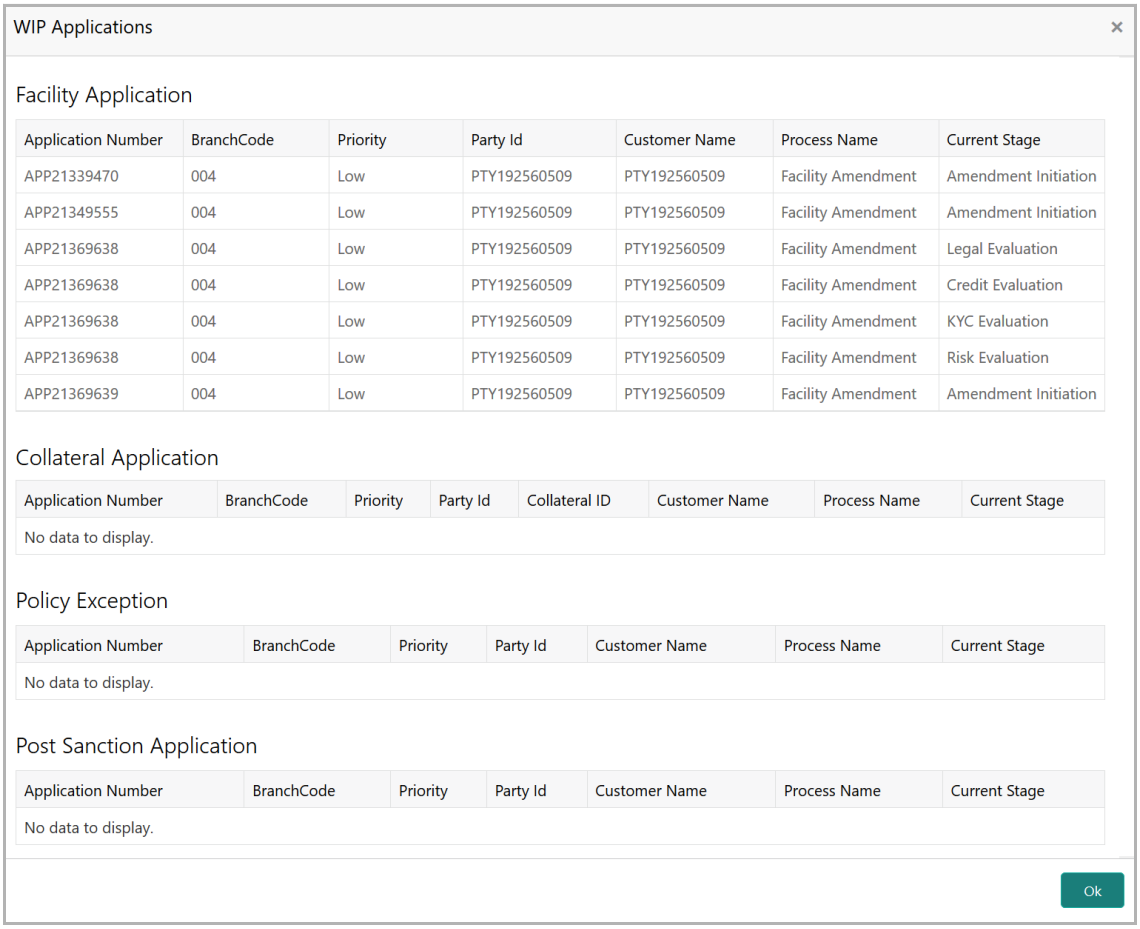
## WIP Applications

This tile displays details about the customer applications that are currently in progress.




Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

70. Click **View all** to view details of all the applications. The following window listing all the WIP applications belonging to different processes appears.




Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.

# Chapter 2 - Reference and Feedback

## Reference and Feedback

### References

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

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

#### Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

### Feedback and Support

Oracle welcomes customer’s comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

Copyright 2007 - 2021, Oracle and its affiliates. All rights reserved.