

Product Release Note

Oracle FLEXCUBE Universal Banking

Release 12.0.3.0.0

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1. Release Notes

1.1 Background

Oracle Financial Services Software Limited has developed Oracle FLEXCUBE Universal Banking Solution to enable banks to create a distributed network of branches for effective marketing and efficient handling of customer transactions. Oracle FLEXCUBE Universal Banking is a real-time online solution, enabled for multi-currency, multilingual, multi-entity, multi-instance operations. Its mission-critical and robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

1.2 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle FLEXCUBE Universal Banking 12.0.3.0.0

1.3 Abbreviations

Abbreviation	Description
UDE	User defined Elements
Bills	Various types of instruments which are in general referred as Bills
BIP	Business Intelligence Publisher
BP EL	Business Process Execution Language
BPMN	Business Process Management and Notation
BRE	Business Rules Engine
CPG	Common Payment Gateway
DMS	Document Management System
ELCM	Oracle FLEXCUBE Enterprise Limits and Collateral Management
EOD	End of Day
FATCA	Foreign Account Tax Compliance Act
FCIS	Oracle FLEXCUBE Investor Servicing
FCY	Foreign Currency
IE	Internet Explorer
IPM	Imaging and Process Management

Abbreviation	Description
LDAP	Lightweight Directory Access Protocol
MSAD	Microsoft Windows Active Directory
OD	Over Draft
ODT	Oracle Development Tool
POS	Point of Sale
SSO	Single Sign On
UCM	Universal Content Management
UDE	User defined Elements
UI	User Interface

For module code and description details, please refer Annexure C.

1.4 **Release Highlights**

The scope of the current release Oracle FLEXCUBE Universal Banking 12.0.3.0.0 includes the introduction of new functionality and enhancements to the existing modules, Non-Extensible to Extensible Conversion, INFRA changes and forward porting of applicable fixes related to incidences reported in previous versions. The qualified ELCM release towards the current release is Oracle FLEXCUBE Enterprise Limits and Collateral Management 12.0.3.0.0

Integration testing with Oracle FLEXCUBE Investor Servicing 12.0.3.0.0, Oracle FLEXCUBE Private Banking 12.0.3.0.0 and Oracle FLEXCUBE Direct Banking 12.0.3.0.0 has been completed.

1.5 **Retail Bills - New Functionality**

Retail business is settled through instruments such as Bills and Checks. Retail Bills (RB) is designed to cater to the requirement of Retail business operations. Retail Bills captures and maintains the parameters with respect to the life cycle of the Retail Bills.

The following Instruments are supported by Retail Bills:

- Outward Retail Bills / Checks for Collection
- Outward Checks for Clearing – Post Dated Cheques
- Inward Retail Bills / Checks for Collection
- FCY Checks under Cash Letter Arrangement
- Overseas Checks payable abroad under Collection

The life cycle stages of these instruments are booking, amendment, realization, dishonour, protest and return. System enables bank to finance the instruments and consider for collateral against a limit line of the customer. The automatic batch processes will take care of the activities such as auto realization, clearing contract creation, outward instruments dispatch process and collateralization of instruments waiting to be considered as collateral.

- Maintenance involved :
 - Instrument maintenance
 - Instrument location
 - Instrument status
 - Reason code
 - Product maintenance
 - Notary codes maintenance
 - Rule maintenance
 - Branch parameters
 - Other party maintenance
 - Drawer - drawee combination limit maintenance
- Outward Retail Bills/Checks for Collection
 - Booking , Amendment, Dispatch, Finance, Realization, Dishonour/Protest/Return, Reversal
 - Bulk Contract Input
 - Bulk Dishonour/Protest/Return
 - Bulk Realization
- Outward Checks for Clearing (Post Dated Checks)
 - Booking , Amendment, Finance, Realization, Return, Reversal
 - Bulk Contract Input
- Inward Retail Bills/Checks for Collection
 - Booking , Amendment, Realization, Dishonour/Protest/Return, Reversal
 - Bulk Contract Input
 - Bulk Dishonour/Protest/Return
 - Bulk Realization
- FCY Checks under Cash Letter Arrangement
 - Creation, Amendment, Finance, Reversal, Cash Letter Generation, Cash Letter Realization, Dishonour, Realization
 - Bulk Contract Input
 - Bulk Realization
- Overseas Checks payable abroad under Collection
 - Creation, Amendment, Finance, Reversal, Dishonour/Protest/Return, Realization
 - Bulk Contract Input
 - Bulk Realization
- Others

