

Product Release Note
Oracle FLEXCUBE Universal Banking
Release 12.1.0.0.0
[October] [2015]





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Version 12.1.0.0.0

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Table of Contents

1.	RELEASE NOTES	1-1
1.1	BACKGROUND	1-1
1.2	PURPOSE.....	1-1
1.3	ABBREVIATIONS	1-1
1.4	RELEASE HIGHLIGHTS	1-2
1.5	ENHANCEMENTS TO THE EXISTING MODULES	1-2
1.5.1	Core Module Enhancements	1-2
1.5.2	Standing Instructions Module Enhancements	1-5
1.5.3	MIS Module Enhancements	1-5
1.5.4	Interest & Charges Module Enhancements	1-5
1.5.5	Messaging System Module Enhancements	1-5
1.5.6	Signature Verification Module Enhancements.....	1-6
1.5.7	TD Enhancements	1-6
1.5.8	Current and Savings Account Module Enhancements	1-6
1.5.9	Branch Module Enchantments	1-7
1.5.10	Relationship Pricing Enhancement.....	1-9
1.5.11	Funds Transfer Enhancements	1-9
1.5.12	SWIFT 2015 SRG changes.....	1-9
1.5.13	Payments and Collections Enhancements.....	1-13
1.5.14	Clearing Enhancements.....	1-14
1.5.15	Data Entry Module Enhancements	1-14
1.5.16	Foreign Exchange Module Enhancements	1-15
1.5.17	Money Market Module Enhancements.....	1-15
1.5.18	CD Module Enhancements	1-15
1.5.19	Loans Module Enhancements	1-16
1.5.20	Trade Enhancements.....	1-17
1.5.21	PDC Enhancements	1-18
1.5.22	RB Enhancements	1-18
1.5.23	ELCM Enhancement	1-18
1.5.24	INFRA Enhancement	1-18
1.6	RETROFIT ELCM ENHANCEMENTS DONE IN THE STANDALONE ELCM 12.1 RELEASE	1-19
1.6.1	Centralized Alert Framework	1-19
1.6.2	Collateral Creation Process Flows	1-19
1.6.3	Limit Review Process.....	1-19
1.6.4	Customer economic dependency Analysis	1-19
1.6.5	Pipeline Analysis	1-20
1.6.6	Dashboard Enhancements	1-20
1.6.7	Facility Sanction letter Generation.....	1-20
1.6.8	Integrated Credit Desktop	1-20
1.6.9	Exposure Analysis.....	1-20
1.6.10	ELCM Reports	1-20
1.6.11	Customer Linkage to Facility and Collateral Control.....	1-21
1.6.12	OBIEE Integration.....	1-21
1.6.13	Exposure and Headroom Analysis.....	1-21
1.6.14	Usability changes for Insurance Details maintenance	1-21
1.6.15	Automated Limit Review	1-21
1.6.16	Enhancement to Collateral Maintenance	1-21
1.7	ENHANCEMENTS IN PROCESS FLOWS.....	1-21
1.7.1	Retail Loan Creation Process Flow.....	1-21
1.7.2	Enhancements in Custom Task assignment component	1-22

1.7.3	<i>Option for Specifying TAT (Turn around Time)</i>	1-22
1.7.4	<i>Functions with Changed Function Code</i>	1-23
2.	COMPONENTS OF THE SOFTWARE	2-1
2.1	DOCUMENTS ACCOMPANYING THE SOFTWARE	2-1
2.2	SOFTWARE COMPONENTS.....	2-1
3.	ANNEXURE – A: ENVIRONMENT DETAILS	3-1
4.	ANNEXURE – B: THIRD PARTY SOFTWARE DETAILS	4-1
5.	ANNEXURE – C: MODULE CODE AND DESCRIPTION	5-1

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 12.1.0.0.0

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
BPXL	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 12.1.0.0.0 includes the introduction of new functionality and enhancements to the existing modules, Non-Extensible to Extensible Conversion, INFRA changes, retrofit of Standalone ELCM enhancements 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 12.1.0.0.0

Integration testing with Oracle FLEXCUBE Investor Servicing 12.1.0.0.0, Oracle FLEXCUBE Private Banking 12.1.0.0.0 has been completed.

1.5 **Enhancements to the Existing Modules**

1.5.1 **Core Module Enhancements**

1.5.1.1 **Customer Name Field Changes**

- Mandatory field “Short Name” has been made as optional field by introducing a configurable override message.

1.5.1.2 **Multi Factor Authentication**

- Introduced Multi-Factor Authentication that provides further level of authentication apart from the regular user id and password authentication. The MFA token or PIN is generated just before the authentication is required and expires in a few minutes. MFA limits would indicate the limit above which MFA is required.

1.5.1.3 **Multi Country Changes**

- Country code is an existing field in branch parameter maintenance which is made mandatory. It ensures that every branch is assigned to a country. Validation is brought in to restrict transactions between branches belonging to different countries. Provision is given

for defining different values for spot days and settlement days for the same currency based on the country where the currency is being used. Country wise currency pair definition is also possible. Exchange rate propagation is restricted within branches belonging to a country.

