CoreBIS Customer Advisory Board (CAB) Meeting

Transcription taken during the group discussion

Note: Some paragraphs have been altered slightly to represent product names, however less attention has been made to spelling or grammar. The order of the text is how the items were said in the meeting.

Hierarchy Versioning

Christina Martin: I've got a question, and it's more around the versioning control for hierarchies. So what seems to happen is if we change a hierarchy and then we go, Oh my God, we've got to do a resubmission from six months ago, so we reopen the workflow as resubmission. That product hierarchy that we've changed this month has gone back in time and actually changed the resubmission version. Which is really annoying because usually we've done manual adjustments to get that original version correct and now we have to reverse out all the manual adjustments by doing another manual adjustment in the opposite direction to get the value that we want. So, is there any way to version control the hierarchies?
So that the hierarchies apply going forward rather than changing data that you've locked and submitted in previous periods.

Karl Blackler: So that's effectively what tagging is. So when we tag, base dimensions to SBR dimensions, that's fully versioned. So we could change how we map that information within the tagging and if that changes, we can effectively update those tagging versions. Now, I know that's not answering your question, but that's how the system has been designed. I know that you've got some, hierarchies that you've built within some of those dimensions. One of the main reasons we built tagging was to alleviate that concern because we know that hierarchies are not versioned.

Christina Martin: but in some cases it's not realistic though to have. It set up as tagging. So let's just say for example, the data changes and we now have three APRA sectors that we need to add together to meet an APRA requirement. We wouldn't necessarily set that up as a new dimension that is then tagged to then map it to a form. Generally we'll say add these three together as a hierarchy and we have a lot of hierarchies. Whether we should or we shouldn't, I don't know practically. In reality, we have lots of hierarchies and we need some way to lock them so that it doesn't go back and change historical data because then if you do need to resubmit, it creates a huge amount of work trying to back out a whole heap of manual adjustments you did at the time.

Karl Blackler: Now I also want to clarify that so after you've submitted your forms, those final versions are a snapshot or a copy of those forms that are point in time. So when you're saying it changes data, it's only in regards to a resubmission. So when you go back and create that resubmission, it's obviously recalculating at that point. And that's where it takes the new hierarchies and hints. The numbers change at that point. So your history is not changing what you submitted. But yes, doing a resubmission is changing. But I understand your point.

Is anyone else facing that issue on the call

Trent Bennett: We haven't. We haven't run into that issue specifically but but I am taking some interest in that in that I've existing finance reporting systems. Before we began working with CoreBIS. I was also using the TM1 platform and so there were there was 15 years of development in that with all sorts of hierarchies to support our reporting pre CoreBIS and one of the things we're thinking about internally here are teachers is how to migrate all of that development that has occurred pre CoreBIS into the Corbis platform and naturally one of the complexities there is how much of those hierarchies do we bring over, how do we make that work. So we'll need to investigate or tagging possibilities. There might be what we've only really just begun that thinking So I don't really have anything to add outside of the fact that it's something we are thinking about in terms of migrating out of our TM1 finance systems into CoreBIS. So yeah, it's definitely an issue for us that we're working through.

Karl Blackler: Yeah, I remember now initial discussions, um, looking at some of your existing reports that you had and how you've done the hierarchies. And I posed some of those questions back at you saying what happens when the hierarchy changes, etc. And that's the basis of our tagging so that we can, we can change over time cause hierarchies are very much as that now, you know. Yeah.

Trent Bennett: Yeah, that's right. Anytime there's, anytime there's a change within our previous finance systems, which we continue to use until they come over to CoreBIS, of course, a lot of thought goes into the impact of the change. So you're right, Karl. It's something that has to be well considered and I just don't have enough experience at the moment with the tagging options within CoreBIS to wrap my mind around how that would look there. So, maybe some future conversations to be had there, but it's an interesting one, that's for sure.

Upcoming APRA changes

Hannah Kipp: How is Cortell going to prepare for this five year change from APRA and given you know the deadlines are already moving and I think starting in 2024 we'll get an updated road map from April with the new timeline and it seems to be an annual exercise they'll go through. But just wanting to understand that. How you guys will be preparing for these changes from your side.

