

Product Release Note  
Oracle FLEXCUBE Enterprise Limits and Collateral Management  
Release 12.1  
[March] [2015]





Oracle FLEXCUBE Enterprise Limits and Collateral Management  
Release Note  
[March] [2015]  
Version 12.1

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# 1. Release Note

## 1.1 Background

Oracle FLEXCUBE Enterprise Limits and Collateral Management is an enterprise application that enables banks to manage their exposure by centralizing limits definition process and collateral management, and effectively managing the underlying documentation. It is a real-time, solution for exposure tracking, credit facility creation and renewal, collateral pooling and collateral valuation and is enabled for multi-currency, multi-entity, multi-instance operations. Built on SOA, Oracle FLEXCUBE Enterprise Limits and Collateral Management offers strong integration capability to coexist with the existing application landscape.

Oracle FLEXCUBE Enterprise Limits and Collateral Management 12.1 is enhanced on the Base Version of Oracle FLEXCUBE Enterprise Limits and Collateral Management 12.0.0.0.0.

## 1.2 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle FLEXCUBE Enterprise Limits and Collateral Management 12.1.

## 1.3 Abbreviations

Abbreviation	Description
UDE	User defined Elements
BIP	Business Intelligence Publisher
BPEL	Business Process Execution Language
BPMN	Business Process Management and Notation
BRE	Business Rules Engine
CO	Core Services
CPG	Common Payment Gateway
DMS	Document Management System
ELCM	Oracle FLEXCUBE Enterprise Limits and Collateral Management
EOD	End of Day
LM	Limits and Collaterals
FCY	Foreign Currency
RG	Reports

Abbreviation	Description
IE	Internet Explorer
OD	Over Draft
ODT	Oracle Development Tool
OR	Origination
SMS	Secure Management System
SSO	Single Sign On
UCM	Universal Content Management
UDE	User defined Elements
UI	User Interface

## 1.4 **Release Highlights**

The scope of the current release Oracle FLEXCUBE Enterprise Limits and Collateral Management 12.1 is mainly focused on Process enabling long duration Limits & Collaterals Management transactions; Integrated & Factory shipped Analytics and Enrichment of base ELCM functionality. Highlights are indicated below

- a. Integrated Credit Desktop
- b. Credit Appraisal Management process flows
  - Facility Creation/Amendment
  - Facility Transfer/Closure
  - Covenant Tracking
  - Collateral Creation
  - Limit Review
- c. Pipeline analysis
- d. Economic dependency analysis
- e. Headroom Analysis
- f. Enhanced Guarantee support
- g. Centralized Alert Framework
- h. FIS based data mart and canned dashboards

## 1.5 **New Modules**

The following New Modules have been introduced.

### 1.5.1 **Oracle FLEXCUBE Development Workbench**

- Oracle FLEXCUBE Development Workbench tool helps in developing FLEXCUBE components.

- ODT assist developers in designing screens with the capability of generating front end scripting files, PL/SQL Packages, java, Static data scripts, XSDs, Excel templates and html files.
- ODT tool can be used to save test plans and to execute the test cases. This is very helpful for unit testing, where they did not maintain for every release. User can execute the Run Charts & proceed with transactions.

### **1.5.2 FLEXCUBE Information Server Data Mart for Enterprise Limits and Collateral Management**

FLEXCUBE Information Server Data Mart for Enterprise Limits and Collateral Management will provide OBIEE based graphical reports to ELCM customers. The reports will be categorized as Limits Reports, Exposure Reports, Overdue Reports and Others. These reports will help the customer's management team to quickly understand the trends in their business and take the necessary actions to modulate the business in accordance.