1.5.1.4 FATCA Phase3

The following changes are provided as part of FATCA phase 3:

- A new screen is introduced to view the FATCA audit log.
- FATCA referral processing screen is enhanced to allow users to choose the payment product to be used for transferring referred tax amounts. As a result, the facility to define referral products would be removed from bank parameter maintenance screen.
- Whenever, a customer is picked up for classification, the associated documents required will be automatically linked to the classification record.
- Customer classification will be recorded as part of FATCA audit log record. Customer classification will get new fields to capture IGA domicile country status.
- New SDEs to reference the customer's classification, IGA domicile status are provided.
- To report FATCA related information, a new maintenance for income codes is provided. Further a batch is provided to extract data and store for reporting purposes for customers.

These changes will help in complying with the regulatory requirements of FATCA in an effective manner.

1.5.1.5 Customer Limit Functionality

- The existing core customer limit functionality is enhanced to support ad-hoc period and to restrict the transaction based on the previous number of working/calendar days from the current system date.

1.5.1.6 Additional Fields in Customer screen

- Field 'Tax Identification Number' made available at customer creation main screen. Additional search criteria introduced at customer summary screen (STSCIF).

1.5.1.7 IBAN Changes

- Changes are done to support BBAN format mask maintenance along with auto generation of BBAN/IBAN. BBAN formats will support parameters for Account type, National identifier & Number of account holders. Enhancements will help in auto generating IBAN numbers based on various formats required for different countries.

1.5.1.8 Core Memo Instructions

- Module Code field introduced to enable user to maintain instructions for a particular module.
- On press of F6 key, instruction pertaining to that particular customer, function ID and module is shown.
- Overrides functionality is enhanced for specific CL screens at the moment.

1.5.1.9 Force Debit against Uncollected Funds

- Feature to allow Banks to restrict the usage of uncollected funds that are to be released for the day until the Inward return file is received. This enhancement allows any debit transactions initiated from Branch over the counter or through Inward Clearing to utilize the uncollected funds when the transaction amount exceeds the account balance by doing the force debit against the uncollected funds .Whereas any debit transaction initiated from e-channels like Internet banking, mobile banking etc would be restricted from utilizing the uncollected funds (available for the day) till the Inward return transactions are processed

1.5.1.10 Customer Landing Page Enhancements

Existing feature of customer landing page has been enhanced as follows

- Customer Query Interaction
 - To search the customer based on Customer Number, Customer full Name, Mobile Number and Identifier Value.
 - To provide on click sorting mechanism for Customer full name and Customer Number
 - Support for launching Customer Master, 360 degree view and Instruction Maintenance screen
 - Provide Quick links to open new account for various products
 - List of products available for the customer id displayed in tabbed format
- CASA
 - Facility provided to view list of CASA accounts for the customer
 - Facility provided to view customer memo/alerts and conversations
 - Facility provided to view Account details information of a particular account
 - Facility provided to launch Balance enquiry, Cash Deposit, Funds Transfer Request, Account Master, Cash Withdrawal, Cards and Cheque Books screens under Quick Links Section
- Term Deposit
 - Facility provided to view list of TD accounts for the customer
 - Facility provided to view customer memo/alerts and conversations
 - Facility provided to view Account details information of a particular account
 - Facility provided to launch Deposit Master, Balance Query, Deposit Redemption, and Deposit Audit Trail screens under Quick Links Section
- Recurring Deposit
 - Facility provided to view list of RD accounts for the customer
 - Facility provided to view customer memo/alerts and conversations
 - Facility provided to view Account details information of a particular account
 - Facility provided to launch Deposit Master, Deposit Schedule Enquiry and Deposit RD Payment screens under Quick Links Section
- Loans
 - Facility provided to view list of loan accounts for the customer
 - Facility provided to view Account details information of a particular account
 - Facility provided to launch Contract Master screen under Quick Links Section
- Foreign Exchange
 - Facility provided to view list of Contracts for the customer

1.5.1.11 Role based authorization matrix support for host transactions

- Product Transaction Limits Maintenance has been enhanced to support role based authorizations i.e. against each level it will be possible to configure specific user roles who should authorize the transaction
 - Option to configure sequential or non-sequential authorization workflow
 - Option to configure alternate authorization workflow for contingencies
 - Support to authorize multi-branch transactions
 - Final authorization will be supported from the contract screen

1.5.2 Standing Instructions Module Enhancements

- Intra-day Sweeps
A facility is provided to execute specific sweep instructions during the day (currently it is done only on EOD).
Intra-day standing instructions executed as part of the latest execution for a group during the intra-day sweep process can be reversed also.
- Range Balancing Sweeps
Facility is given to sweep funds from one account to another account based on the maximum and minimum balance limits

1.5.3 MIS Module Enhancements

- Facility for creating an allowed list of MIS codes for a product and MIS class combination (or account class and MIS class combination) for a given branch is provided. At the time of transaction input or account creation, the MIS codes would have to be picked up from an allowed list.

1.5.4 Interest & Charges Module Enhancements

- Minimum & Maximum Variance: A facility is provided to maintain minimum and maximum variance for a product and currency combination.
- Minimum & Maximum rate Control: Introduced a facility to maintain Minimum and Maximum rates at IC product level for controlling user input risk.
- IC Average Balance: New SDEs are provided which can be used to define IC rule for applying charge for non-maintenance of average balance for two consecutive months.
- Split Interest Adjustments: A feature is provided to split interest adjustment during back value dated interest recalculation if required.
- Accrue on Holiday: The feature of posting accrual entries for holiday consolidated/day wise split is enhanced such that user can activate this feature for specific/required branches.