Karl Blackler: Thanks, Hannah, as you know as with any change from APRA we will, we are obviously dedicated to bringing those changes in. We already have an APRA Connect framework, so provided APRAs releases that information in the same, consistent format which we are expecting they will. They should effectively slot in pretty simply within our system. So I'm not expecting a a huge development pipeline or anything like that to bring these into CoreBIS. I know there are a few outstanding issues around APRA Connect, mainly the validations at the moment, and that's something we need to work on, mainly because APRA doesn't provide a very good list of validations. What they provide doesn't give us any codes or anything to work with. We would have to effectively, make them ourselves. So we're kind of waiting for a bit more information there. I know the 110 has released a few more validations this coming month. So we'll be looking at those in a little bit more detail as well.

I'm sorry that doesn't answer it, other than we believe we're already prepared with the frameworks we have in place, and that we're not really expecting a huge uptake in, you know, our labour to get it into the system. But we can only wait for APRA to release more information and taxonomy information. We have gone back to APRA a number of times and said please release early as opposed to like some of those late updates and the taxonomy so that software providers like ourselves can be more prepared but sort of goes in one ear and out the other.

I think from an APRA perspective, they were advocating so strongly for vendors to provide services in the beginning, and then now they are not really informing us of anything. So I'm a bit disappointed to be honest, but thats why I think on the last call, and this call, and anytime I'm seeing any of you I'm asking, please send any updated information onto us so that we can be kept up to date. I appreciate that from you all.

Bree Stickens: maybe I have a question back for Hannah. I mean you sort of talking about Cortell's preparedness for the changes. Do you guys have plans to sort of handle what's coming or have any thoughts about what your plan is for your data or anything or are you in the same boat where you just basically kind of waiting for April to give you more details before you can make any solid plans?

Hannah Kipp: Yeah. So I guess we've started our project team, and to really understand the true scope of what's required and budget and you know, level of resources needed, we need to know what these changes are going to be from APRA. So like the 110 or sorry, 117 returns that they're changing, you know, if they're gonna be fundamental changes to the information they wanna see in those returns, you know, does that impact our treasury system and open up changes required there plus changes in CoreBIS. So we're just in like a waiting pattern like everybody else to know the true scope of changes coming and, um, yeah, I guess it's the fear of the unknown right now.

I had a meeting with COBA, one of the COBA policy team members, last week, and he said he had a call with APRA that morning. And when he pressured them For more information on like the interest rate in the banking book, considerations or the liquidity, they sounded very, you know, early days. And it didn't sound like they were even going to be able to release any information in the next few months, even though they're information to the industry said that they would release it in August of this year. So it sounds like they're behind as well. yeah, you know, you would have to expect that all of the deadlines are going to be pushed back as a result of this because we can't deliver on all of these changes plus what was already on the, you know, agenda for those years anyway. It's just not feasible. Yeah, I mean, expected the final deadline to be passed, 2027, that's for sure. I'm sure they're not gonna get it all done in the next three years, four years.

Karl Blackler: Yeah, I know the APRA came out at the beginning of this year and basically said that this year was going to be a year of pretty much no change. They were looking at sort of trying to bed in the things that they had already released and sort of, you know, allow a bit of time for the banks to have a breather. And that was the statement that I read in one of the one of the consulting papers that came out of publications.

So has COBA released anything in terms of meetings or webinars or anything in the next month or two to discuss any of this information?

Hannah Kipp: No, because there's really nothing to discuss. They've provided update of the communications app was released in the past few weeks, but yeah, until we see the first draughts, there's no way to understand impacts for our size of ADI.

APRA Requests and Ad-Hoc Analysis

Trent Bennett: I have a fairly general question. Which, I'm very prepared for you, Karl, to say that's not probably not the the place for it, but I'll ask it anyway.

In the economic climate that we've had with interest rates rising, we noticed that we've been hit by many more APRA queries than normal. Following our submissions, particularly around the common phrasing would be something like this. So and so data point has not moved as much as we expected or moved more than we expected. I don't know if others of you have received similar queries, but it got us thinking about how we can be a little bit more proactive and perhaps try to anticipate those queries before they arrive, which obviously necessitated taking a closer look at the the data that we were reporting on the forms in CoreBIS. And so my question is this in general terms has anyone found a useful method of comparing particularly interest rate movements from one month to the next on forms like the 747 where given those tables that there can be a lot of numbers.

