

Oracle Financial Services Profitability Management

Release Notes

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OFS Profitability Management Applications Pack Release Notes

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Document Control

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1 About this Guide

This section provides supporting information for Oracle Financial Service Profitability Management Applications Pack (OFS PFT Applications Pack) Release Notes.

Topics:

- [Purpose of this Document](#)
- [Intended Audience](#)
- [Access to Oracle Support](#)
- [Related Information Sources](#)

1.1 Purpose of this Document

This document contains release information of Oracle Financial Service Profitability Management Applications Pack (OFS PFT Applications Pack), Release 8.1.0.0.0.

1.2 Intended Audience

This document is intended for users of Oracle Financial Service Profitability Management Applications Pack (OFS PFT Applications Pack), Release 8.1.0.0.0.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info>

Or, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Related Information Sources

We strive to keep this and all other related documents updated regularly; visit the [OHC Documentation Library](#) to download the latest version available there. The list of related documents is provided here.

OHC Documentation Library for the Oracle Financial Services Profitability Management Applications Pack (OFS PFT Pack) Release 8.1.0.0.0:

Installation Guide:

- [Oracle Financial Services Profitability Management Applications Pack Installation and Configuration Guide Release 8.1.0.0.0](#)

User Guides:

- [Oracle Financial Services Profitability Management User Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Funds Transfer Pricing User Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Institutional Performance Analytics User Guide Release 8.1.0.0.0](#)

- [Oracle Financial Services Retail Performance Analytics User Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Enterprise Financial Performance Analytics User Guide Release 8.1.0.0.0](#)

Oracle Financial Services Profitability Management Applications Pack Security Guides:

- [Oracle Financial Services Profitability Management Security Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Funds Transfer Pricing Security Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Institutional Performance Analytics Security Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Retail Performance Analytics Security Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Enterprise Financial Performance Analytics Security Guide Release 8.1.0.0.0](#)

Oracle Financial Services Profitability Management Applications Pack Cloning Reference Guides:

- [Oracle Financial Services Profitability Management Cloning Reference Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Funds Transfer Pricing Cloning Reference Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Institutional Performance Analytics Cloning Reference Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Retail Performance Analytics Cloning Reference Guide Release 8.1.0.0.0](#)
- [Oracle Financial Services Enterprise Financial Performance Analytics Cloning Reference Guide Release 8.1.0.0.0](#)

1.5 Additional Documents to Read

Oracle Financial Services Profitability Management Applications Pack is built on the Oracle Financial Services Advanced Analytical Applications Infrastructure (OFS AAI). See the following OFS AAI documents as no separate documents are required at the pack or application level for Oracle Financial Services Profitability Management Applications Pack:

- [OFS Analytical Applications Infrastructure \(OFS AAI\) Application Pack Installation and Configuration Guide Release 8.1.0.0.0](#)
- [OFS Analytical Applications Infrastructure Administration Guide Release 8.1.0.0.0](#)
- [OFS Analytical Applications Infrastructure Cloning Reference Guide Release 8.1.0.0.0](#)
- [OFS Analytical Applications Infrastructure Security Guide Release 8.1.0.0.0](#)
- [OFS Analytical Applications Infrastructure User Guide Release 8.1.0.0.0](#)

You can access the common document from the OHC Documentation Library:

- [OFS Analytical Applications 8.1.0.0.0 Technology Matrix](#)

2 Introduction to OFS PFT Applications Pack

Oracle Financial Services Profitability Application pack includes Funds Transfer Pricing, Profitability Management, Enterprise Financial Performance Analytics, Institutional Performance Analytics, Retail Performance Analytics applications.

- **Oracle Financial Services Analytical Applications Infrastructure:** In today's turbulent markets, financial institutions require a better understanding of their risk-return, while strengthening competitive advantage, and enhancing long-term customer value.