1.5.4.1 Interest Rate Change Validations

- Interest rate change in TD & CL contracts enhanced to support additional validations
- Dual authorization supported for these validations including maintenance screens

1.5.5 Messaging System Module Enhancements

- The system is enhanced to prompt the user to confirm if the advice was successfully printed on the first print.
- The word 'Reprint' is printed on the advice if duplicate prints are fired for the same advice.

1.5.6 Signature Verification Module Enhancements

- Introduced a facility to maintain instructions for signature verification based on amount slabs. During transaction input, based on the transaction amount system will display only eligible signatories for Retail Modules.
- Enhanced SV module to view all the signatures linked to account in one single page. The hot key F12 is provided to view signatures. This facility is available in transaction screens and in all the screens where customer account is present as a field.
- Enhanced to support customer level and account level signatures verification from external systems

1.5.7 TD Enhancements

1.5.7.1 Penalty rate factor

- Facility to maintain the pre-closure factor for a term deposit account based on the TD completed period percentage
- Facility provided to choose whether the pre closure factor should be applied based on
 - Account Opening date
 - Latest effective date.

1.5.7.2 Rollover with Additional Funds

- Facility to rollover the term deposit with additional amount is introduced
 - This supported for both manual and auto rollover cases
 - Additional amount and source can be provided during TD booking, maintenance or manual rollover

1.5.7.3 Minimum Balance

- Provision to maintain different minimum balances based on the facility provided to the CASA account.
- Minimum Opening Balance and Minimum Balance can be maintained for different combinations for the following facilities of the CASA account.
 - Passbook
 - ATM
 - Direct Banking
 - Cheque Book

1.5.8 Current and Savings Account Module Enhancements

1.5.8.1 Alternate Branch Code Changes

- The system is enhanced to accept Alternate Branch Code up to five characters.
- The account mask maintenance is enhanced to accept alternate branch code as part of the mask
- The account number generation logic is enhanced to generate unique serial numbers based on the Alternate Branch Code.

1.5.8.2 Debit/Credit with Additional Override

- New account statuses introduced in CASA namely – Debit Override & Credit Override
- Transactions to the accounts will raise additional overrides based on the new account status

- Transaction code level configuration to scope the override for online , batch or both types of transactions

Support to have different treatment for transactions through specific channels through error code conversion

1.5.8.3 Joint Holder Display

- A hot key is provided to display the joint holder names and mode of operation.

1.5.8.4 Maximum Sweep Amount

- Introduced a feature to enable a check on the maximum limit that can be swept from the cover accounts. This limit can be configured per transaction/per day.

1.5.8.5 Passbook Enhancements

- Provision to compress multiple transactions and print a single line on CASA passbook.
 - Provision to maintain limit for unprinted transactions at account class level. If count of unprinted transaction is more than the limit, system to compress transactions.
 - Printing passbook using self service channels such as Kiosk machine.
- Provision to re-print the passbook in case of customer request based on
 - last number of printed transactions e.g. reprinting last 10 transactions
 - Based on the particular date
- Facility to select a account different account for collecting the passbook issue charges.of customer as 'Charge account'
- Facility to enquire Passbook balance.
- Option to generate report to show date wise details of passbook issued to various accounts.
 - Provision to generate the report on ad-hoc basis.
- Option to generate report to show the details of inventory for which Inventory balance adjustment is done.
 - Providing the facility to select the reason for doing inventory balance adjustment.

1.5.9 Branch Module Enchantments

1.5.9.1 Multi level workflow for branch transactions

- Branch workflow maintenance has been enhanced to support multi-level authorization workflow based on transaction amount slabs. For each transaction amount slab it will be possible to define up to 5 levels of authorization roles i.e. against each level it will be possible to configure specific user roles who should authorize the transaction
 - Option to configure sequential or non-sequential authorization workflow
 - Option to configure alternate authorization workflow for contingencies
 - Support to authorize multi-branch transactions
 - Final authorization is supported from the contract screen

1.5.9.2 Cash advance

- New screens are introduced to support disbursement of advances maintained in external system e.g. credit card system.
 - Cash withdrawal and fund transfer to customer account from pre-configured GL would be allowed
 - Support to capture sanction reference number from external system to authorize the contract

1.5.9.3 Cash Transfer to Teller

Enhanced to have a functionality of cash transfer between tellers within a branch, wherein the remitting teller initiates the transfer and receiving teller confirms the transaction.

1.5.9.4 Profit or Loss based on Negotiated Cost

Negotiated cost rate functionality is extended to the following retail FX transactions. Negotiated Rate will be compared with the transaction rate and profit or loss will be booked.

- FX purchase against account
- FX Purchase walk in
- FX Sale against account
- FX Sale Walk in
- Account to Account Transfer

1.5.9.5 Cash pickup Request

A new feature introduced for requesting the 'Cash Pickup' or 'Cash Delivery'

1.5.9.6 Till Vault Closure

- New configurable error message introduced during Till batch closure (TVCL) for checking whether the balance is zero.
- The TVCL screen enhanced to include Authorization of the Till/Vault. The Till/vault would be considered as closed only after the closure is authorized by a checker.

1.5.9.7 Branch Limit Display

- The system is enhanced to display all the Tills which are breaching the limits to the Branch Officer/Branch.
- Information of the Vaults\Tills that are breaching the cash withholding limit is shown in a new Summary screen.