I'm curious as to how anyone else might do that on a month to month basis. How much, how closely do you pay attention to that, if there is a movement that do sort of drill into that and try to explain that or understand why that happened. Often for us it's an obscure little bucket where one unusual loan funding has just tipped

the the average weighted rate from one month to the next and it's nothing more than that. But you know that APRA is going to ask and it can be a little bit time consuming to get that understanding. So yeah, just wondering how other people using CoreBIS, might approach that sort of analysis.

Kerri McCarron: I'll have a bit of a stab. Yes, we have been getting a lot more of those kinds of queries with the change in the market rate at market rates mostly probably more on the TD side than on the loan side I think. And again it's a matter of you know, one large term deposit coming into a bucket that you know throws it all out or something. So I guess we kind of, as much as possible we try and anticipate and prepare the answers to the questions that we know we're going to get at the time we're preparing the returns like so make the notes of that there.

And then another way of saving time is we've kind of got standard answers to those questions now and we just change the dates and things because we know exactly what it is that you know like we've looked into it so many times we just confirm that's what it is again and give them fairly stock standard answer and we've never had anything come back, no.

Trent Bennett: You generally identifying those using the movement analysis within CoreBIS or are you able to detect those using some other means

Kerri McCarron: combination of the like the DQ sheets and the movement analysis and doing a bit of drill down to see exactly what's there.

Trent Bennett: Yeah, much, much as we're doing. Yeah. Yeah,

Karl Blackler: I know Trent you've created some additional custom reports and things that look at it in a bit more detail, right.

Trent Bennett: Yeah. Yeah.

Karl Blackler: We have discussed maybe we can bring that on the system somehow, or whether there was some way we can systemize that analysis. But a lot of it is quite specific, I suppose, in nature.

Trent Bennett: Yeah, really. It really can be. Just to elaborate on what Karl mentioned there and some of you may have have done this as well, but I wound up obviously what CoreBIS does really, really well is show the movement from month to month. But I wonder what it would. I wonder if there was any value in, what will. Some of you might applied with the trend analysis featuring CoreBIS as well, which can give you 12 months of data, but only on four data points.

What I wound up doing is trying to extend that manually within Excel, hooking up to the to the CoreBIS cubes giving myself 12 months of data, but basically for every single data point in a 747 table, say that might have been more than more than the four that the CoreBIS allows. And in that way I was able to get sort of a a wider picture of the last 12 months and and how things were moving so that that was useful. And so we were all on that a little bit as well for our month to month analysis because if nothing else, visually can give some assurance that even if rates are moving, you can see that the graph is moving consistently the right way. And then if there's a blip up or a blip down visually, much easier to spot than comparing numbers on a page, at least it is for me. So I've found that useful as well and you will keep talking to Karl about that, about how we can add that as a customer report because at the moment it just sits and sort of inside of Excel and outside of CoreBIS.

Bree Stickens: Do you find that data quality report correlates with what appears asking questions about or not necessarily. They still ask kind of ad hoc questions that not necessarily identified through their report.

Trent Bennett: generally would be would be anticipating, I don't know at least half of what APRA asks and maybe more than that. So it's been good. Certainly won't get them all. They ask them strange things.

They really do. And the bug bear right is where there might be a small bucket. And so they'll ask why something is moved by 400,000 bucks. 400,000 bucks really, You're asking about that. Now I know that they're reporting probably triggered based on percentages or something, but come on, fine tune that a little bit. Anyway.

Laughing and good wishes as Trent has his son joining him on camera.

ECL Model

Nick Edwards: No, I mean we still intend to have a look. Let's see how we can potentially use CoreBIS to do our sort of provisioning calculations as well to build that in.

Yeah, in my head I think it's possible. So but we'll get together Finance and Reg teams and have a look and explore what sort of potential there is there. So yeah.

Karl Blackler: Yeah, sure. we'll reach out and maybe set up a demo or a chat or something about it

Nick Edwards: that that's the plan. We're all pretty stuff from year end and and quarterly reporting. So we trying to catch our breath, but yeah.

Matt Jenkins: yeah, yeah. Is there anyone else on the call that's using CoreBIS for the provision?