- Manual Status Change
- BIP Reports
- Advices
- Automatic Processing (EOD and Intraday)
- The RB Module interfaces with the following sub-systems/Modules of Oracle FLEXCUBE
 - Lending (CL)
 - Limits (ELCM)
 - Clearing (CG)
 - Core Services like Currency, General Ledger, End of Day, Accounting Modules

1.6 Enhancements to Existing Modules

1.6.1 Clearing Enhancements

Clearing module is enhanced to generate notification whenever the customer account is credited/debited while booking Outward Clearing and Inward Clearing transactions.

1.6.2 Core Customer Limit Tracking – CASA, CL, FT, PC, RT, SI, UP and TD

- Facility provided to configure amount/currency restriction for the transactions done at the customer level and customer category and to track the same for utilization.
- Facility provided to configure override or error message, when utilization exceeds the restriction amount maintained for the customer in the cycle.
- Facility provided to calculate fee/charge as a certain percentage of the excess utilization/transaction amount in the system for Teller transactions.
- Customer Level tracking support provided in the below modules:
 - Fund Transfer
 - Standing Instruction
 - Term Deposit Operations
 - Payments and Collections
 - Interest liquidation for Current and Savings Account
 - Utility Bill Payments
 - Retail Teller
 - Multi Journal Upload
 - Loans

1.6.3 Core Enhancements

- Unique Identifier value captured during Customer Creation is enhanced to allow up to 30 characters to be input and dependent functions are enhanced to accommodate the increased length.
- Core service is enhanced to generate notification whenever there is a change in the Currency Exchange Rate (Spot Rate). This notification will be triggered on authorizing the rate maintenance for consumption by external systems.

1.6.4 Current and Savings Account Enhancements

1.6.4.1 Transaction restrictions for CASA accounts

- Facility provided to restrict the number of transactions that can be done for a specific type of transactions in a given period for an account through various channels.
- Frequencies of the restrictions vary based on the type of account and also provided the facility to relax the restriction for a given account based on the request from the customer.

1.6.4.2 Account linkage cover account sweeps

- Facility provided to initiate the sweeping from cover accounts/auto TDs/Linked TDS, only if the flag 'Consider for Cover Sweeps' is enabled for the transaction code used in the debit transaction
- A new flag 'Consider primary account minimum balance for sweep' introduced at account class level. Sweeping from cover accounts will be done in such a way that the primary accounts will retain the minimum balance after the debit transaction, if the balance is available in Cover Accounts

1.6.4.3 CASA Notification

- CASA module balance notifications facility is enhanced to provide the transaction details for various debit/credit transactions happened through different modules / channels to a CASA account.

1.6.4.4 CASA Amount Block

- Facility provided to impose the amount block based on the funds sufficiency check.
- Provided facility to initiate, amend, release and track the amount block request arises from the channels and confirm the same
- A facility added in the GI to process the file based amount block creation, amount block modification & release requests from channels.

1.6.4.5 Virtual Accounts for Customer Account

- A facility to create Virtual Accounts for the existing customer accounts has been introduced. The created virtual account number can be used instead of customer account number to post credit transactions through RT, FT, PC & ATM modules. Virtual accounts can also be created from external systems and using Generic Interface. Virtual account will become inactive if there is no credit transaction using that virtual account number for the specified period.
- Virtual Account number and Virtual Account name has been introduced in the Account Transactions & Transaction Enquiry screens
- Facility provided to configure the charges based on number of virtual accounts created for a customer account.
- Enhanced the existing adhoc statements to include the Virtual Account Number, Name and also added the statements based on Virtual Account Number.

1.6.5 ELCM Enhancements

1.6.5.1 OD Service Fee

- Enhanced facility creation screen to configure the charges for over draft Service Fee for Facility Creation, Facility Limit Increase, Facility Renewal and Facility Expiry.
- Charges will be collected based on the fee calculation account specified in the facility maintenance screen.