1.5.9.8 Vault Denomination Tracking

The system to be enhanced to perform denomination tracking for the vault

1.5.9.9 Lost Status for Bankers Cheque

- Support to update the status of a Bankers Cheque to 'Lost' from 'Issued' when reported by a Beneficiary or Remitter of the BC. Currently System only supported either cancellation or refund of a Bankers cheque transaction

1.5.9.10 Bankers Cheque Charge Collection

- Flexibility offered to collect charges for Bankers cheque issuance either by cash or by account. With this enhancement, Banks would have the facility to issue Bankers cheque by deducting the customer account and also provided options to collect charges from customer either by cash or from Transaction account or from another account

1.5.9.11 Bankers Cheque issuance with multiple beneficiaries

- There would be an option for issuance of multiple Bankers Cheques for a remitter against multiple beneficiaries. It would be possible for Multi issuance of BC against Customer account, Customer cheque or against GL with the possibility of the beneficiaries belonging to different banks. Currently, no support is available to issue Multiple BCs using a single screen.

1.5.9.12 Bankers cheque issuance - Bulk upload

- Enhanced support for bulk upload facility would be available for issuance of bankers cheque against customer account using an Interface upload

1.5.9.13 Funds Transfer by Cash

- Enhancements to support a Walk-In Customer or an Account holder of the Bank to do international funds transfer by remitting cash in foreign currency

1.5.9.14 Single Stage Conversion

- All branch screens have been converted to follow the single stage flow with a single screen and for subsystems, buttons instead of tabs.
- On rejection by remote auth, the maker must be allowed to make corrections and continue.
- After authorization the maker should not be able to amend fields.

1.5.9.15 De-Centralized Branch

- In the de-centralized branch setup, branch will use the branch database for pickup and LOV instead of the existing function of calling the host.

1.5.9.16 Utility Payments Module Enhancements

- Utility Payments module enhanced to make utility bill payment by In-house / Clearing Cheque

1.5.10 Relationship Pricing Enhancement

1.5.10.1 Special Pricing at Customer Account Level

- Facility is made available to maintain RP Schemes for charge waiver or Discount benefits at the Account level

1.5.11 Funds Transfer Enhancements

1.5.11.1 STP Preferences at the messaging queue level

- Facility is made available to define STP preferences at the messaging queue level for the FT contracts being uploaded from the source. Currently this is not supported and the STP Preferences are defined for a particular Branch Code and Message type combination for FT contracts uploaded from a particular source

1.5.11.2 Cover Match of MT 103 with MT 940 / 950

- Cover matching process enhanced to match an incoming payment message (MT 103) with an account statement message MT 940 (or) MT 950. Currently in FT module, automatic cover matching process is handled as part of STP processing. Similar processing to be done during the cover match of MT 103 when an MT 940 / 950 is received

1.5.12 SWIFT 2015 SRG changes

The following are the changes done in Oracle FLEXCUBE UBS to incorporate the SWIFT 2015 Standard Release Guide changes:

- Payments: Categories 1, 2, 9 and Common Group Changes :
 - Added Letter option "F" to field 59A, Beneficiary Customer in Payments Messages. Removed the free format options from field 50a Ordering Customer and field 59a Beneficiary Customer

Messages Impacted:

- MT 101
- MT 102
- MT 102 STP
- MT 103
- MT 103 REMIT
- MT 103 STP
- MT 202 COV
- MT 205 COV

- Align the existing documentation for field 50F Ordering Customer with the published advanced information for field 59F Beneficiary Customer, regarding information that covers similar business functionality

Messages Impacted :

- MT 101
- MT 102
- MT 102.STP
- MT 103
- MT 103.REMIT
- MT 103.STP
- MT 202.COV
- MT 205.COV
- MT 210

- Added network validated rule to prevent the use of commodities codes XAU (gold), XAG (silver), XPD (palladium) and XPT (platinum) in currency fields
- Commodity code flag added in currency definition screen. This flag can be marked for codes XAU, XAG, XPD and XPT as these codes should not be used in payment message and these codes are not related to currencies

Messages Impacted :

- MT 101
- MT 102
- MT 102.STP
- MT 103
- MT 103.REMIT
- MT 103.STP
- MT 200
- MT 201
- MT 202
- MT 202.COV
- MT 203
- MT 205
- MT 205.COV
- MT 210

- Added a usage rule and clarified the use of the code word INS, when there were multiple previous instructing institutions involved in earlier phases of the payment chain

Messages Impacted :

- MT 103
- MT 103 REMIT
- MT 202
- MT 202 COV
- MT 203
- MT 205
- MT 205 COV

- Added country code HR (Croatia) to the network validated rule that validates the IBAN format and syntax validation in field 59a Beneficiary Customer, subfield Account

Messages Impacted:

- MT103 STP
- MT102 STP

- Added the Chinese CNAPS clearing code in existing lists of clearing codes

Messages Impacted:

- MT 101
- MT 102
- MT 102.STP
- MT 103
- MT 103.REMIT
- MT 103.STP
- MT 111
- MT 112
- MT 200
- MT 201
- MT 202
- MT 202.COV
- MT 203
- MT 204
- MT 205
- MT 205.COV
- MT210
- MT 256
- MT 910

- Added a field 13D Date/Time Indication to the MT 900 Confirmation of Debit and MT 910 Confirmation of Credit
- New fields introduced for GMT/UTC Time Zone in Branch Parameter screen, to define the UTC time zone for the current branch.