Oracle Financial Services Analytical Applications (OFSAA) enables financial institutions to measure and meet the risk-adjusted performance objectives, cultivate a risk management culture through transparency, lower the costs of compliance and regulation, and improve insight into customer behavior.

OFSAA uses industry-leading analytical methods, shared data models, and applications architecture to enable integrated risk management, performance management, customer insight, and compliance management. OFSAA actively incorporates risk into decision making, enables to achieve a consistent view of performance, promotes a transparent risk management culture, and provides pervasive intelligence.

OFSAA delivers a comprehensive, integrated suite of financial services analytical applications for both banking and insurance domains.

- **Oracle Financial Services Funds Transfer Pricing:** Enables banks to apply various transfer pricing methods on products to calculate the funds transfer price. It calculates transfer prices across all product types varying in terms of characteristics like fixed-rate or floating rate instruments, bullet or amortizing, or fixed tenor or perpetual instruments. Besides it also supports the calculation of transfer price at both the account level and ledger level including migration of charge or credit to the management ledger and posting of funding offsets to the funding center.
- **Oracle Financial Services Profitability Management:** Helps Banks and Financial services institutions measure and manage profitability at the lowest level of detail, the account level, allowing for a rollup of profitability results across any dimension including customer, channel, product, or organizational unit. The application provides robust allocation functionality supporting both top-down and bottom-up allocation methodologies.
- **Oracle Financial Services Enterprise Financial Performance Analytics:** This application is based upon a dedicated reporting mart built on the Financial Services Data Model and displays Profitability results generated at the Management Ledger level by the Funds Transfer Pricing and Profitability Management applications. OFSEFPA leverages several components of OBIEE technology. It includes various aggregate Dashboards and Reports for the user to carry out Profitability Management based analytics at the level of Organization and Product.
- **Oracle Financial Services Institutional Performance Analytics:** Oracle Financial Services Institutional Performance Analytics (OFSIPA) is a complete end-to-end web-based Business Intelligence solution for Profitability and Business Performance Insight. It provides tools for data integration and includes customizable, pre-built dashboards and reports, a reporting data model, and user-friendly functional subject areas for ad-hoc reporting. It enables you to actively plan, manage, and track business performances, business analysis KPIs and customer 360-degree analysis and profitability, weaker and stronger business areas, efficiency in relationship

management, marketing investments with pre-built reports, dashboards, and underlying data structures.

- **Oracle Financial Services Retail Performance Analytics:** This application focuses on the summary performance of the LOBs and overall profitability, Portfolio mix, LOB, Product-specific profitability reports analyzed against key dimensions like customer segments, product family, region, branch, risk scores and so on, Product holdings and Relationship depth across the LOBs, Customer Trends across performance drivers like Sales, Balances, Deposits, Product subscriptions (revenue services), Credit scores and delinquency bands, losses, and so on, Customer analysis and customer lifetime value, business analysis KPIs and customer 360-degree analysis. The efficiency of investments (like marketing, channel and so on) over time.

See the subsequent chapters to know more about this release.

- [Oracle Financial Services Funds Transfer Pricing](#)
- [Oracle Financial Services Profitability Management](#)
- [Oracle Financial Services Enterprise Financial Performance Analytics](#)
- [Oracle Financial Services Institutional Performance Analytics](#)
- [Oracle Financial Services Retail Performance Analytics](#)

2.1 Installing this Major Release

For detailed instructions to install this Major Release, see the [Oracle Financial Services Profitability Management Applications Pack Installation and Configuration Guide Release 8.1.0.0.0](#).

NOTE

Release v8.1.0.0.0 of OFS PFT Applications Pack is not certified for AIX and Solaris x86 Operating Systems. If you are currently running OFSAA v8.0.x on AIX or Solaris x86 Operating Systems, then you must migrate from AIX or Solaris x86 to Linux or Solaris Spark. See the MOS Doc ID [2700084.1](#) for details.