1.6.6 FATCA Enhancements

1.6.6.1 Foreign Account Tax Compliance Act (FATCA) Phase – 2

- Foreign Account Tax Compliance Act (FATCA) is a US legislation aimed at stopping tax evasion by entities liable for US tax. The phase -1 of FATCA changes was released in previous release and handled the customer due diligence and classification. The phase – 2 changes for implementing FATCA involves the following:
- Customer due diligence and classification changes due to changes in legislation since last release.
- Ability to classify BICs, Bank directory and clearing banks to appropriate FATCA classifications.
- Ability to indicate certain banks as US withholding agents.
- Ability to indicate that certain customer's wants the bank to withhold on their behalf.
- Global Intermediary Identification Number – Upload of IRS issued GIINs and validation of GIINs during customer classification.
- Facility to mark certain products, account classes and instruments as US sourced and indicate whether balance inclusion and grandfathering is applicable to those products.
- Extract accounts, contracts and portfolios (obligations) for customer and track them.
- In IC, new SDEs are introduced to compute FATCA tax and liquidate the tax.
- In Tax module, new rule engine has been provided to define whether a FATCA withholding tax is to be collected, not collected or referred for manual intervention.
- Facility to refer a transaction for manual withholding decision.
- Audit Log for FATCA tax withholding.
- FATCA features defined above are available across the following modules:
 - Current Accounts and Savings Accounts.
 - Interest and Charges
 - Funds Transfer
 - Payments and Collections
 - Standing Instructions
 - Corporate Deposits
 - Money Market
 - Foreign Exchange
 - Corporate Teller
 - Securities Repo
 - Securities
 - Retail Teller.

1.6.7 Funds Transfer Enhancements

1.6.7.1 FT Notifications

- Enhanced to generate the Funds transfer notifications in the following cases

- Future dated FT
- Split Liquidation
- Normal liquidation
- Reversal of FT

1.6.7.2 FT transaction through Virtual Accounts

- FT will allow credit to a Virtual account which in turn derives the actual account.
- This will be supported through all channels
- Settlement and messaging will not have any impact on showing the account details

1.6.8 INFRA Enhancements

1.6.8.1 Multiple records view from summary screen

- Facility provided to select multiple records from summary screen and view the detail records through a single detail screen launch having an option to navigate.
- This feature empowers the user to select the multiple records and navigate without double click on each record to view the details.

1.6.8.2 Summary Screen Search Field Count Changes

In extensible summary screens, there shall be no restriction on the count of the fields in a summary screen's query section. This feature removes the restriction of having only 14 fields in the screens query section.

1.6.8.3 Upload Source Preferences Changes

Upload source preferences which was currently maintained at Module, is enabled to maintain at function Id allowing each function Id to override the Module level preferences if required.

1.6.8.4 Formatting the Display of Number Fields

The number fields which are shown as plain numbers will be formatted either in Million Format/Lakh Format based on user preference for better readability. The number fields should be marked for formatting from ODT during screen design.

1.6.8.5 Restriction of Debug Window Option

The Debug Window option available on the landing page shall be restricted. Users who will have the Front-End Debug enabled from User maintenance screen only will have the option of Debug Window on Landing Page.

1.6.8.6 Browser Zoom-In Support

The browser zoom-in support has been provided. On browser zoom, the contents on the screen shall also be zoomed accordingly.

1.6.8.7 IE-11 Browser Compatibility Changes

The application is qualified on browser Internet Explorer 11 Version.

1.6.9 INSTALLER Enhancements

1.6.9.1 Application Deployment in Weblogic

Installer provides an option for creating the resources required for deployment of application, deploying the application on Weblogic in both full or patchset mode.

1.6.9.2 Application Deployment in WebSphere

Instead of manually deploying the application in Websphere server, Installer provides an option for deploying the application in full or patchset mode in Websphere server.

1.6.9.3 FCIS Insulation support

Installer is enhanced to configure and build FCIS, FCUBS and Gateway EAR with Insulation plug-in.

1.6.10 Interactions – Spend Analysis Enhancements

- Spend Analysis is enhanced with the ability to define multiple “Sub Classes” for a “Spend Class”. The definition of “Sub Classes” can be done by a bank user and channel users.
- Spend Analysis Rule Engine is enhanced to categorize Spend entries based on System-defined Spend Classes and Sub classes. Channel user’s ability to re-categorize Spend entries is enhanced to include sub classes as well.
- Splitting of a Spend Entry into multiple Spend Entries and classification of the same will be made possible.

1.6.11 Interest and Charges Enhancements

1.6.11.1 OD Service Fee

- New charge basis introduced in IC module, to collect the charges for over draft Service Fee for Facility Creation, Facility Limit Increase, Facility Renewal and Facility Expiry.
- Charges will be collected based on the fee calculation account specified in the facility maintenance screen.