Messages Impacted:

- MT 900
- MT 910

- Field 23E: Instruction Code one of the following codes (Error code(s): T47): (CHQB)

Messages Impacted:

- MT101
- MT102 (Field23)
- MT103
- MT103REMIT

- MT 103 REMIT – documentation aligned with FIN validation
- Treasury Markets - Foreign Exchange, Money Markets & Derivatives: Category 3 :
 - Regulatory reporting: Additional jurisdiction codes have been added to the Trade Reporting sequence across a range of category 3 and category 6 messages, to support additional countries and regions that are implementing trade reporting.

Messages Impacted:

- MT305
- MT 306

1.5.13 Payments and Collections Enhancements

1.5.13.1 Restricting Reject Codes for a particular Network

- Feature to restrict the Reject codes for a network and maintain the same reject codes across many Networks. Earlier, in the PC module , one reject code was unique to a network and could be maintained only for one network

1.5.13.2 Auto Rejects Processing with Network specific reject codes

- Functionality to process Auto reject of errors for multiple networks using network specific reject codes .Currently Auto reject processing is done for errors without any network codes

1.5.13.3 Queue action audit details

- Feature to capture the audit log details of the action in a queue for a PC transaction

1.5.13.4 SEPA 2015 changes

- Enhanced messaging and processing support offered to make Payments & Collections module comply with SEPA SCT version 8.0, SDD Core version 8.0 & SDD B2B version 6.0

The following changes are addressed to comply to:

- SEPA SCT Version 8.0 from SEPA SCT Version 7.0
- SEPA SDD Core Version 8.0 from SEPA SDD Core Version 7.0
- SEPA SDD B2B Version 6.0 from SEPA B2B Version 5.0
 - New character set validations added for both SCT and SDD
 - ISO codes and DNOR is removed from the list of reasons for interbank return for SCT, SDD Core and SDD B2B.
 - Message element Original No of Transactions and Original Control Sum is now mandatory in SCT outgoing pain.002 message
 - New Reject Code BE05 is now added as reason for a reject by Creditor Bank or the CSM. This is applicable for SDD Core and SDD B2B
 - For incoming Pain 007 FCUBS will capture the Private Identification details of the Initiating Party. The Private Identification details is related to Either 'Date and Place of Birth' or one occurrence of 'Other'
 - The originator details of the Reversal Reason Information will be Limited to BIC (for the Creditor Bank) or 'Name' (for the Creditor)
 - For message element 'Status Reason Information' usage rule is updated
 - "Status Reason Information" must be present in
 - ✓ 'Original Group Information And Status'
 - ✓ or 'Original Payment Information and Status'
 - ✓ or 'Transaction Information and Status'

- Original Transaction Reference/Payment Method :- Element is now mandatory in SDD outgoing Pain 002 and the value will be 'DD'
- For SDD incoming Pain 007 FCUBS will capture the Private Identification details of the Initiating Party. The Private Identification details is related to Either 'Date and Place of Birth' or one occurrence of 'Other'

1.5.14 Clearing Enhancements

1.5.14.1 Auto Rejects Handling

- Functionality to automatically reject certain specified errors in case of inward clearing transactions

Returns Handling

- Feature facilitating the end to end handling of Inward Returns and Outward Returns.
- In case of Outward Returns Handling, enhancements done to track the returns at Branch level during outward return process and provision to handle presenting Bank Charges .
- Similarly, in case of Inward Returns Handling, there would be facility to track Inward returns in the respective Return GL with provision to handle presenting bank charges and track charges from bank to Income GL. There would be support to handle Inward returns when original parent contract not found

1.5.14.2 In-house Cheque Deposit

- Feature to support to handle In-house cheques using the existing Outward Clearing Transaction screens when float days are maintained or during other exception scenarios

1.5.14.3 Funds Availability Simulation

- Provision to generate a report with account details of the inward clearing cheques that may be returned due to insufficient funds

1.5.14.4 Consolidation Batch

- This feature enables the flexibility to :
 - Pass batch entry for the total number of cheques that are sent out for clearing during outward clearing at branch level
 - Pass the batch entry for the total number of cheques that are returned to Clearing house during Outward return at branch level
 - Upload inward clearing file (including Files received from Clearing house and LOCH file received from other branch) and Flexibility to pass batch entry for the total number of cheques that are uploaded during inward clearing at branch level
 - Upload inward Return clearing file (including Files received from Clearing house and LOCH file received from other branch) and passing of batch entry or the total cheque return amount at branch level

1.5.15 Data Entry Module Enhancements

1.5.15.1 Unbalanced Batch Query

- A facility is introduced to query only the balanced and unbalanced batches in Journal batch browser.

1.5.16 Foreign Exchange Module Enhancements

1.5.16.1 FX Confirmation Changes

- Enhanced system to automatically match the incoming MT300 messages against the existing FX deals by matching predefined field values. Provision is given to manually match the partially matched/unmatched messages. Also, manual un-matching of matched messages is also supported.
- Provided facility for affirmation input /Confirmation waiver.
- Confirmation status will be displayed based on new preference 'Event wise confirmation'.
- Enhanced to send payment messages only if the contract status is 'Confirmed' based on a new preference 'Payment on Confirmation'.

1.5.16.2 FX Netting Changes

- Enhanced Netting functionality to net deals based on deal type, for both auto/manual netting of FX deals.

1.5.17 Money Market Module Enhancements

1.5.17.1 MM Confirmation Changes

- Enhanced system to automatically match the incoming MT320/MT330 messages against the existing MM deals by matching predefined field values. Provision is given to manually match the partially matched/unmatched messages. Also, manual un-matching of matched messages is also supported.
- Provided facility for affirmation input /Confirmation waiver.
- Confirmation status will be displayed based on new preference 'Event wise confirmation'.
- Enhanced to send payment messages only if the contract status is 'Confirmed' based on a new preference 'Payment on Confirmation'.

