

Covenant Tracking User Guide

Oracle Banking Credit Facilities Process Management

Release 14.3.0.0.0

Part No. F18720-01

May 2019

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 © 2019, 2019, 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.

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

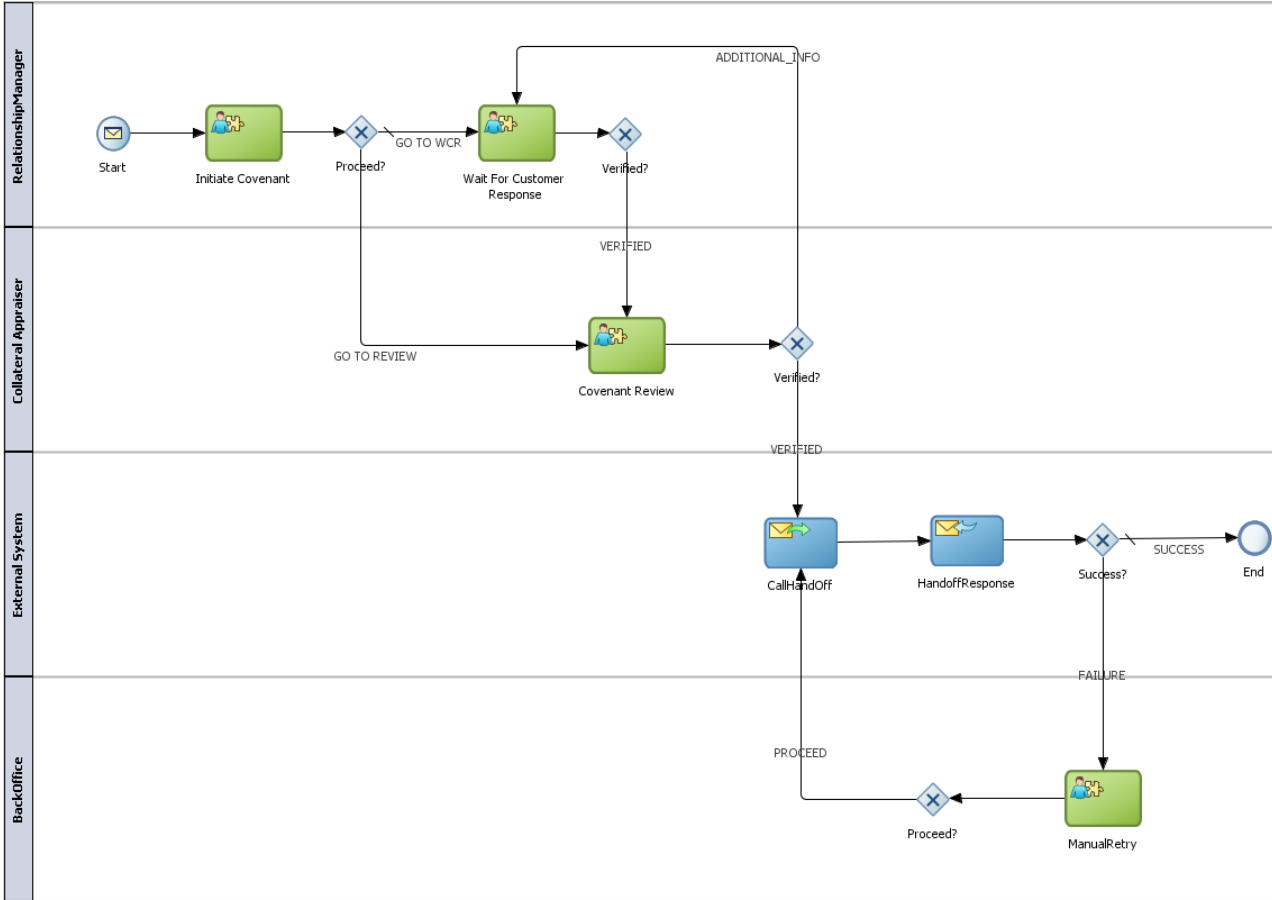
- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

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 'Covenant Tracking - Initiate Covenant'. The form is titled 'Covenant Tracking Initiation' and contains several input fields and dropdown menus. The fields are: Entity Name (COLLATERAL), Entity Reference Number (COL181450462), CovenantId (CVI201805251066), Compliance Status (Waived), Due Date (05/26/18), Compliance Date (05/23/18), and Is notification Sent (checked). There are also fields for Waiver Status, Waiver Comments, and Extension Reasons. The form is part of a larger system with a navigation bar at the top and a footer with buttons for 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

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.

2.4 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.

The screenshot shows a web application interface for 'Covenant Review'. The header includes 'Futura Bank', 'My Tasks', 'In-Country (004) 05/17/18', and 'Jayshree'. The main content area is titled 'Covenant Review' and contains a form with the following fields:

- Entity Name: COLLATERAL
- Entity Reference Number: COL181450462
- CovenantId: CV1201805251066
- Compliance Status: Waived
- Compliance Breach: Enter Compliance breach
- Due Date: 05/26/18
- Compliance Date: 05/21/18
- Is notification Sent:
- Waiver Status: Accept
- Waiver Comments: [Text Area]
- Extension Reasons: [Text Area]

At the bottom of the form, there are five buttons: '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	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