1.6.12 Loans Enhancements

1.6.12.1 Topup Loan Request

- Facility provided to define the Loans Topup eligibility criteria at the product definition level. Loan Topup request from the customers will be processed subject to the eligibility conditions defined at product level.
- This feature is available for the Conventional Loans, Loans originated from the Channels, Leasing and Mortgage Loans.

1.6.12.2 Pre-shipment Loan Changes

Facility to capture LC / Purchase order reference number against which pre-shipment loan will be granted to the customer. As a part of the current release, the feature is available for Conventional Loans, Leasing and Mortgages.

1.6.12.3 Interest Rate Pickup

- Facility to create loan account interest rate linked with term deposit interest rate. A loan can be sanctioned with the same interest rate as of the term deposit interest rate by marking the lien on the TD.
- If the linked TD changes, during authorization system will release the old term deposit account and marks a lien on the new term deposit account by the linkage amount. System will start accruals based on the new linked TD interest rate.
- This feature is available for the Conventional Loans, Leasing and Mortgage Loans

1.6.12.4 Interest Payback

- Facility to credit back a portion of Interest income to the customers who have done regular instalment payment as an incentive.
- The number of regular instalments for incentive eligibility can be configured. This Facility is available for Conventional Loans, Leasing and Mortgage Loans.

1.6.13 Origination Enhancements

1.6.13.1 Credit appraisal management System

Facility creation / Amendment

- New process flow is provided to set up a new credit limit, extending the credit limit (amendment on the existing limit) for corporate customers after successful completion of various credit approval stages.
- Functionality is extended to handle multiple facilities creation / amendment on existing facilities in a single application.
- Supporting collaterals and collateral pools are captured in a single window
- Tightly coupled with ELCM and Facilities, collaterals and collateral pool is handed off to ELCM after successful completion of approval process.
- Support to hand off corporate customer details and account details to core.

Facility closure / Transfer process

- New process flow is provided to close the utilized facility / transfer the utilized limit to another facility for the corporate customer.
- Supports to close the underlying collaterals and collateral pool
- Tightly coupled with ELCM and close the facility / transfer the facility after successful completion of the approval process.

Covenant tracking process

- Facility is provided to track the covenants which are linked with facility / collateral and customers. A new tracking task will be initiated during the due date of the covenant
- Covenant tracking supports for periodic revisions

Financial ratio reports / Benchmark reports / BAM reports

- Functionality provided to upload the financial document through the front end
- Front end screen / application is provided to modify the existing financial ratios.
- Facility provided to generate various financial reports over the financial period. It includes Year to Year, Quarter to Quarter reports, comparison reports with pervious / current / next quarters, etc
- Facility provided to maintain benchmark details for the financial elements and generate customer's financial reports against the benchmark to perform credit analysis

1.6.13.2 Lead Management functionality Enhancements

- Corporate users can able to initiate a new loan request against trade instruments through different channel like FCDB which can have further actions in FCUBS trade module, OR module & FCDB.
- To capture leads with new application types, process and track leads effectively

- Support for Corporate prospect (New place holders on the lines of Corporate CIF) from FCDB
- Support for Top up loan request from FCDB.
- Existing lead reports are customized to cater to the above new functionality.
- Audit trail support for Lead screen with overrides.
- Batch Process for OR module to update the lead status automatically.
- FCUBS UDF subsystem is incorporated.
- Support for Term Deposit Leads.
- Lead Id auto generation.

1.6.14 Payments and Collections Enhancements

1.6.14.1 Notifications

- Enhanced support to Notify on success of Payment Consolidation Transaction, Reversal and on split events i.e., both Debit and Credit on two different dates.

1.6.14.2 Purpose Code Maintenance

- PC had the support to only limited set of Standard ISO Purpose Codes. Enhanced the support to maintain user defined set of Purpose Codes including the standard set of ISO Codes.

1.6.14.3 Virtual Accounts

- Enhanced PC module to accept virtual account number for Incoming Payments.
- Support to accept virtual account number in Counterparty account number field for Periodic instructions.