Karl Blackler: we have we've only implemented it in one place. We got to a point where, we needed more information about how to come up with the assumptions to put into the model. So like some of the matrixes and things for the, you know, PD percentages and and things like that. Um, you know how do you just come up with those types of data points especially in a bank which doesn't have defaults and things like how much do you put in there, what are some of the benchmarks and things around that. And that's kind of where, we stopped, where they've gone and to try and sort some of their benchmark information from the market and we're we're kind of just waiting for for that to come back to us. Obviously we, we're great at building analytical models and things like that, but we we're not, we're not a Deloitte or a KPMG or something that will you know do benchmarking and give you an analytics on that on how the market conditions are and things so.

So yes, if you have like an Excel model that has all these advanced calculations, we can take that and easily pull that into a, you know stand alone sort of ECL model to do all those calculations very quickly and easily.

As long as you know what those inputs need to be. I guess is the the key there. Which I believe you have that right Nick, you've actually got an Excel model at the moment. Yeah that's with those

Nick Edwards: So we see sort of, you know I suppose it's the the front end I suppose like you know we've got the back end alright. It's like, can we use CoreBIS to pick up all those variables and just apply to all the loan data that's already in CoreBIS and then in effect where you know, ideally provision at a single individual loan level. OK, calculation. Yeah. At the moment we do calculate our collective provision and then we gotta try and go back now and reallocate it to individual loans. So that's a bit of a,you know, painful exercise and very inefficient. Yeah.

Karl Blackler: So the answer is yes. Um. Even now our demo model shows at a loan level. Uh, you've got um, yeah, basically a provision that if there's a specific provision that doesn't provide certain things and and so forth, you can tweak it up and down. You've got um percentages to drive different sectors and segments etcetera, based on the assumptions that you want to build into it. And you've also got overlays as well because you know the CFO will come in at the last minute go add another 10 million to that or whatever. So you you want that spread everywhere as well to make sure that, that it's all consistent. Sure.

Nick Edwards: Yeah. It's more more likely to be the auditors say, I think. Saying, your provisions here needs to be here or here whatever. OK, so

Movement Analysis

Lydia Xu: Sorry, Lydia here from Bank of Sydney. Um, we probably lagging a bit behind from everyone else in terms of using this movement report analysis because we're just gone live from March this year. So I'm just wondering how everyone else is doing movement analysis. Is it within CoreBIS or using perspective? Or is it just using the the tech the data hosted within called bits? Because currently I'm using Excel. So I'm just checking if there's something I should start doing within CoreBIS rather than because I go back to my Excel reporting and then I look at we vlookup and look at what's actually involved. So it looks like I should be setting up some customised reports. Ah, in the movement analysis, isn't it, Just try to check if that's a natural next step? Because at the moment I haven't build that in CoreBIS yet and we haven't got perspective training.

Karl Blackler: So Lydia, we obviously have the movement report which allows you to see, you know this month versus previous month, we within some of the forms depending on if they have tables or not, we have the the in form movement Yeah reports as well, which is the same sort of thing this month, last month. And we also have the data quality reports. Yeah. What type of things are you doing in Excel that aren't met by that? And is this something that we can add in. I guess is where I'm coming at it from. Like is there a reason you go back to to excel Like is it.

Lydia Xu: Not actually for the movement analysis that's all hosting within CoreBIS. But when I try to find out the reason like for example a particular category has moved by 6,000,000. So try to find out because I need to put in the reason why it has moved for significant percentage or to find out the particular customer like the like. The question Trent raised though like looks like the others may have some customised reports so but so for example I, I at the moment I tried to find out what's the new customer by going back to the underlying source, but it doesn't have like a period to. I'll show you automatically which ones are the new customer, which ones is closed, that sort of stuff. So I still use the old method too or could be going back to the management reporting teams report to see uh need to find out overall reasons that particular category has increased the sort of stuff. So I actually I mean when I actually doing the analysis are going back to the excel the movement reports already there. But for the reason I still used the, no kind of vlookup way.

Karl Blackler: yeah. So obviously you can drill down on a number which gives you the cube view and you can you can bring the period into the columns and have them side by side. But OK be your saying it still doesn't give you a variance which is is correct.

You can snapshot from there I guess into excel to do a 1 minus the other to find something which is not ideal. So you know I understand where you're coming from.

Lydia Xu: I'm just wondering if because someone else uh like um I check mention some customised report. So does that mean maybe I think others are doing much more smart more smartly like they have at least of a couple of to show. So for example, new customer the sort stuff then maybe I will be able to expect those rather then have to do the vlookup on a monthly basis.