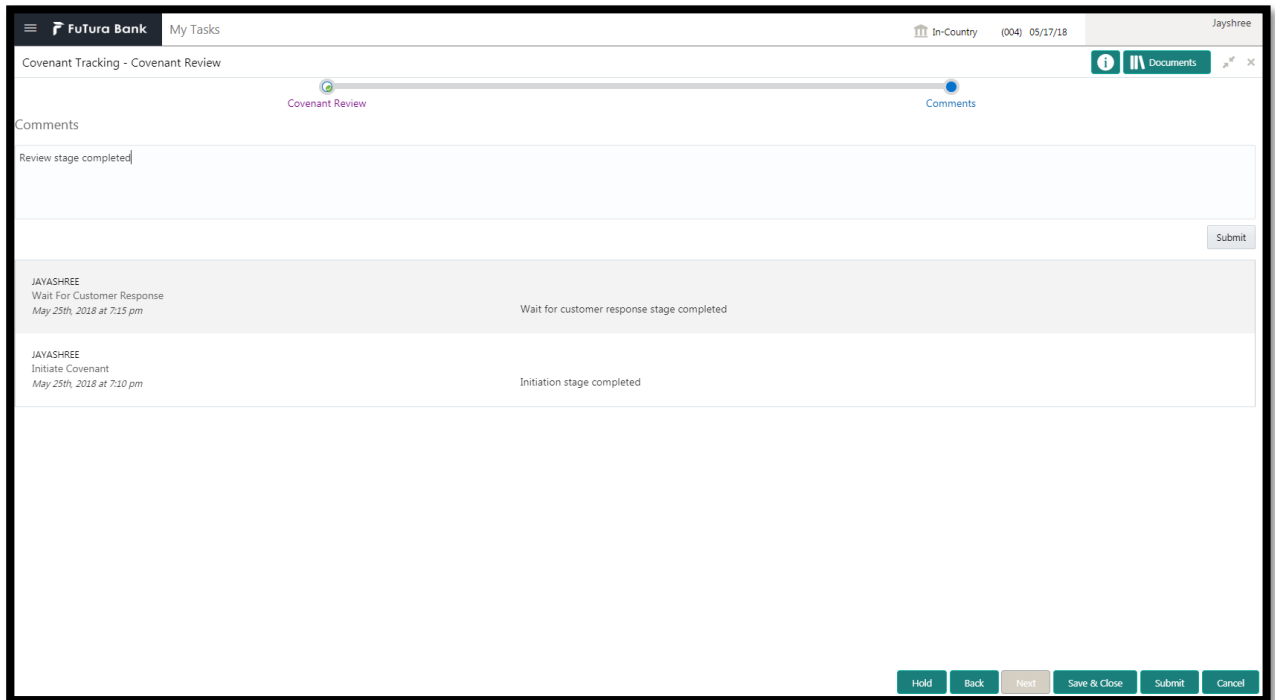
- a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- 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.

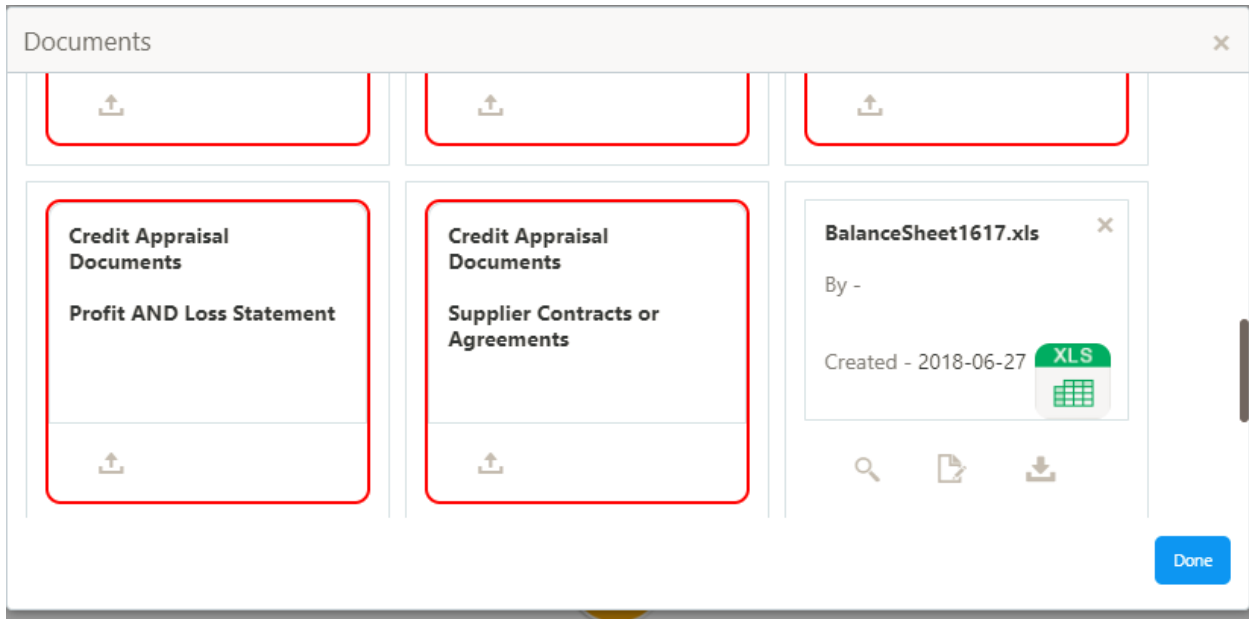
2.5 Hand off to Back office System

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.

The screenshot shows a 'Checklist' window with the following elements:

- Title:** Checklist
- Section:** Proposal Enrichment
- Item 1:** Company Registration document Uploaded [Remarks]
- Item 2:** Incorporation document Uploaded [Remarks]
- Item 3:** Collateral document Uploaded [Remarks]
- Footer:** * Outcome: Proceed [Submit]

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

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>.

4.2 Feedback and Support

Oracle welcomes customers' 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.