

Product Release Note  
Oracle Banking Credit Facilities Process Management  
Release 14.3.0.0.0  
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Version 14.3.0.0.0

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# Product Release Note

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## 2. Release Notes

### 2.1 Background

Oracle Banking Credit Facilities Process Management (OBCFPM) enables banks to offer collateral and credit facilities process management services to their corporate customers. OBCFPM 14.1.0.0.0 was released in July 2018 and this release OBCFPM 14.3.0.0.0 enhances the product further with additional functionality.

### 2.2 Purpose

The purpose of this Release Note is to elaborate the features of OBCFPM 14.3.0.0.0.

### 2.3 Abbreviations

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

### 2.4 Release Highlights

OBCFPM 14.3.0.0.0 enhances the product on the below front

#### 2.4.1 Credit Facility Management

##### 2.4.1.1 Facility Amendment

Facility Amendment process flow supports multiple types and combination amendments to the facilities

- Addition of a new facility request by a customer
- Amendment to the existing facility amount
- Amendment to facility schedule amount
- Transfer of facilities from one line to another line
- Addition of new entities to the corporate group customer
- Supports addition of new collateral
- Support for revaluation of existing collateral
- Addition of new covenants

- Modification to existing covenants
- Addition of new T & C

#### 2.4.1.2 Facility Closure

- Facility closure process allows banks to have an operationally controlled process to cater to facility closure requests by customers.

### 2.4.2 **Covenants Management**

- Support for definition of different types of covenants (Internal /External, Financial /Non-financial covenants)
- Support for rule based covenants
- Support for formula based financial covenants

### 2.4.3 **Collateral Management**

#### 2.4.3.1 Collateral Liquidation Process

- Collateral liquidation process supports liquidation of collateral through a structured process flow. The liquidation process automates the entire steps of collateral liquidation including identification of collateral, check for charges, identification of suitable bidders, finalization of the bidder and sale of the asset and transfer of the asset.

#### 2.4.3.2 Collateral Insurance Management

- Support for adding additional insurance to the existing collaterals
- Support for modifying the existing insurance linked to the collateral

#### 2.4.3.3 Collateral 360 Degree View

- Support for Collateral 360 Degree Dashboard based on various user roles like Relationship Manager, Customer and Credit Analyst
- Support to view the Collateral Concentration across Sector, Region and Country
- Support to view the Collateral Concentration against the facilities extended to the customer
- Support to perform trend analysis on the value of the collateral based on different collateral type

#### **2.4.4 Party On-boarding**

- Support for both Single Party and Group Party On-boarding.
- Support for KYC check for each of the Party in the Group.
- Support for capturing current and past financial profiles of the party.
- Support for capturing various dimensions like Insurers, Guarantors, Bankers and Advisors

#### **2.4.5 Economic Dependency Analysis**

- ECA allows the banks to capture economic dependent parameters for analysis.
- The various dimensions supported are Shareholders, Guarantors, Bankers, Creditor, Debtors, Currency and Country.
- ECA allows the users to do query and analysis on each of these dimensions

#### **2.4.6 Policy Management**

Policy Management supports the below the features

- Specification of credit policy for Sector, Industry, Industry group, Sub-Industry and sub-limits for the hierarchy
- Specification of Policy on various dimensions like financial ratio requirements, financial parameter requirements, Documentation requirements, Covenants requirements, T & C's to be used etc.
- Query the policy details against different query criteria

#### **2.4.7 Integaration**

- Out of the Box Integration with Oracle FLEXCUBE Universal Banking 14.2.0.0 and Oracle FLEXCUBE Enterprise Limits and Collateral Management 14.2.0.0
- Out of the Box Integration with Oracle FLEXCUBE Universal Banking 14.3.0.0 and Oracle FLEXCUBE Enterprise Limits and Collateral Management 14.3.0.0

#### **2.4.8 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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## 3. Components of the Software

### 3.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note
- User and Installation manuals

### 3.2 Software Components

Software Components of Oracle Banking Credit Facilities Process Management 14.3.0.0.0 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

## 4. 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 202
			Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	12.2.1.3.0
			Oracle Fusion Middleware Infrastructure	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	18.3.0.0.0
	Reporting Server	Oracle Enterprise Linux 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Oracle BI Publisher	12.2.1.4.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Database (for RCU)	18.3.0.0.0
			JDK	JDK 8 Update 202
	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)	18.3.0.0.0
			JDK	JDK 8 Update 202
	Client Machines <sup>#</sup>		Internet Explorer	Microsoft Internet



				Explorer Release (11.*)
			Mozilla Firefox	Mozilla Firefox Release (60+)
			Google Chrome	Google Chrome Release (74+)
			Microsoft Edge	42.17134.1.0

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

For details on the third party software used, see Oracle Banking Credit Facilities Process Management 14.3.0.0.0 Licensing Guide available in the OHC Documentation Library.