3 Oracle Financial Services Funds Transfer Pricing

This chapter describes the new features, bugs addressed, and known issues in this release of OFS Funds Transfer Pricing application.

Topics:

- [New Features in this Release](#)
- [Installing this Major Release](#)
- [Bugs Fixed in this Release](#)
- [Known Issues and Limitations in this Release](#)

3.1 New Features in this Release

The following new features are incorporated in this release. For more information on the usage of these features, see the [Oracle Financial Services Funds Transfer Pricing Security Guide Release 8.1.0.0.0](#):

1. **Oracle 19c Database Certification:** See the [OFS Analytical Applications 8.1.0.0.0 Technology Matrix](#) for more information.
2. **VPAT Compliance:** OFSAA UI's are improved to meet standards defined by the Voluntary Product Accessibility Template, Section 508 requirements.
3. **Link to Run/Rule framework** added under Common Object Maintenance > Manage Runs.
4. **FTP Webservices** have been converted from SOAP to restful services. The request and response formats change from XML to JSON. The business functionality and deployment procedures remain the same.
5. **Alternate Rate Output Mapping UI** has a new option to view all mapped tables and to clear assumptions from one or more of the mapped tables.

3.2 Installing this Major Release

This is a major release of OFS PFT Applications Pack. For detailed instructions to install this major release, see the [Oracle Financial Services Profitability Management Applications Pack Installation and Configuration Guide Release 8.1.0.0.0](#).

3.3 Bugs Fixed in this Release

The following bugs are fixed as part of the OFS Funds Transfer Pricing Application v8.1.0.0.0 release.

Table 1: List of Bugs Fixed for OFS Funds Transfer Pricing Application

Sl. No.	Bug ID	Bug Description	Change Description
1	30650101	The Transfer Rate on Weighted Term is not generating the expected rate.	Implemented discounted cash flows options for weighted term <i>TP</i> method to allow IRC selection. Introduced the following two new columns:

			<ul style="list-style-type: none"> • CASH_FLOW_DISCOUNT_METHOD_CD • SINGLE_RATE_DISCOUNTING_CD <p>This implementation will default these columns in the DB and Engine.</p>
2	30650116	Performance of the server overloaded when adjustments with Transfer Pricing methods.	Updated code for TP Rule structures to limit more memory consumption.
3	30650108	After upgrading to OFS Funds Transfer Pricing (FTP) 8.0.7 and Oracle 12.2, all FTP Processes exits without any status update on the Summary screen and log entries.	Updated code to load data using IO classes instead of Mapper CA data.
4	30650122	The Prepayment events (FINANCIAL ELEMENT 180) is not being calculated on the Transfer Pricing process.	Updated code to verify for default currency at the node and leaf level and get the rule correctly.
5	30650126	Wrong Transfer Rate is generated from the ZCDF method when Next Reprice Date and Teaser End Date are the same.	Updated code to use correct Cash Flow codes for the last Cash Flow date.
6	30650131	The FTP process fails on the FSI_D_MANAGEMENT_LEDGER table without any errors in the logs.	Updated code to use map and enable the process to work for custom dimensions of more than leaf_num_id value 60 and default dimensions.
7	30650378	FTP Adjustment failed with error: ORA-00936: Missing Expression.	Updated code to avoid unnecessary call using blank TP Rule Sys ID in the populate_hierarchical_Adjust procedure to populate_hierarchical_TPAdj with default currency.
8	30650487	Invalid Conditional Assumption defined for the ID Number.	Updated Query to get column details defined in CA for non-standard columns when the TP Rule is used in the Adjustment Rule. The rev data type cd is considered for account_classification_cd when used in CA.
9	30683660	Release 8.0.7 FTP Process Tuning option of No Slicing is not working properly.	Update code to handle empty string when a separate process tuning rule is defined for the process having a tractor method.
10	31021825	Interest Rate – Add or Edit Scenario: The Accrual Basis List displays all values for any selected Compounding Basis.	Implemented Events for ACCRUAL BASIS and COMPOUNDING BASIS.
11	31022114	Interest Rate – Hybrid IRC: Moving Average – Delete button is missing in the Historical Rate tab.	Updated code to generate Historical rates for all curve types in Hybrid IRC instead of deleting Historical rates.
12	31022189	Interest Rate – Hybrid IRC: Moving Average – The Export Historical Rates button is missing.	Added the Export button to the UI.
13	31141246	Replicating Portfolio: Not able to enter 0 as Core Amount.	Forward port of bug 29755403 from 8072 fixed the issue.