1.5.17.2 MM Settlement Risk Changes

- During MM Batch, funds in the settlement account will be verified before liquidating a placement deal and contract settlement status will be marked as Pending if funds are not sufficient.

1.5.17.3 Support for Negative Interest Rate

- Benchmark rates like EURIBOR/LIBOR are quoted as negative rates for some currencies, based on current economic conditions. Negative rates are also applicable when banks are maintaining short term deposits with central bank. On long run, banks may pass on this additional interest burden to institutional/corporate depositors. Negative interest rate (fixed rate/floating rate) support is provided for MM module.

1.5.18 CD Module Enhancements

1.5.18.1 Support for Negative Interest Rate

- Negative interest rate (fixed rate/floating rate) support is provided for CD module.

1.5.19 Loans Module Enhancements

1.5.19.1 Summary Screen Changes

- Summary screen enhanced to display only transactions belonging to the logged in branch and this will not display other branch transactions for Officer.

1.5.19.2 Discounted Loans

- Discounted Loans: New formula type is introduced to support discounted loans with multiple schedules. Prepayment, maturity date extension and interest rate change for discounted loans are also supported

1.5.19.3 Schedules Based on Capitalized Moratorium Interest

- Changes are done to consider moratorium interest to be capitalized upfront while building the schedules on disbursement

1.5.19.4 Excess/Lower Payment Adjustments

- Changes are done to adjust excess/short payment to P&L GLs, subject to predefined limits. This can be done based on a particular schedule date.

1.5.19.5 Exponential Interest & Rate conversion

- Exponential method of Interest support covering Simple, Amortized & Discounted Loans.
- Interest Rate Conversion based on :
 - ✓ Float (CDI) rates & basis
 - ✓ Monthly rates

1.5.19.6 Support for Financial Operations Tax (IOF)

- Support for Financial Operations Tax (IOF) deduction based on loan principal schedule amounts and schedule dates.
IOF Payment methods allowed:
 - ✓ Advance Payment (at concession)
 - ✓ Capitalization (lending)

1.5.19.7 252 Days Basis

- Interest & penalty interest calculation based on following days basis is supported:
 - ✓ Working days/252
 - ✓ Working days/360

1.5.19.8 Consolidated Rollover Changes

- Facility for rollover of multiple loans of a customer using a new product

1.5.19.9 Holiday Preferences for Rate Revision

- Provision for separate holiday preference for revision schedules. Holiday parameters are provided at account level also so that modifications can be made at account level.

1.5.19.10 Multiple Settlement Instructions

- Facility to maintain multiple settlement instruction for the same customer and product and select the appropriate one at account level. Additional validation is provided if defaulted settlement accounts are modified by the user.

1.5.19.11 Disbursement of Loan using Cashier's Cheque

- A new settlement mode "Bankers Cheque" brought in Loans payment screen

- A new field to specify which is the issuing branch for the Bankers Cheque.
- The banker's cheque number is defaulted from the available instrument numbers of the issuing branch.
- In the Branch screen the print status (new field) will be unchecked.
When the customer goes to pick up the instrument from the respective branch the user can update the print status to printed.

1.5.19.12 Rollover Limit Expiry Check

- The final limit expiry date is to be calculated taking grace days into account.
- In the facility maintenance screen the grace days will be maintained and the system will arrive at the final expiry date based on the grace days.
- If the "Consider Limit Grace Days" check box is checked at the product level, then during Loan transaction input, the system will check if the maturity date is crossing the final limit expiry date which includes the grace days.

1.5.19.13 Inter Branch Repayment

- The existing Branch Code field in the manual payment, bulk payment and payment simulation changed to User Input Field.
- All the Active and Open Branches will be listed in the branch code LOV.
- When the Loan Branch is different from the login branch, then Inter branch entries will be posted.
- The user level and function ID level Multi Branch access is not needed.

1.5.19.14 Withholding Tax for Loans

- User will be able to maintain different withholding tax percentage for different loan products.
- Whether withholding tax needs to be applied for the customer will be determined at the customer level. New field Withholding Tax added in customer screen.
- During the payment and rollover operations of the loan whenever the interest component is collected, if at the customer level the withholding tax is to be collected and for the component the withholding percentage is maintained then withholding tax entries will be passed.

1.5.19.15 Automatic recovery of AR

- When a cheque is issued by the customer and account is insufficiently funded, system to trigger an automatic loan amount to honor the cheque.
- New field "Deferred Charge" introduced in the components section of the Loans Maintenance screen.
- Automatic liquidation of the charge component will happen according to the frequency maintained at the product level

1.5.20 Trade Enhancements

1.5.20.1 Reversal of LC availment when BC is reversed

- LC, BC modules are enhanced to auto reverse corresponding availments under LC when a BC contract under LC is reversed.