Yeah it's just, I'm just checking.

Trent Bennett: Yeah, it's, it's, it's a really good question, Lydia. So, the report that I have won't show, it'll only show the high level. Well, it'll only show the change in the rate, which will then prompt me to take a closer look. And as Karl was saying, beyond that, I really don't have any customised reporting, although I do have a standard technique and I'm wondering if anyone else uses this or if there's a better way to do it.

So if we think about that funny little bucket where one customer can change the the the, the, the average weighted rate enough to cause a discrepancy in in that movement right to to find that customer as Karl was was alluding to use the method of drilling into TM1, pulling the two reporting periods together this month and last month. And we throw all our data in generally at the term deposit or the OR the customer level if you like. And so putting all of the accounts in the row and so month to month I can see the movement. I like to put in the balance and I like to put the rate for each, let's say TD there and so I'll then snapshot that out into Excel.

So that's all done within CoreBIS. Snapshot that into Excel and what I've got is two sets of data side by side, which is the for each customer, the balance and the rate for those two months. And then from there manually I'll work out what the average weighted calculation is for each of those rows and then sort of the percentage that each of those rows or records is weighted at. And and it'll all sort of total up to 100%, if you know what I mean. And then sort by the order to kind of find out which of those accounts had that largest percentage, was that the one that moves on and so forth. So there's still a bit of manual analysis that goes on within Excel after I get that out of out of CoreBIS, CoreBIS does the heavy working in terms of getting me the data to use to analyse at that account level. But yeah, for me I'm still doing much of the identification at the account level within Excel, wondering if that's what other people are doing, wondering if I'm missing something, whether there's a way I can do that better in within CoreBIS.

And one thing that comes to mind of course is perhaps by loading in the the the balance times the rate. So at least I don't have to do that in Excel. Maybe sort that within CoreBIS if it was there. But anyway, that's what I'm doing. Stuff that has to be there.

Karl Blackler: Yeah, it should. It should be there.

Trent Bennett: I need to take another look at that. Anyways, that's the way.

Kerri McCarron: we're doing something similar, but we do have a few where we've. I guess set up a template in Excel, so once we export it out, we just drop it, drop the data in and the cups and things are already done.

Trent Bennett: The problem is that that makes far too much sense for me, Kerry. Yes, all right.

Karl Blackler: that's kind of what you explained is kind of what I was thinking in my in my head. You know look at basically grab all the detail you can check that out and then and then yeah, you know doing sorts and things like that. Obviously trying to automate something like that would be quite difficult being that all of your cubes are different when you drill down to that level. And also you know what each of you might want to bring into those views would be different. So yeah, it would be. It would be tricky.

Bree Stickens: Could you come up with a calculation measure perhaps for and measure that something. Does the calculation between 2 balances or something like that and why.

Karl Blackler: you could have, you could have a a measure which effectively in the same. You could bring in effectively the previous period and then. So if I'm looking at this. I would have previous period and this. Will previous balance or something And we could do a calc around that maybe.

But again, that would probably still be quite, it would be in inconsistent for all of you. yeah.

Trent Bennett: I wonder if there's an opportunity there in terms of the working group net now that you've got a number of clients with with different practises and whatnot. But I wonder if there's an opportunity here to see what we're all doing and begin to work towards some level of, not standardisation, but in this example, uh, perhaps going forward. with new clients in the design of new cubes. And for all of us now, if we were to design new cubes to have, I don't know.

Karl Blackler: Yeah, like in a a generic loan analysis cube or something or something. So you all in the same format, but or

Trent Bennett: or even just at least within each cube to be aware that this is something that APRA often asks for. So even though you don't stricky need it for for what you're reporting, that these dimensions will be useful to have for some standard analysis that will come from APRA. And yeah, it'll still be different for all of us, but at least we've kind of got those dimensions inside each of our own unique cubes to facilitate that kind of analysis as quickly as possible. Just as kind of a best practise if you know what I mean going forward. Just a thought and and whether this working group, uh can share other little, um um useful, um, design ideas if you like. Just again, just to

Karl Blackler: Yeah, yeah, yeah, yeah. Yeah. Well, we're always here to help anyway, but you guys know that, obviously sometimes that comes at a cost. But yes, we gloss over that. But

Kerri McCarron: all this chat about movement reports I guess. One thing that I've always thought could be improved, not knowing how how exactly you would have to do it. Like you know, you know, you're a smart guy, Karl. I'm sure he'll work it out. You know on the on the movement report there's you've got your two little options of you know 10% or $5,000,000 you know that that you can use. It would be good to be able to set those per form because when you've got some forms that are in full dollars and some forms that are in dollar millions and and that sort of thing. yeah, so if the if there was a way to be able to to sort of set that and save it so that each time each month you're doing the analysis, there might be different people doing the analysis but they're using the same criteria each time.