3.4 Known Issues and Limitations in this Release

The known issues and limitations in the OFS Funds Transfer Pricing Application Release 8.1.0.0.0 are as follows:

- Global Preferences: Display Expand or Collapse image is not loading.
- Stratification Rules accessed via Internet Explorer: Edit or View results in the error dialog box.
- Stratification Tier UI: Duplicate definitions are getting created with a double-click or long-press.
- Economic Indicators: No error message is returned when an alphanumeric input is provided.
- Filters UI: Users are unable to delete comments.
- During installation: Schema creator fails when OFS_PFT_SCHEMA_IN.xml atomic schema name is given only for the OFS FTP application. The installation completes only when the atomic schema name is provided for all the applications.
- Within Transfer Pricing and Adjustment Rules: Conditional assumption inputs are being cached and appear as defaults in subsequent conditions. However, these can be changed and saved.
- Alternate Rate Output Mapping: Seeded drop-down list values are missing for Charge Credit and Adjustment Rate columns. The mappings for both standard seeded columns and any custom columns users populating through the Alternate Rate Output should be included in the REV_COLUMN_PROPERTIES_TEMP table.
- Alternate Rate Output Mapping: When the user enters a new alternate mapping and applies the change in a table, navigates to another table and enters a mapping and applies the change; and if they return to the prior table, the default value appears rather than the saved selection. If the user saves and closes the mappings, and returns in the Edit or View mode, the correct saved entries will appear.

4 Oracle Financial Services Profitability Management

This chapter describes the new features, bugs addressed, and known issues in this release of OFS Profitability Management.

Topics:

- [New Features in this Release](#)
- [Bugs Fixed in this Release](#)
- [Known Issues and Limitations in this Release](#)

4.1 New Features in this Release

The following new features are incorporated in this release. For detailed information on the usage of these features, see the [Oracle Financial Services Profitability Management Security Guide Release 8.1.0.0.0](#):

1. **Oracle 19c Database Certification:** See the [OFS Analytical Applications 8.1.0.0.0 Technology Matrix](#) for more information.
2. **VPAT Compliance:** OFSAA UI's have been improved to meet standards defined by the Voluntary Product Accessibility Template, Section 508 requirements.

4.2 Bugs Fixed in this Release

The following bugs are fixed as part of the OFS Profitability Management Application v8.1.0.0.0 release.

Table 2: List of Bug Fixed for OFS Profitability Management Application

Sl. No.	Bug ID	Bug Description	Change Description
1	31190497	Unable to create Lookup Table Driver with Lookup Type as Hierarchy Match.	Implemented functionality to skip the selection of member nodes for a level-based tree of the Hierarchy window.
2	30537197	PFT merge statement syntax does not pick up the data filter for On Clause.	Added data or group filter conditions to the ON clause of the Merge query.

4.3 Known Issues and Limitations in this Release

The known issue and limitation in the OFS Profitability Management Application Release 8.1.0.0.0 is that the Allocation Rule execution exits with ORA-00904: "DRV","GL_ACCOUNT_ID": INVALID IDENTIFIER ERROR.

5 Oracle Financial Services Enterprise Financial Performance Analytics

This chapter describes the new features, bugs addressed, and known issues in this release of OFS Enterprise Financial Performance Analytics.