1.5.20.2 Handling of Non Revolving Limit Line in LCs when Shipping Guarantee is linked

- Handling of limit utilization is enhanced to avoid double utilization of non-revolving line when a linked Shipping Guarantee is cancelled upon bill booking under LC

1.5.21 PDC Enhancements

1.5.21.1 Loan creation when a financed instrument is returned

- PDC module is enhanced for automatic loan creation when a financed cheque is returned. Facility provided to verify the customer account balance for recovering the financed amount and create the loan for unavailable portion

1.5.21.2 Inter Branch cheques

- PDC module is enhanced for processing cheques where the beneficiary account is in a branch other than processing branch

1.5.22 RB Enhancements

1.5.22.1 Multiple Nostro accounts in same currency for handling FCY Cheques under Cash Letter or Collection

- RB module is enhanced for supporting multiple Nostro accounts in a currency managed by bank for handling FCY Cheques under Cash Letter or Collection

1.5.22.2 Realization of Outward instruments on Collection paid by Manager's cheque

- RB module is enhanced to trigger a clearing contract during realization of Outward cheques sent on collection when the collecting bank makes payment by a cheque

1.5.23 ELCM Enhancement

- Enhanced to view the actual limit amount that is available for utilization for the line after considering the available amount of complete hierarchy of the line.

1.5.24 INFRA Enhancement

1.5.24.1 Avoiding header section from scrolling in screen with tabs

- The screens having tabs, the tab header should remain fixed. When user scrolls the screen sections, only the content of the tabs should be scrollable and tab header should remain in place.

1.5.24.2 Enhancement to freeze specified columns in result section of summary screen

- The user will be allowed to select certain number of data columns, freeze or lock them in the summary screen and scroll through other columns horizontally. This shall ease the way user looks up the entire data in a row for corresponding keys in the columns that are selected to freeze.

1.5.24.3 Usability changes to avoid header scrolling in grids

- The headers on the grids like multiple entry and LOV screen will be fixed on screen while the user can scroll only the data inside the grid.

1.5.24.4 Usability change to set the Screen height and width

- The height and width of the Screens are made to occupy the maximum space possible based on the screen size.
- This helps in better viewing of the screens .

1.5.24.5 Maximizing of LOV window

- A new button "Maximize" is introduced in all LOV windows which when clicked will maximize the LOV window.

1.5.24.6 Consolidated view of signatures

- A new screen (SVDCONVW) is introduced to get the consolidated views of all the images/signatures of a customer/account.
- This option is available in SVDCIFOL, SVCCIFOL and F10/F12.

1.5.24.7 Multi-Factor Authentication

- Two factor authentication mechanism has been provided and option has been provided for an external system to authenticate for a set of transactions going beyond a limit.
- The authentication will be done after login authentication is successful.

1.5.24.8 Export all in summary screens

It enables the user to export all summary details to excel.

1.6 Retrofit ELCM enhancements done in the Standalone ELCM 12.1 Release

1.6.1 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.

1.6.2 Collateral Creation Process Flows

- New process is provided to create new collaterals through the process framework.
- After approval in the Process Layer collateral information will be handed off to the ELCM host application in FCUBS.
- Collateral creation process is integrated with CAM process.

1.6.3 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.

1.6.4 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

1.6.5 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 analyzing the facilities which are under processing in various dimensions like currency, country, sector, etc

1.6.6 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.

1.6.7 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

1.6.8 Integrated Credit Desktop

- 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 what if 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.

1.6.9 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

1.6.10 ELCM Reports

- Enhanced the existing ELCM reports and also added a new report for exception handling in case of Limit Breach.
The following reports were 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
- A new Report was introduced for exception handling in case of Limit Breach

- New report Exception Report

1.6.11 Customer Linkage to Facility and Collateral Control

- Introduced support for linking collateral tag to a particular facility.

1.6.12 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

1.6.13 Exposure and Headroom 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

1.6.14 Usability changes for Insurance Details maintenance

1.6.15 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

1.6.16 Enhancement to Collateral Maintenance

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

1.7 Enhancements in Process Flows

1.7.1 Retail Loan Creation Process Flow

- New BPMN/BPEL process flows for Retail Loans creation for Retail Loan Types of Vehicle, Personnel, Mortgage and others.
- New Template based sub screens are introduced to support various type of Retail loans such as Home, Vehicle, Personnel, Mortgage and others. Based on the loan type, the respective fields are made visible for data capturing.
- Various analysis reports introduced to help the analyst to perform the analysis in various dimensions and make an appropriate decision to improve the business (Trend analysis reports, Report to view the new loan sanction activities which are approved over a period)
- New sub systems are designed separately for capturing each of the additional facilities namely Cheque Book, Credit and Debit Card Request information along with the Loan application.
- Facility products will be maintained as part of Retail Application Category. A New Facility Products block is introduced to capture the facility products of types Debit Card, Credit Card and Cheque Book.

1.7.2 Enhancements in Custom Task assignment component

- Assignee Group and Assignee Group Users

When there are multiple roles assigned to a function ID the task initiated from that screen is assigned to multiple assignee groups (roles). Currently, during auto-assignment, the users from all these roles are considered to be part of single assignee group.

The following are the highlights of the enhancements

- A new 'Process Stage-Assignee group mapping' maintenance screen (ORDCACMR) is provided to map the process stage and associated assignee group(s) which will specifically work on the tasks with the defined stage.
- Task component while constructing the list of users for the assignee group will check this definition page to find the specific role(s) which will handle the process stage in the given task.
- A new maintenance screen is provided to configure the various FCUBS origination workflow processes and the associated workflow stages.
- Users provided with different task assignment methods which can be used for assigning tasks to members in their assignee group.
 - Round-Robin method
 - Assignment based on minimum/maximum count of tasks that can be assigned to a user.
 - Assignment based on user defined rules which will identify the assignment user for a given set of task attributes like Customer, Stage, Process, etc.
 - Assignment based on 'Total TAT' required by users in assignee group to complete their pending tasks - the task is assigned to the least tasked user in the group.
- Users are provided maintenance screens to maintain attributes pertaining to different task assignment methods.
- The enhanced task assignment component will run as a background process at regular intervals. It will pick up unassigned tasks, will apply appropriate task assignment method to identify assignee and will assign the task to the identified user.