## **1.6 Components Included with the License**

Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) contains the following components, all of which are restricted for use only with ELCM:

- Oracle FLEXCUBE Universal Banking Base
- Oracle FLEXCUBE Universal Banking Integration Gateway
- Oracle FLEXCUBE Universal Banking Process Framework Base
- Oracle FLEXCUBE Universal Banking Credit Line Origination

The following Product/component are included and shipped for restricted use with Oracle FLEXCUBE Information Server Datamart for Enterprise Limits and Collateral Management license:

- Oracle FLEXCUBE Information Server Base for Universal Banking

### **1.6.1 Process Management**

#### **1.6.1.1 Process enablement of ELCM transactions**

- Integration of Process Management with ELCM standalone system.
- Comprehensive process enabled customer facility origination, facility amendment, facility review, facility transfer, and facility closure.
- Integrated qualitative analysis, quantitative analysis and risk profiling
- Role based dashboards and queue management
- Integrated document management with support to generate, attach, query and repositonize documents

#### **1.6.1.2 Centralized Alert framework**

- Enhanced the infrastructure to support centralized alerts, where alerts from multiple sources are aggregated, managed and displayed. This comprehensive alert system allows appropriate actions to be performed on the alerts based on alert code.
- Integrated alerts to the calendar, which enables to create, update and delete the notes. In quick glance feature, display the count of notes, reminder tasks, aging tasks, alerts etc., in the calendar.

### 1.6.1.3 Credit Appraisal management

#### Facility Creation / Amendment

- New process flow is provided to create a new credit limit and extending the existing credit limit for corporate customers.
- Tightly integrated with ELCM by ensuring that the Facilities, Collaterals and Collateral Pool details to be directly handed off to ELCM after successful completion of approval process.
- Support to hand off corporate customer details to the core system after approval.

#### Facility closure / Transfer process

- New process flow is provided to close the unutilized facility and transfer the unutilized limit amount to another facility.
- Support to close the underlying Collaterals and Collateral Pool.

#### 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.
- Support for periodic covenant revisions.

#### Financial ratio reports / Benchmark reports / BAM reports

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

### 1.6.1.4 Collateral creation process flow

- New process is provided to create new collaterals through the process framework.
- Tightly integrated with ELCM. After approval, collateral information will be handed off to ELCM.
- Collateral creation process is integrated with CAM process.

### 1.6.1.5 Limit review process

- New Process for tracking/reviewing the limits for the existing customers through Origination framework.
- Support to initiate Limit review task from integrated credit desktop (ICD).
- This Feature also extended to update the limit status as Active/Close/Freeze based on the reviewer decision.

#### **1.6.1.6 Process framework usability changes**

The existing process framework is enhanced to support the below features

- Dashboard Navigations
- Queues and Sub-Queues configurations
- Task Locator in Quick Search
- Integrated with BIP/OBIEE/BAM/UCM Oracle IPM Document viewer

#### **1.6.1.7 Customer economic dependency Analysis**

- In credit appraisal management process, facility is provided to capture the customer's economic dependencies in a various dimensions like supplier's details, customer's details, share holders details, lenders details, borrower details, guarantor details and Stake holder details, etc
- Facility is provided to generate various analysis reports based on the information captured as part of the economic dependencies
- Facility is provided to update the customer's economic dependencies on standalone basis.
- Facility is provided to tag the CIF record and capture the economic dependency of the bank customer as well as the other customers (supplier, lender, borrower, customers, guarantors, stake holders).
- Tightly integrated with BIP interactive reports

#### **1.6.1.8 Pipeline Analysis**

- New facility is provided to generate quantitative and qualitative analysis reports for the prospective customers, based on the financial statements provided and rating provided by the internal / external credit agencies rating.
- New exposure analysis reports are introduced for the for analyzing the facilities which are under processing in various dimensions like currency, country, sector, etc

#### **1.6.1.9 Dashboard Enhancements**

- The existing dashboard functionality is enhanced to provide the updated information to Relationship Manager, Risk Officer and the Bank management based on their role.
- New set of dashboards are provided to bank management, which provides information, based on application category, process stage and currency and also it is segregated based on high profile instances, excess utilization exceptions, and utilizations approaching a threshold Limit.