Topics:

- [New Features in this Release](#)
- [Bugs Fixed in this Release](#)
- [Known Issues and Limitations in this Release](#)

5.1 New Features in this Release

The following new feature is incorporated in this release. For detailed information on the usage of these features, see the [Oracle Financial Services Enterprise Financial Performance Analytics User Guide Release 8.1.0.0.0](#):

- **Oracle 19c Database Certification:** See the [OFS Analytical Applications 8.1.0.0.0 Technology Matrix](#) for more information.

5.2 Bugs Fixed in this Release

The following bugs are fixed as part of the OFS Enterprise Financial Performance Analytics Application v8.1.0.0.0 release.

Table 3: List of Bug Fixed for OFS Enterprise Financial Performance Analytics Application

Sl. No.	Bug ID	Bug Description	Change Description
1	30941791	What-If: System error is thrown in OFSAA UI when the Create Scenario button is clicked.	Included a post-installation step in the OFS Profitability Applications Installation and Configuration Guide to add a code snippet in the web.xml file.
2	30934691	What-If : The values selected in the year, quarter, and month prompt are not applied in the reports.	Updated the report filter for Month prompt with the same column formula as the dashboard prompt in the OFS_EFPA_ManagementReporting.catalog file.
3	30928367	What-If : The Income Statement values are aggregated across MIS_DATE.	Updated the Join "DIM_DATES"."N_DATE_SKEY" = "FCT_REPLINE_VALUE_FORECAST"."N_DATE_SKEY".
4	30928350	What-If : The Graph is not displayed on OFSAA UI on selecting all values in the LOB prompt.	Updated code to omit filter conditions when LOB is selected as ALL.

5.3 Known Issues and Limitations in this Release

There are no known issues or limitations in this release of the Oracle Financial Services Enterprise Financial Performance Analytics Application.

6 Oracle Financial Services Institutional Performance Analytics

This chapter describes the new features, bugs addressed, and known issues in this release of OFS Institutional Performance Analytics.

Topics:

- [Salient Features](#)
- [New Features in this Release](#)
- [Bugs Fixed in this Release](#)
- [Known Issues and Limitations in this Release](#)

6.1 Salient Features

The highlights of the OFS Institutional Performance Analytics (OFS IPA) Application are as follows:

1. What-if Analysis: Predictive Modeling through Time Series Forecasting
 - What-if analysis reports use the reporting line forecast values that are generated using the Arima Algorithm in the Oracle R code seeded with the application and Segment Average method.
 - Oracle R has a base package called *stats* which provides the function called `arima()`. This function enables the usage of the ARIMA technique for time series forecasting.
 - This report enables the user to account for the change in profitability owing to any probable changes in the projected components of profitability. The probable change can be defined by the user and is termed as *Variation*.
 - The effect of variations on profitability can be analyzed at differing levels of granularity like enterprise, LOB, Product, Customer, and Account. This selection is enabled to the user through dashboard prompt selections.
 - The projected data of income statement is available at an account level. Aggregations are done based on the desired level of granularity. The projections are created based on historical data of the account.
 - The variations once applied on the income statement can be reapplied by either of the following two methods:
 - Basic: The variations that are applied get simply aggregated with the modified values of components to show the resulting net income. The basic version supports variations to be applied to multiple parameters at the same time.
 - Advanced: The variations that are applied also affect the other components it is correlated to and the modified values of all such parameters get aggregated to show the resulting net income. In the advanced version, variation can be applied to only a single component at a time.
2. Segmentation
 - Segmentation is the procedure of grouping a set of customers based on similar features. These customers grouped are known to have similar behavior and hence, the future

behavior of accounts within a Segment can be predicted to follow the similar behavioral patterns as observed for other accounts. Thus, by predicting the behavior of an account, it can be segmented with a set of similar accounts and its future projections can be created. These future projections provide the value of net income that can be expected from an account or customer.