1.6.14.4 SEPA Upgrade from V3.2 to V7.0

- Currently PC supports V3.0 version of SEPA messages and the corresponding processing.
- Enhanced the messages and processing to support SEPA SCT, SDD CORE, COR1, and B2B type of transaction.
The following SEPA versions are supported.
 - Support SEPA SCT Version 4.0, 5.0, 6.0 and 7.0
 - Support for SEPA SDD Core/Cor1 Version 4.0, 5.0, 6.0 and 7.0
 - Support for SEPA SDD B2b version 4.0 and 5.0

1.6.15 Retail Teller Enhancement

Using the purge frame work, purging will be provided for Retail Teller base table.

1.6.16 Standing Instruction Enhancements

1.6.16.1 SI Notifications

Standing Instructions notifications will be generated in case of success, partial execution and Reject.

1.6.16.2 TD Goal Setting through SI

SI enhanced to execute the periodic payments to cater TD Topup. As part of the enhancement only normal one to one payment is allowed.

1.6.16.3 Modification of SI Execution Date and Suspend Execution Flag

- SI instructions will be allowed to modify the first value date which in turn change the next execution date as per the cycle maintained
- SI executions will be allowed to be suspended based on the new flag suspend execution and payment will resume from the current next value date whenever this flag is unchecked.

1.6.17 Settlements Enhancement

1.6.17.1 Swift 2013 Reference Addendum

Enhanced the changes to comply with SWIFTRef 2013, the following updates are provided

- EXCLUSIONLIST file upload
- FIELD A Changes in Bank Plus Directory and IBAN Plus
- FIELD B Changes in Bank Plus Directory

1.6.18 Term Deposit Enhancements

1.6.18.1 Goal Account

- Facility to create a goal account for achieving various purposes likes buying car, purchasing house, buying jewels etc. The facility of opening a goal is available in channels. For an opened goal in a channel, a Goal Tracking Account has been created in UBS.
- Modification of Tenor, Goal amount, Periodic Funding Details, Maturity Instructions and closure of Goal account are supported in the application. UBS will send notification to the channels on closure of Goal account and also if there are no credit activity for the specific time period.
- Goal Account will automatically get closed if there is no credit activity for a specified time.
- The following reports are provided related to Goal Account
 - TD account summary
 - TD Statement of Accounts
 - TD Account Closed Report
 - TD Account Maturity Report
 - TD Account Opened Report

1.6.19 Web Branch Enhancements

1.6.19.1 Telegraphic Transfer Remittance

- During issuance of TT Banks will be able to capture additional beneficiary details and will be able to collect charges by cash for the issuance of the TT against account.
- It will be possible for the Banks to issue multiple TT against either a customer account or for a walk-in customer with multiple beneficiaries respectively from a single TT transaction. The beneficiaries can be in different banks.

- A Test Key will be generated for Inter Bank Outward TT automatically based of the code sharing logic maintained for the corresponding Bank. The Test Key received for the TT messages will be validated automatically for the Inter Bank Inward TT.
- The Banks will be able to register and liquidate interbank TT's using TT Inward Registration screen.

1.6.19.2 ARC Charging Changes

- Enhanced ARC will provide flexibility to define additional differentiating parameters based on which online charges can be defined.
- Facility provided to calculate the charges

1.6.19.3 Notifications for Retail Teller Transactions

- New facility has been provided to send the notification for the transactions done through RT module.

1.6.19.4 Denomination based Exchange Rate Variances

- FCUBS system will have the facility to apply rate variance in terms of amount for different denominations for FX sale and purchase Transactions.

1.6.20 FCUBS-FCIS Data Sharing

- Provision for FCUBS to classify Customers as Investment Customers and those investment customer's data will be replicated in FCIS.
- Provision for Investment Customer's CIF in FCUBS to be closed only after getting intimation from FCIS.
- Provision for sharing Investment Customer's FATCA Classification related information between FCUBS and FCIS. Investment Customer's US-Indicia Flag at FCUBS can be updated from 'N' to 'Y' based on the unit holder information available with FCIS.
- New tab "Investor Services" is introduced to display mutual fund details of investment customer in Customer -360 degree view screens for both Corporate and Retail Customer View.

1.6.21 Functions with Changed Function Code

The following List of Function IDs has been converted to Extensible and non-extensible functions were deprecated.