Karl Blackler: Um, would it just be per form that you would wanna or what? Different users wanna see different criteria. So like if you use the report you would see it differently if someone else or is it literally by form is is enough.

Kerri McCarron: It's probably both. But I think being able to standardise it for the for the when like your monthly returns that you're looking at each time or whatever, being able to sort of standardise it to say this. And then if if there's something that looks a bit strange then you can fit like play with it and you know, make it more granular or less granular or or whatever you wanted to do. Um, but um, yeah, I think that would be that. As I said, I don't know how you do it, but that would be useful I think. And the other is we're still thinking about the movement reports for the 112 and and what we would yeah, optimally what they might look like and that sort of thing. So that's still on our agenda.

Karl Blackler: Yeah, we, we, we have thrown together a movement report which is in the 112 screen. But again, I think this is one month, vs another month, uh, at the asset level, not, not at the individual lower,lower, lower level. But yeah, the other thing we'll see if you really feel like doing it, you can do it in Excel. But yeah,

Kerri McCarron: yeah. The other thing is that it doesn't. Um, it doesn't allow for comments and we like we keep their comments in, in CoreBIS for all the other movements. And at the moment we're doing the 112 outside of Corbies. So at some point being able to incorporate it. But I think we need to think about what the report would look like before you'd be able to add the comments in sort of thing.

Karl Blackler: So, yeah, yeah, yeah, Yeah. Because obviously every every time where every time APRA connect comes out with another table oriented one we would need to discuss how how you you know most likely want to comment that um you know do you want to show all 13 columns and and you know this could be quite long um and then comment this month last month

yeah yeah I don't know how many rows maximum you guys are uh would have on on. So the 112 probably only like 4 or 500 most probably would be the maximum I assume.

But I I think the 112 is going to be expanded to account level in the future is kind of what they're suggesting. So do we wait and see that I guess, yeah,

Kerri McCarron: yeah, once I get up, we're connect efficient enough to be able to accept that data level data.

Karl Blackler: Well this is this from the superannuation side because we're doing work for UM, BT at the moment. for the superannuation, they call it the EDT, which is super data transformation. UM project, so a lot of those tables are are quite large, um originally they were talking about a million rows on some of them, um, but I I believe they've restructured some of them to be um you know 100,000 I think is the Max on on some of them really. So they're already accepting that through our reconnect. So maybe that's why it's so slow for you guys because they're submitting everything at the same time period.

Identify unused dimensions and measures

Deepak Beereddy: Hi, Karl, Deepak from Bank Australia. So I have a question from back end perspective. So how far is Cortell from setting up the process to identify or monitor the set of dimensions or measures which we are not using anymore because this kind of helps in you know the overall deployment process or you know the cube maintenance and infrastructure point of view not throwing additional RAM. So you know, that's the question for me.

Karl Blackler: So, so reviewing um what you've got in place to see what's not being used is what you're saying and that that that is quite tricky cause obviously you bring things into your base cubes that you may want to use for analysis purposes as well. So in that case, all of those would be tagged as not being used.

Uh, I think. I think also this question probably is a little bit unique to your circumstances as well, but um, going going forward, obviously we have the archiving strategies and things which allow you to drop out some of the data from from the system. So you might want to only keep like a year in the in the system for instance.

We still have all the submission data going back. See from a trend analysis perspective and things you you've still got uh all of that detail, but from our detail detail base and tagged information, we can obviously archive that out to reduce the size of the RAM.