- Segmentation is done based on a certain set of dimensions wherein accounts which exhibit a particular combination of dimension members are grouped. Based on the characteristic around which segmentation is to be created, the dimensions used for segmentation can vary.
- The segmentation models within Customer Insight (CI) are also used to provide an output to the OFS Price Creation and Discovery Application (OFS PCD).

3. Reports generation through Essbase cubes

Reports of the OFS IPA Application can be configured to work on a Relational database or Essbase cubes. The Source of data for the reports is determined by the priority set for each Logical Table Source (LTS) in OBIEE RPD. Multi-dimensional databases store aggregated data for better performance and provide mechanisms for performing non-additive rollup within a hierarchy and defining complex derived measures using cross-dimensional operations.

4. Service Calls to OFS IPA

Customer insight web service is designed to get consumed by other applications to get the profitability details. This web service will work at customer level and account level.

5. Customer Central: 360-degree customer view

This is a Sun-burst wheel that displays the circular graphical representation divided into several sectors, such as Turnover, Customer Since, Total Assets Balance, Total Liability Balance, Number of Assets Product, Number of Liability Product, Number of Products Held (currently), Number of Products Held (Since the inception of a customer), Debit Turnout, Mitigant Value, Total Spent, and so on, of the selected customer.

Each Sector represents the following values:

- Customer Value: This represents the dimensional value of customers across the scale.
- Segment Average: This represents the average value of the dimension of the segment that the customer belongs to.
- Enterprise Average: This represents customers from all the segments considered to compute the average value of dimension or measure.

6. Life Time Value

Based on the profitability of the accounts, the future behavior of accounts is predicted, and this predicted value is used to compute Customer Life-Time Value (CLTV). The CLTV can be analyzed for different periods of projections and accordingly the projected data to be considered for reporting CLTV is selected.

7. Income Statement

Profit & Loss Statement generation by Accounts, Customers, Products, and Line of Businesses.

8. Profitability Calculations

Risk-adjusted Performance Metric Report: This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital. This metric is also called Risk-Adjusted Return On Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This report shows a snapshot of measures against various reporting lines, for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC, and Return on Equity.

9. Performance Analytics Metrics Computation

Availability of account and customer-based metrics like ROTA, RAROC, Return on Equity (ROE), Total Expenses, Total Income, Net Income, and so on.

10. Profitability Reports

A host of Profitability reports based on Accounts, Customers, Products, LOBs, Relationship Managers, and Geography along with analysis of opportunities handles with detailed activities are available.

OFS IPA offers dashboards to users to organize different kinds of reports by subject area. These reports present:

- Behavioral and Engagement trends of its target segments: exposures, commitments, line utilization, assets liabilities, deposits, withdrawals, fees, income, recent transactions, and so on.
- Performance of the business and underlying customers.
- Analyze expenses across customer segments, products, and channels to understand ROI.
- Product holdings and across the organization (that is Corporate client and any of its subdivisions or subsidiaries).
- The efficiency of the sales force such as ongoing customer revenue generation, cross-sell and up-sell, product usage, and pipeline.
- The efficiency of investments (such as marketing and partner development).
- Perform Wallet share analysis and Customer Profitability.

6.2 New Features in this Release

The following new feature is incorporated in this release. For detailed information on the usage of these features, see the [Oracle Financial Services Institutional Performance Analytics User Guide Release 8.1.0.0.0](#):

- **Oracle 19c Database Certification:** See the [OFS Analytical Applications 8.1.0.0.0 Technology Matrix](#) for more information.

6.3 Bugs Fixed in this Release

There are no fixed bugs in this release of Oracle Financial Services Institutional Performance Analytics.