Deprecated Function ID	New Function ID	Function Description	Module
STDLOCCL	MSDLOCMN	Message Location Maintenance	MS
MSDADVFT	MSDADVFM	Advice Format Maintenance	MS
MSDCHGMN	MSDCHRMN	Message Charges Maintenance	MS
MSDCOMMS	MSDCOMPM	Common Group Message Maintenance	MS
MSDCOMPY	MSDCOMPT	Common Payment Message Type	MS

Deprecated Function ID	New Function ID	Function Description	Module
		Maintenance	
MSDFFT	MSDFFTMN	Free Format Message Maintenance	MS
MSDMCS	MSDMGMCS	Message Media Control Maintenance	MS
MSDMEDIA	MSDMEDMT	Media Maintenance	MS
MSDMPYPR	MSDPMTPR	Common Payment Message Type Preference Maintenance	MS
MSDMSFMT	MSDMDFMT	Message Media Format Maintenance	MS
MSDMSTYP	MSDMSTYM	Message Type Maintenance	MS
MSDMT920	MSDGT920	Generate MT920	MS
MSDMTUDF	MSDRLSTP	STP Rule Maintenance	MS
MSDSWCHR	MSDSWFCR	SWIFT Characters	MS
MSSNOTIF	MSDNOTIB	SWIFT Message Notification Browser	MS
MSDCPYUD	MSDCPGUD	Common Payment UDF	MS
MSDINRUT	MSDQMAP	Message Queue Mapping Maintenance	MS
MSDLOVRD	MSDMLOVR	Email Overrides	MS
MSDPRMAP	MSDPRDMP	Message Product Mapping Maintenance	MS
MSDQUEUE	MSDQMNT	Message Queue Maintenance	MS
ICDSDM	ICDSDMNM	System Data Elements	IC
ICDISFM	ICDISFMT	Interest Statement Maintenance	IC
ICDCHONL	ICDEXTRI	Interest and Charges External Transaction Input	IC
ICDTRNCD	ICDTRMNT	External Transaction Code Maintenance	IC
CLDADCHG	CLDADOCH	Adhoc Charge	CL
CLDADCAU	CLDADOAU	Adhoc Charge Authorization	CL
AEDECGRP	AEDECGRU	End of Cycle Groups	AE
CFDCHGCL	CFDCHGCE	Charge Class Maintenance	CF

Deprecated Function ID	New Function ID	Function Description	Module
CSDOVDMT	CSDOVDME	Overrides Maintenance	SM
CSDRELMN	CSDRELMT	Relationship Maintenance	CO
CSDUAUTH	CSDBLAUD	Bulk Authorization Detailed	CS
EISVWPEN	EISVWPNT	Pending Transactions	EI
SMDPRCDF	SMDPRCDE	Process Definition	SM
STDAMTRN	STDAMTMN	Amount Text Maintenance	CO
STDBREST	STDBRRES	Batch Restriction Maintenance	ST
STDCSCAT	STDCSCAG	Customer Category Maintenance	ST
STDCUREL	STDCULMN	Customer Linkage Maintenance	ST
STDGROUP	STDGRPMT	Customer Group Maintenance	CO
STDRELMT	STDRELMN	Relation Maintenance	ST
STSWUNAT	STSVWPEN	Pending Maintenances	ST
CFDACFCL	CFDXACFC	Accrual Fee Class Maintenance	LD
CFDADFEE	CFDXADFE	Ad hoc Charges	LS
CSDADMIN	CSDXADMN	Administrator Maintenance	LS
CSDCCYLM	CSDXCCLM	Corporate Deposits Currency Limits Maintenance	LD
CSDDIAEV	CSDXDAEV	Diary Event Maintenance	LS
EISVWPEN	EIDVWPNT	Pending Transactions	EI
GLDWBAL	GLDXWBAL	GL Balance Enquiry	GL
RECEXTAC	RECXTACC	Reconciliation Details	NR
REDSTMIN	REDXSTIN	Reconciliation External Statement Input	NR
REDEXTAC	REDXTACC	Reconciliation External Account Maintenance	NR
STDCARDA	SWDCARDA	Card Account Details	SW
STDCUSTM	SWDCUSTM	Card Customer Maintenance	SW

Deprecated Function ID	New Function ID	Function Description	Module
SWDUPDET	SWDUTLPR	Utility Provider Details	SW
ACDMUNCL	ACDUNFDR	Uncollected Funds Release	CASA
CLDACHST	CLDACHTY	Account History.	CL

2. Components of the Software

2.1 Documents Accompanying Software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link http://docs.oracle.com/cd/E53393_01/homepage.htm