And and I think you also have UH and probably others as well when you go to add a new dimension to a cube, there's a particular procedure that we need to follow to make sure that your server doesn't run out of RAM as you do that process. So we obviously suggest archiving as much as possible before we proceed down that path just to because we're not rebuilds itself it it'd be rebuilds in an unoptimized way and you have to re optimise it at that point. So we load all the data back in, it's gonna exponentially, um, you know, blow up or explode in RAM size, which is, Which is unfortunate. We have looked at ways to automate the optimization, but unfortunately all our efforts to date have not been, um, successful to the same extent as what you can do by right clicking and doing it in the system. So hence we haven't progressed down those roads.

Deepak Beereddy: So if we have a little list of dimensions which uh different end people decide saying we are not using it anymore, uh and if it hand it over to carton can they delete it? Because you mentioned that you know they might be some other consequences in a negative way if you do that.

Karl Blackler: Um, well my question is, is it doing harm by being there.

Deepak Beereddy: I guess as to the question, um you know you could maybe you know some dimensions and measures in deposits and loans for specific because they both being the largest and the biggest cubes. So you know pushing the data to front end is definitely you know space consuming. So that's my whole point from the back end perspective. So this is a question from infrastructure to like how can we reduce the RAM other than archiving?

They're completely blowing it away from, uh, the cube in the 1st place because I apparently have like at least four or five which can be decommissioned. I'm talking about a dimension or a measure.

Karl Blackler: yeah. So, So dimensions generally, uh, don't take up any, any additional RAM. So if you had a cube that had UH-10 dimensions or a cube that had 20 or 30 uh, you'd find that the size would be similar between those two. It's it's really the data that that consumes the data, so it consumes the RAM. So in your case, if you can decommission some of those measures, basically just change your SQL statement or whichever to not load them, then that's. That's as simple as that really. Um, if you don't need, I don't know what what some of those things are, but yeah.

Deepak Beereddy: I wasn't aware of. Maybe I'll get in touch with you or prior Tanya after this meeting and then let's discuss further about that approach.

Karl Blackler: Because removing dimensions from a cube is is kind of major, that's not, it's not a builtin function within the system. We would need to check there hasn't been used previously. You effectively need to delete it and recreate it manually within the system. So it could be time consuming to do that. Um, so I I'd be, I'd be really thinking, is that really worth it? Is this something you you'd wanna do from a from a dollar perspective and a time perspective and it might not be worth it, And if you just change it to to an element called not used? Maybe. Maybe that's maybe that's the answer.

Deepak Beereddy: Yeah. I'll get in touch with, uh, your team after this meeting about this. Thanks. Sounds good. Thanks.

Workflow Updates and Working group meeting

Lydia Xu: this one super quick, just a bonus Tuesdays question, just a very high level because I think in our audit report the auditor actually asked why we not using the system for the monthly on a quarterly basis.

So I'm just wondering if that's a feature that will come very soon so we don't need to do anything else like to address that's been.

Karl Blackler: yeah, everyone is pretty much raised there and the fact that um and and group me if I'm wrong everyone. But, but basically you as you're going through the workflow, pretty much no one submits anything until the very end of the process because they're afraid that once we start locking off data, we can't reload anything. Um, once we start locking our forms, everything gets locked in the system and we and you kind of stuck um. And the only way forward at that point is to do a resubmission and and that's you know, time consuming, etc. So we have taken that on board and we've been, I've probably spent days talking to Bree and hypothesising about how this could work. Um, even then to, you know, do we have different tagging versions or something Like, yeah, it it got quite complex at points and I and I really didn't want it to be complex. Um, so we have I I don't want to spoil everything that we're gonna talk about on Tuesday, but we have, uh, thought about, uh, how we version, um, the forms and the data behind those forms. There are pros and cons with everything that we obviously put forward, but we we feel like this what we're putting forward is still gonna be better than what you'd currently be doing. Which is effectively you're only locking it at the end of the process. So your your monthlies could effectively move and then your monthlies might be different to what you've submitted to D2A. And and we're really we don't wanna be in that situation so we would rather you lock down your forms. But it still may be allowed you to still reload data.

And then we compared between this is what you submitted your monthly and this is what the working version tells us the the values are. These are the differences because you adjusted your tagging or you reloaded data and give you the option to say well you know this form has changed between when I submitted it to to D2A and what this uh is telling me. Do I need to resubmit it? Do I reject it and then you know do it again or like you know, giving you options at that point. So the alternative is we because we we've kind of at this point, we've stopped you loading data, so that the forms don't change.