6.4 Known Issues and Limitations in this Release

The known issues and limitations in the OFS Institutional Performance Analytics Application Release 8.1.0.0.0 are as follows:

- Run Chart Execution: The FSI_EXCHANGE_RATES batch is executed after the FCT_SALES_REP_COMPENSATION LOAD.
- Data Visibility: The Parent RM is not able to view the reports of Child RM.
- Redaction: Error in Reports.
- Incorrect Values in Report: The Top 10 Products by Open Customers report displays incorrect values.
- IPA 8.1 Segmentation: You can see all the available hierarchies under Behavioral Segment Type Hierarchy.
- IPA 8.1 Segmentation: Observing RPA related entries under the IPA screen.

7 Oracle Financial Services Retail Performance Analytics

This chapter describes the new features, bugs addressed, and known issues in this release of OFS Retail Performance Analytics.

Topics:

- [Salient Features](#)
- [New Features](#)
- [Bugs Fixed in this Release](#)
- [Known Issues and Limitations](#)

7.1 Salient Features

The highlights of the OFS Retail Performance Analytics (OFS RPA) Application are as follows:

1. What-if Analysis: Predictive Modeling through Time Series Forecasting
 - What-if analysis reports use the reporting line forecast values that are generated using the Arima Algorithm in the Oracle R code seeded with the application and Segment Average method.
 - Oracle R has a base package called *stats* which provides the function called `arima()`. This function enables the usage of the ARIMA technique for time series forecasting.
 - This report enables the user to account for the change in profitability owing to any probable changes in the projected components of profitability. The probable change can be defined by the user and is termed as *Variation*.
 - The effect of variations on profitability can be analyzed at differing levels of granularity like enterprise, LOB, Product, Customer, and Account. This selection is enabled to the user through dashboard prompt selections.
 - The projected data of income statement is available at an account level. Aggregations are done based on the desired level of granularity. The projections are created based on historical data of the account.
 - The variations once applied on the income statement can be reapplied by either of the following two methods:
 - Basic: The variations that are applied get simply aggregated with the modified values of components to show the resulting net income. The basic version supports variations to be applied to multiple parameters at the same time.
 - Advanced: The variations that are applied also affect the other components it is correlated to and the modified values of all such parameters get aggregated to show the resulting net income. In the Advanced version, variation can be applied to only a single component at a time.
2. Segmentation
 - Segmentation is the procedure of grouping a set of customers based on similar features. These customers grouped are known to have similar behavior and hence, the future

behavior of accounts within a Segment can be predicted to follow the similar behavioral patterns as observed for other accounts. Thus, by predicting the behavior of an account, it can be segmented with a set of similar accounts and its future projections can be created. These future projections provide the value of net income that can be expected from an account or customer.

- Segmentation is done based on a certain set of dimensions wherein accounts which exhibit a particular combination of dimension members are grouped. Based on the characteristic around which segmentation is to be created, the dimensions used for segmentation can vary.
- The segmentation models within Customer Insight (CI) are also used to provide an output to the OFS Price Creation and Discovery Application (OFS PCD).

3. Reports generation through Essbase cubes

Reports of the OFS IPA Application can be configured to work on a Relational database or Essbase cubes. The Source of data for the reports is determined by the priority set for each Logical Table Source (LTS) in OBIEE RPD. Multi-dimensional databases store aggregated data for better performance and provide mechanisms for performing non-additive rollup within a hierarchy and defining complex derived measures using cross-dimensional operations.

4. Service Calls to OFS RPA

Customer insight web service is designed to get consumed by other applications to get the profitability details. This web service will work at customer level and account level.

5. Customer Central: 360-degree customer view

This is a Sun-burst wheel that displays the circular graphical representation divided into several sectors, such as Turnover, Customer Since, Total Assets Balance, Total Liability Balance, Number of Assets Product, Number of Liability Product, Number of Products Held (currently), Number of Products Held (Since the inception of a customer), Debit Turnover, Credit Turnover, Mitigant Value, Total Spent, Net Income, and so on, of the selected customer.