2.2 Software Components

Software Components of Oracle FLEXCUBE 12.0.3.0.0 that form part of this release are as follows:

- Host
 - UI Components (JS,XML)
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - Reporting Components(Data models(xdm), Reports(xdo and rtf))
 - Process Framework components (BPEL,BPMN,BAM,BRE)
- New UI Application Server
 - Java Sources
 - Configuration files used for deployment
- Interface
 - Clearing interface sources
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - ASCII interface sources
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - ODI interface
 - Stored Procedures (Packages, Views)
 - Models, Scenarios
- Branch
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - UI Components (JS,XML)
 - Java sources
- Gateway
- Java application layer

- Java sources
 - Configuration files used for deployment
- Messaging layer
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Services
 - The WSDL files for the service supported
 - The XSDs of the messages involved
 - Structure (dictionary) of the XSD documented as excel sheets (Message-dictionary-xls)
 - The service documents – describing the services
- Adapters
 - Oracle GL Adapter
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - Java sources
 - Oracle MANTAS Adapter
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - UI Components (JS,XML)
 - Oracle BIB Adapter
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - Java sources
- Conversion Utilities
- Installation utilities
 - Front end based installation for host
 - Front end based installation for branch database
 - Front end based installation for branch front end
 - Script based installation for interface backend
 - Script based installation for interface application server components
 - Front end based installation for Gateway backend
 - Script based installation for gateway application server components
 - Installation documents for
 - Oracle FLEXCUBE Installer documents
 - Gateway
 - Switch Interface
- SMS Related Components
- Oracle FLEXCUBE Information Server
 - Stored Procedures (Packages, Functions, Procedures, Views)
 - Repositories and pre-defined Reports
- Online Help Files

3. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Application server	List of operating systems are listed below the table	Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.7 Update 51
				Open Symphony Quartz	2.1.7
				IBM websphere Application Server with inbuilt JVM (IBM JDK)	8.5.5.1
				IBM Websphere MQ Server	7.5.0
				Oracle WebCenter Imaging	11.1.1.7.0
		Database Server		Oracle 11g R2 RDBMS Enterprise Edition	11.2.0.3.0
		Reporting Server		Oracle BI Publisher 11g	11.1.1.7.0
		FLEXCUBE Information server		Oracle Business Intelligence Enterprise Edition 11g (OBIEE)	11.1.1.7.0
		Client Machines	Windows 7	Internet Explorer	8.0/9.0/10.0/11.0
				Mozilla Firefox	26

Component	Deployment option	Machine	Operating System	Software	Version
				Opera	18.0.1284.68
				Apple Safari	5.1.7
				Google Chrome	31.0.1650.63
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Client Machine	Windows 8	Internet Explorer	11.0
		Single Sign On Server	List of operating systems are listed below the table	JDK 1.7	JDK 1.7 Update 51
				Weblogic	10.3.6
				RCU Utility (Windows)	11.1.1.7.0_32
				Oracle Identity Management	11.1.1.5.0
				Oracle SOA	11.1.1.7.0
				Oracle Identity And Access Management	11.1.1.5.0
				Oracle Webtier Utilities	11.1.1.6
				Oracle Webtier Utilities Patch	p14264658
				Oracle Webgate	11.1.1.5
				OID Connector [File Name: OID_904140.zip]	9.0.4.14
	UI Decentralized	Branch Application Server -	Windows Server	Apache Tomcat	7.0.41

Component	Deployment option	Machine	Operating System	Software	Version
	branch	Decentralized	2008 R2		
		Database Branch for Decentralized mode	List of operating systems are listed below the table	Oracle 11g R2 RDBMS Enterprise Edition	11.2.0.3.0
Oracle FLEXCUBE Universal Banking BPEL/BPMN Processes and Process Framework	UI	Application server	List of operating systems are listed below the table	Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
				Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	11.1.1.7.0_32
				Oracle SOA Suite 11gR1, Oracle BPM Suite 11gR1	11.1.1.7.0
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server		Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
	HTTP Servlet (incoming)			IBM websphere Application Server with inbuilt JVM (IBM JDK)	8.5.5.1
	EJB (incoming)				
	MDB (incoming)	Integration Server		Oracle WebLogic Server 11g R1 (JDK 1.7 Update 51)	10.3.6
				IBM Websphere MQ Server	7.5.0
	Notifications (outgoing)	Integration Server		Oracle WebLogic Server 11g R1 (JDK 1.7 Update	10.3.6