#### **1.6.1.10 Facility Sanction letter generation**

- In Credit appraisal management process, facility is provided to generate the sanction letter in pre-defined format. This report contains the customer details, facility requested details, underlying collateral and collateral pool details, customer financial details and review comments from various approval authorities



## **1.7 Enhancements to the Existing Modules**

### **1.7.1 ELCM Enhancements**

#### **1.7.1.1 Integrated Credit Desktop (GEDSKTOP)**

Integrated Credit Desktop is a dedicated dashboard that works as one stop solution for all the credit related information. This is a useful feature for credit Relationship Managers and credit officers of banks.

Integrated credit desktop caters to the needs of the credit department of banks by providing access to all credit related information from a single screen. This feature will be useful in proposal analysis of an existing customer when Credit officer or RM may want to access real time credit data of that customer. This dashboard helps them to do a whatif analysis, access real time information of customers and navigate to any warning or alert populated by the system for a given customer.

This dashboard can also be used for triggering a manual review process of the limit line.

#### **1.7.1.2 Exposure Analysis**

Exposure Analysis: A new Exposure Analysis screen is introduced for user to analyze the impact of the facility on the various exposures.

Exposure Dashboard: A new Exposure Dashboard screen is introduced for user to view the exposure against various exposures in a bar chart.

#### **1.7.1.3 ELCM Reports**

Enhanced the existing ELCM reports and also add new report for exception handling in case of Limit Breach. The following reports enhanced in this release

- Overdrawn Lines
- Utilizations Report Date Wise
- Collateral Details Report
- Pool Linkage Report
- Credit Movements Report
- Limit Details Report
- Line Summary Report
- New report Exception Report

#### **1.7.1.4 Customer Linkage to Facility and Collateral**

Introduced support for linking collateral tag to a particular facility.

#### **1.7.1.5 OBIEE Integration**

Comprehensive OBIEE integration with the following functionalities:

- Facility to render OBIEE reports in FLEXCUBE dashboards.
- Facility to define OBIEE dashboards and link it to a specific role.

#### **1.7.1.6 Exposure and Head Room Analysis**

Introduced an option for the user to simulate the impact of line exposure both at 'Credit appraisal process' and 'Host Level'. Below mentioned changes are performed

- Exposure type maintenance
- Sector Industry Maintenance and linkage of customer to a sector/Industry
- Changes in Facility and Track Exposure Maintenance for linkage of exposures
- New screen for exposure analysis and Exposure Dashboard

#### **1.7.1.7 Insurance Details**

#### **1.7.1.8 Usability changes for Insurance details maintenance.**

#### **1.7.1.9 Automated Limit Review**

- Feature to define rules
- Generation of alerts based on the rules maintained on pre-defined frequency
- Ability to act on the alerts and initiate review process

#### **1.7.1.10 Enhancement to Collateral Maintenance**

- Support for multiple collateral types
- Enhancement to collateral screen to capture all relevant attributes for each Collateral Type

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## 2. Components of the Software

### 2.1 Documents accompanying the 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/E59502\\_01/homepage.htm](http://docs.oracle.com/cd/E59502_01/homepage.htm)

### 2.2 Software Components

Software Components of Oracle FLEXCUBE Enterprise Limits and Collateral Management 12.1 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))
- New UI Application Server
  - Java Sources
  - Configuration files used for deployment
- Interface
  - ASCII interface sources
    - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- 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
- 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
- Oracle FLEXCUBE OBIEE Reports
  - Repositories and pre-defined Reports
- Online Help Files

### 3. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Enterprise Limits and Collateral Management	Standalone	Application server	Oracle Enterprise Linux 6.4	Oracle WebLogic Server 11g R1	10.3.6
				JDK 7	JDK 1.7.0_71
				Open Symphony Quartz	2.1.7
				IBM WebSphere AS	8.5.5.1
				Oracle WebCenter Content: Imaging	11.1.1.8.0
				Oracle Database 12c Enterprise Edition	12.1.0.1.0
				Oracle BI Publisher 11g	11.1.1.7.0 with patch 141014
		FLEXCUBE Information server	Oracle Business Intelligence Enterprise Edition 11g (OBIEE)	11.1.1.7.0 with patch 141014	
		Client Machines	Windows 7	Internet Explorer	9.0/ 10.0/11.0
				Mozilla Firefox	26.0
				Opera	18.0.1284.68
				Apple Safari	7
				Google Chrome	40.0.2214.115
		Client Machine	Windows 8.1	Internet Explorer	11.0
Oracle FLEXCUBE Enterprise				Oracle WebLogic Server 11g R1	10.3.6