Each Sector represents the following values:

- Customer Value: This represents the dimensional value of customers across the scale.
- Segment Average: This represents the average value of the dimension of the segment that the customer belongs to.
- Enterprise Average: This represents customers from all the segments considered to compute the average value of dimension or measure.

6. Life Time Value

Based on the profitability of the accounts, the future behavior of accounts is predicted, and this predicted value is used to compute Customer Life-Time Value (CLTV). The CLTV can be analyzed for different periods of projections and accordingly the projected data to be considered for reporting CLTV is selected.

7. Income Statement

Profit & Loss Statement generation by Accounts, Customers, Products, and Line of Businesses.

8. Profitability Calculations

Risk-adjusted Performance Metric Report: This report helps you to determine the ratio of risk-adjusted Net Income against the Economic Capital. This metric is also called Risk-Adjusted Return on Capital (RAROC). It helps in determining the efficiency of Economic Capital corresponding to every customer. This report shows a snapshot of measures against various reporting lines, for example, Total Revenue, Total Expenses, Net Income, Return on Total Asset RAROC, and Return on Equity.

9. Performance Analytics Metrics Computation

Availability of account and customer-based metrics like ROTA, RAROC, Return on Equity (ROE), Total Expenses, Total Income, Net Income, and so on.

10. Profitability Reports

A host of Profitability reports based on Accounts, Customers, Products, LOBs, Relationship Managers, and Geography along with analysis of opportunities handles with detailed activities are available.

OFS IPA offers dashboards to users to organize different kinds of reports by subject area. These reports present:

- Behavioral and Engagement trends of its target segments: exposures, commitments, line utilization, assets liabilities, deposits, withdrawals, fees, income, recent transactions, and so on.
- Performance of the business lines and underlying customers.
- Analyze expenses across customer segments, products, and channels to understand ROI.
- Product holdings through different line of businesses.
- The efficiency of the sales force in terms of ongoing customer revenue generation, cross-sell and up-sell, product usage, and pipeline.
- The efficiency of investments (such as marketing and partner development).
- Perform Wallet share analysis and Customer Profitability.

7.2 New Features in this Release

The following new feature is incorporated in this release. For detailed information on the usage of these features, see the [Oracle Financial Services Retail Performance Analytics User Guide Release 8.1.0.0.0](#):

- **Oracle 19c Database Certification:** See the [OFS Analytical Applications 8.1.0.0.0 Technology Matrix](#) for more information.

7.3 Bugs Fixed in this Release

There are no fixed bugs in this release of Oracle Financial Services Retail Performance Analytics.

7.4 Known Issues and Limitations in this Release

The known issues and limitations in the OFS Retail Performance Analytics Application Release 8.1.0.0.0 are as follows:

- Issues in Repline Mapping derived from the FCT_PFT_CUSTOMER_SUMMARY table.
- Clarification on the loading of the FCT_PFT_CUSTOMER_SUMMARY table.
- Penalties Repline is not populating values in the FCT_ACCT_PROFITABILITY table.
- Incorrect values in the RPA reports generated from the Performance Summary page of Business Analysis.
- The FCT_CARDS_BALANCE_SUMMARY table is not populating any of the RCY columns.

8 **Oracle Financial Services Analytical Applications Infrastructure**

See the [Oracle Financial Services Advanced Analytical Applications Infrastructure Application Pack Release Notes](#) for the details on the New Features, List of Bugs Fixed, and Known Issues and Limitations.

9 Hardware and Software Tech Stack Details

The hardware and software combinations required for OFS AAI 8.1.0.0 are available at [OFS Analytical Applications Technology Matrix](#).

10 Licensing Information

For details on the third party software tool used, see the [OFSAA Licensing Information User Manual Release 8.1.0.0.0](#).

OFSAA Support

Raise a Service Request (SR) in [My Oracle Support \(MOS\)](#) for queries related to OFSAA applications.

Send Us Your Comments

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