

Product Release Notes
Oracle Banking Credit Facilities Process Management
Release 14.4.0.0.0
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Product Release Notes

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1. Release Notes

1.1 Background

Oracle Banking Credit Facilities Process Management is a specialized solution, which enables banks to streamline and manage their Credit Processes and improve overall efficiency of their Credit Department. Oracle Banking Credit Facilities Process Management 14.4.0.0.0 release enhances the product in the following functional areas along with qualification on latest Techstack.

- Facility Management
- Policy Management
- Economic Dependency Analysis

1.2 Purpose

The purpose of this Release Notes is to provide an insight about the new features in OBCFPM 14.4.0.0.0.

1.3 Abbreviations

Abbreviation	Description
OBCFPM	Oracle Banking Credit Facilities Process Management
UI	User Interface
EDA	Economic dependency analysis
MIS	Management Information System
UDF	User Defined Fields

1.4 Release Highlights

The following enhancements are made to OBCFPM in 14.4.0.0.0 release.

1.4.1 Facility Management

- Simplified processes for credit proposal evaluation, credit proposal handoff, and credit proposal evaluation restructuring
- Support to capture additional information about the Facility and Liability
- Provision to link / unlink collaterals to / from the existing collateral pool
- Takeover feature to acquire existing facilities from the other banks
- Provision to add multiple pricing components for a single facility

- Support to capture details about the countries at risk in party onboarding process
- Modification of existing facilities already created in Back Office system (ELCM) is restricted based on data segment configuration
- Provision to capture details about the related parties and their exposure as a separate data segment
- Groupwise Exposure data segment is added for capturing exposure details of customers / related parties in other banks
- UX enhancements in Summary screen
- Provision to configure watermark text in comments box
- MIS and UDF feature in Common Core is integrated with OBCFPM

1.4.2 Policy Management

1.4.3 Policy Definition

- Provision to define pricing component (Interest, Charges, and Commission) on various dimensions, and propagate the same to respective product transaction
- Provision to define assessment related (Quantitative and Qualitative assessment) to Credit Policy on various dimensions, and propagate the same for customer's credit evaluation
- Provision to define covenants related to Credit Policy on various dimensions, and propagate the same to respective product transaction
- Provision to define documents on various dimensions, and propagate the same to respective product transaction
- Provision to define eligibility criteria on various dimensions
- Provision to define approval matrix

1.4.4 Policy Validation

- Online validation of the policy rules against transactions payload at the time of application processing
- Summarized view of policy deviations at transaction levels

1.4.5 Policy Exception Summary

- Support to view policy exception summary in each stage of credit proposal for insight about the met and breached policies
- Provision to initiate policy exception approval process for breached policies while processing the credit application
- Provision to verify the status of all the exceptions and approve the credit application

1.4.6 Policy Exception Approval Process

- Support to request for legal, risk and business opinions as well as business and risk approvals during policy exception approval process
- Support to view the credit application details and capture legal, risk and business opinions
- Support to request for clarification from the initiator of policy exception approval process
- Provision to approve or reject the policy exception approval task
- Provision to provide recommendations for modifying the credit application, while approving the exceptions

1.4.7 Economic Dependency Analysis

- Scope of EDA is enhanced with new dimensions like Customer, Supplier, Advisors, Insurers, Management Team, Directors and Contractors details
- Provision to perform qualitative analysis on each dimension of the EDA
- Support to view the updated EDA

1.4.8 New SKUs

- Oracle Banking Limits Process Management and Oracle Banking Collateral Process Management are set as new SKUs to support different business needs

2. Components of the Software

2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Notes
- User and Installation manuals

2.2 Software Components

Software Components of Oracle Banking Credit Facilities Process Management 14.4.0.0.0 that form part of this release are as follows:

Host

- Service Components
- UI Components (OJET)
- Tables, Sequences, Static Data
- Advices / Reporting Components (Data models (xdmz),
- Reports (xdoz), Templates (rtf)
- Configuration files used for deployment
- Conductor based process flows

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	12.2.1.4.0
			Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 8 Update 241
			Oracle Fusion Middleware Infrastructure	12.2.1.4.0
	Database Server	Oracle Linux Server release 7.3(x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.6.0.0.0
	Reporting Server	Oracle Enterprise Linux 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			Analytics Server	5.5.0
			Repository Creation Utility	12.2.1.4.0
			Oracle Database (for RCU)	19.6.0.0.0
			JDK	JDK 8 Update 241
	Document Management System	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			Oracle WebCenter Content Imaging	12.2.1.4.0
			Repository Creation Utility	12.2.1.4.0
			Oracle Database (for RCU)	19.6.0.0.0
			JDK	JDK 8 Update 241
	Client Machines ¹	-	Internet Explorer	Microsoft Internet Explorer Release (11.*)
			Mozilla Firefox	Mozilla Firefox Release (66+)
			Google Chrome	Google Chrome Release (73+)

			Microsoft Edge	44+
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Note:

1. 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 Machines** with Windows 10.

4. Annexure - B: Third-Party Software Details

For details on the third party software used, see Oracle Banking Credit Facilities Process Management 14.4.0.0.0 Licensing Guide available in the OHC Documentation Library.