Lydia Xu: OK. That sounds like some solution is in sight. OK, great. Thanks.

Karl Blackler: So that's what we're gonna talk about on on Tuesday.

We also, um, wanna add um a little bit more functionality like maybe look at tasks by users and things like that, just so that it's a bit more clearer as to who's doing what and also seeing the progress of a task is more easier on those tasks so. At the moment you kind of see the latest status, but you it's almost bringing in some more of the dashboarding type things. You know, having three green dots tells you that it's done and things like that.

Audit Reports

Trent Bennett: I yeah, I'm just wondering if anyone's used the new audit reports that CoreBIS has to provide to the auditors and and what if there's any feedback from the auditors themselves as to how useful they were. Just curious as to whether that was used at all.

Karl Blackler: Great question.

Kerri McCarron: The answer from here is not yet. I've kind of forgotten about them until Karl mentioned them earlier and I made a note to go and have a look at it because we're just in the process of starting to to pull all that stuff together now. So ask me again, in a month or so

Monthly Updates

Karl Blackler: is there anything we can do? Like could we could we um have a monthly session or something you know for an hour where we just go over a few features just to make sure you're aware of the more or have the quarterly cab meetings as opposed to yearly.

Kerri McCarron: the user guides that you send out I I find it hard you know when you when you've done changes the like the release notes I find it hard to conceptualise what they actually would do for us like is there a benefit there for us with those, anything more around again this this is the benefit this is of why why we're doing this this is what you could get out of it or what you could save time or anything like that would be good from my point of view because I read the techo and and it doesn't doesn't really translate easily into me into for me into there's a benefit here we can save time we can save effort or that sort of thing.

Karl Blackler: yeah, maybe maybe we do like a monthly, um, a monthly release notes session. You know we'll put it out there and say we'll run for an hour or whatever just goes through what's changed. We, we currently do that with some of our clients already like Trent I think you know every month we'll go over because um,

yeah, you actually go through and test most of the items Um and some of our other clients do that as well on the call, so you know, we, we could maybe do that bit more, maybe more in a forum like this as opposed to individually, UH, might be a benefit.

Trent Bennett: Could you demo them? Yeah. At these quarterly meetings, just quickly particular point, if someone can see how it's working in a system as opposed to seeing screenshots that that may, that may be helpful. You just say, look, these are the new features or new functionalities or these are things that have changed last quarter. Let's just take a quick look, OK. And it may lead to further questions maybe.

Karl Blackler: Yeah. Cause sometimes it's not obviously immediately obvious to, yeah, yeah, how do you use them or whatever. So that's that's great.

Yeah, thanks for that feedback.

Bree Stickens: that would be good to go through like what we're trying to improve and what's the challenge that the improvement is trying to fix.

Karl Blackler: yeah, I will say that we're probably reducing the amount we're putting out now to what we initially were. Um, we're doing like we, yeah. Anything that's major, obviously APRA Connect and things like that where we work hard to to bring those features in. But um, if there's any enhancements and things, that's generally, uh, in response to someone saying that they need something, it's not something off their own back. Uh, as much as it used to be.

Movement Analysis Defaulting Thresholds

Trent Bennett: Um, uh, Just quickly. Uh to curious point earlier about the movement analysis reports and the possibility of defaulting the dollar and the percentage movements which which I think is really good and and we'd have some, we'd like to say that here are teachers as well I think so defaulting it but then a user could override maybe might be the way to tackle that but while you're thinking about that Karl whether it's then possible to filter on what's returned. So at the moment when you set your parameters you still get all of the data points and the ones that are breached if you're like a are highlighted. Whether there's a way to then just filter to see the ones that that are outside of the parameters just so you can quickly see them as opposed to having to scroll through the whole thing to find out where they are. I don't know if that's easy or not to do but something else to think about while you're thinking about that.

Karl Blackler: yeah that would change the design somewhat on that but but yeah thanks for bringing it up, we can see if we can incorporate it but yeah.

Trent Bennett: Yeah, not a big one, I'm snapshotting at the excel anyway and and applying filter there on the colour anyway so it's not hard to do in Excel. It was just if you could do it in CoreBIS then why not. But anyway,

Karl Blackler: Oh, you've made it. Made it. So I have to do it now because you're saying because you could do it in Excel, and not in CoreBIS.

No worries, We'll have a look at that.