Component	Deployment option	Machine	Operating System	Software	Version
Limits and Collateral Management BPEL/BPMN Processes and Process Framework	Standalone	Application server (additional Software required for Process Framework )	Oracle Enterprise Linux 6.4	Oracle SOA Suite 11gR1, Oracle BPM Suite 11gR1	11.1.1.7.0
				Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL / BPMN	11.1.1.7.0
Oracle FLEXCUBE Enterprise Limits and Collateral Management	Standalone	Single Sign On Server	Oracle Enterprise Linux 6.4	Weblogic	10.3.6
				Oracle Identity Management	11.1.2.2.0
				Oracle SOA Suite 11gR1	11.1.1.7.0
				RCU Utility (Windows)	11.1.2.2.0
				Oracle Identity And Access Management	11.1.2.2.0 with Patch sets 18333689, 19269297, 18662903
				Oracle Webtier Utilities	11.1.1.7.0
				Oracle Webgate	11.1.2.2.0
				OID Connector	11.1.1.6.0
Oracle	Web services (incoming)	Integration	Oracle	Oracle WebLogic	10.3.6
	HTTP Servlet				

<b>Component</b>	<b>Deployment option</b>	<b>Machine</b>	<b>Operating System</b>	<b>Software</b>	<b>Version</b>
FLEXCUBE Enterprise Limits and Collateral Management Integration Gateway	(incoming)	Server	Enterprise Linux 6.4	Server 11g R1	
	EJB (incoming)				
	MDB (incoming)	Integration Server		Oracle WebLogic Server 11g R1	10.3.6
	Notifications (outgoing)	Integration Server		Oracle WebLogic Server 11g R1	10.3.6

## 4. Annexure – B: Third Party Software Details

Licensor Name	Licensed Technology	Version
Apache	Commons XML Resolver	1.2
Apache	Log4J	1.2.16
Apache	serializer-2.7.1.jar	2.7.1
The Apache Software Foundation	commons-discovery-0.2.jar	0.2
Eclipse Foundation	EclipseLink	2.1.3
Apache	Apache Commons Net	2
Apache	Apache Commons Transaction 1.2	1.2
Apache	commons-io-1.2.jar	1.2, 1.3
Apache	Commons Codec	1.2, 1.3
The Apache Software Foundation	Apache Commons Logging	1.0.4, 1.1
Apache	Commons Pool	1.2
Apache	dbcp (commons-dbcp-1.2.1.jar)	1.2.1
Fontbox	Fontbox	0.1.0
PDFBox	PDFBox Library	0.7.3
Apache	Ant	1.7.1
Apache	Commons-Collections	2.1
Apache	Apache XMLBeans	2.3 & 2.5
MetaStuff, Ltd.	Dom4j	1.6.1
Apache	Xalan	2.7.1
Apache	xercesImpl.jar	2.11
Apache	xml-apis.jar	1.4.01
Yahoo	YUI Compressor	2.4.7



<b>Licensor Name</b>	<b>Licensed Technology</b>	<b>Version</b>
Apache	Apache POI	3.8
Terracotta, Inc.	Quartz	2.1.7
SLF4J	slf4j-log4j12	1.6.1
SLF4J	slf4j-api-1.6.1.jar	1.6.1
Sean Owen	PJL Compressing Filter	1.7
Oracle	Java Transaction API (jta.jar)	1.1
Apache	Commons File Upload	1.3.1
Apache	Commons HttpClient	4.3.3
Apache	HttpComponents Core	4.3.2 (Update to 4.2.4 TPNO 13330)