Component	Deployment option	Machine	Operating System	Software	Version
				51)	
				IBM Websphere MQ Server	7.5.0
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server		Java HotSpot(TM) JDK	JDK 1.7 Update 51
				Apache Ant	1.7.1

Compatible operating systems are as follows

1. Linux X86-64
2. HP-UX Itanium
3. IBM AIX on Power Systems (64 Bit)
4. Microsoft Windows x64 (64 Bit)
5. Oracle Solaris on SPARC (64 Bit)

Oracle FLEXCUBE Universal Banking application is available in Oracle Software Delivery Cloud for the above Operating Systems

Note: During the testing exercise the Operating System used for the various components was Oracle Enterprise Linux Server 6.4 (x86 64 Bit).

4. Annexure – B: Third Party Software Details

Vendor Name	Licensed Technology	Version
Apache	Ant	1.7.1
Apache	Apache Commons Transaction 1.2	1.2
Apache	Apache POI	3.8
Apache	Apache XMLBeans	2.3
Apache	Commons Codec	1.2
Apache	Commons Pool	1.2
Apache	Commons-Collections	2.1
Apache	Jakarta Commons Http Client	3
Apache	Log4J	1.2.16
Apache	Xalan	2.7
Apache	commons-io-1.2.jar	1.3
Apache	dbcp (commons-dbcp-1.2.1.jar)	1.2.1
Apache	xercesImpl.jar	2.8.1
Fontbox	Font box	0.1.0
MetaStuff, Ltd.	Dom4j	1.6.1
Terracotta, Inc.	Quartz	2.1.7
PDFBox	PDFBox Library	0.7.3
Sean Owen	PJL Compressing Filter	1.7
Apache	xml-commons-resolver	1.1
The Apache Software Foundation	Apache Commons Logging	1.0.4
Apache	Apache Commons Net	2
The Apache Software Foundation	commons-discovery-0.2.jar	0.2
Apache	xml-apis.jar	1.3.03

Vendor Name	Licensed Technology	Version
Apache	Commons File Upload	1.2
Sun	Swing Layout	1.0.4
Yahoo	YUI Compressor	2.4.7
Apache	serializer-2.7.0.jar	2.7
SLF4J	slf4j-api-1.6.1.jar	1.6.1
SLF4J	slf4j-log4j12	1.6.1
Sun	jta-1.1.jar	1.1
Sun	javax.ws.rs_1.0.0.0_1-1-1.jar	1.1.1
Eclipse Foundation	Eclipse Link	2.1.3

5. Annexure – C: Module Code and Description

Module Code	Module Description
AM	Asset Management
ATM	Auto teller machine
BC	Bills & Collections
CASA	Current and Savings accounts
CD	Corporate Deposits
CE	Core Entities
CI	Islamic loans
CL	Consumer Lending
CN	Collection
CO (Core)	FLEXCUBE Core
CS	Core Services
DE	Data Entry
DL	Deposit locker
DS	Delivery System
DV	Derivatives
ED	Exchange Traded Derivatives
EG	Enterprise GL
FA	Fixed Assets
FC	FLEXCUBE Corporate
FGL	FLEXCUBE General Ledger
FI	Islamic Fixed assets
FT	Funds Transfer
FX	Foreign Exchange

Module Code	Module Description
IA	Islamic Asset Management
IB	Islamic Bills for collection
IC	Interest & Charges
ID	Islamic Derivatives
IF	Interface
II	Islamic ILM
ILM	Integrated Liquidity Management
IN	Intermediary
IP	Islamic Profit
IRM	Industry Reference Model
IT	Interactions
IV	Inventory
IZ	Islamic Securitization
LC	Letters of Credit
LD	Loans and Deposits
LE	Leasing
LI	Islamic letter of Credit
LM	Limits Maintenance
LQ	Liquidation Management
LS	Loan Syndication
MF	Micro Finance
MIS	Management Information System
MM	Money market
MO	Mortgages
OR	Origination

Module Code	Module Description
OT	Options
PC	Payments & Collections
PD	Post Dated Cheques
RB	Retail Bills
RE	Nostro Reconciliation
RP	Relationship Pricing
SE	Securities
SF	Structured Deposits
SI	Standing Instructions
SW	Switch Gateway
TD	Term Deposit
WB	Web Branch
WF	Work Flow
XP	Expense Processing