1.7.3 Option for Specifying TAT (Turn around Time)

- A new maintenance screen is provided to configure approximate turnaround time (TAT) that will be taken to complete the task associated with the process stage.
This will provide the following to the users
 - Maintain TAT
 - TAT warning time
 - TAT escalation Time
 - Configure to whom the task needs to be escalated/reassigned
- The TAT warning component will run as a background process at regular intervals to alert assignee user for tasks where the TAT warning time (as defined in TAT screen) has elapsed but the task is still in processing state.
- The TAT escalation/reassignment component will run as a background process at regular intervals to reassign tasks to user where the TAT escalation time defined has elapsed but the task is still in processing state.

- The TAT component will also mark the tasks which have exceeded TAT. This marking will be used to highlight these tasks for the user in Task page, indicating task has exceeded the expected TAT.
- When users visit the landing page, the tasks which have exceeded TAT warning time or TAT will be highlighted. The user will have provisions to differentiate TAT warning tasks, TAT exceeded tasks and TAT escalation tasks in the task page.
- New screen introduced for users to search for tasks associated with a user and reassign few/all of the tasks to a different user in the same group.
- This screen will also provide users ability to search for the tasks associated with a user and release few/all of the tasks to Assignee Group.
- Following reports will be available to the user to keep track of vital information relating to tasks, task progress and user load.
 - 1) List of task assignment rules report
 - 2) Audit log report
 - 3) User work load logically grouped based on supervisor
 - 4) Assignment Vs Completed analysis report
 - 5) Load factor report

1.7.4 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 (Non Extensible)	New Function ID (Extensible)	Function Description	Module Code
CSDALGGN	CSDALGEN	Algorithm Generation Input	CS
CSDSEQGN	CSDSQGEN	Sequence Generation Input	CS
CSDRHMCL	CSDRHCLM	Role to Head Mapping Class Maintenance	CS
CSDPSMNT	CSDPSTMN	Parallel Stream Maintenance	CS
CSDALGMT	CSDALGMN	Algorithm Maintenance	CS
CSDFEAMT	CSDFEMNT	Feature ID Maintenance	CS
CSDERMSG	CSDERRMS	Error Messages Maintenance	CS
UDDFNMAP	UDDFNMPT	User Defined Fields Function Key Mapping Maintenance	CS
CSDFTMNT	CSDFTRMN	Feature Maintenance	CS
STDPRGRP	STDPRGRT	Product Group Maintenance	ST
STDFLTDS	STDFLTMT	Float Days Maintenance	ST
STDDEALR	STDDLRLMT	Dealer Maintenance	ST
STDCUSPR	STDCUPRT	Customer Prefix Maintenance	ST
STDCULOC	STDCULOE	Location Maintenance	ST
UDDFNMNT	UDDFFLMT	User Defined Fields Function Field Mapping Maintenance	ST
STDRKMNT	STDRSKMT	Risk Category Maintenance	ST
STDCCMNT	STDCCMNE	Customer Classification Maintenance	ST

Deprecated Function ID (Non Extensible)	New Function ID (Extensible)	Function Description	Module Code
STDCIFNM	STDCIFNT	Customer Name Maintenance	ST
OVDAUDET	OVDAUDEF	Multilevel Authorization Detailed	CO
CFDINCLS	CFDINCLE	Interest Class Definition	CF
ICDOCALC	ICDMCALC	Multiple Account Online Calculation	IC
ICDWTMNT	ICDWTSMT	Weights	IC
ICDZAKBA	ICDZAKBT	Zakat Batch	IC
ICSWTMNT	ICSWTSMT	Weights	IC
ICSZALOG	ICSZAKLG	Zakat Processing Log	IC
CODCUSCM	CODCUSML	Customer Scheme Manual Linkage	RP
CODSCMST	CODSCHST	Customer Scheme Linkage Status Change	RP
CODSCMQY	CODSCLQY	Customer Scheme Linkage Query	RP
STDTDPAY	STDPAYIN	Term Deposit Pay In Parameters Maintenance	ST
ORDRLAPP	ORDRLCAP	Retail Loan Initiation	OR
ORDRLAPR	ORDRLCAR	Retail Loan Approval	OR
ORDRLDVR	ORDRLCTC	Retail Loan Document Verification	OR
ORDRLMCU	ORDRLCHF	Retail Loan Manual Retry Task	OR
ORDRLUND	ORDRLCUW	Retail Loan Underwriting	OR
ORDRLVER	ORDRLCAF	Retail Loan Application Verification	OR
SFDCONON	SFDTRONL	Structured Deposit Definition	SF
SFDCONAU	SFDTRAUT	Contract Authorization	SF
SFDCSSUB	SFDSUBSC	Structured Deposit Subscription	SF
SFDPRMNT	SFDPRODT	SD Product Definition	SF
MCDCONON	MCDTRONL	Islamic Money Market Contract Input	MC
ISDRTGSD	ISDERTGD	RTGS Directory	CE
CADLOGBK	CADLDGBK	Lodgement Book Maintenance	CASA
CASLOGBK	CASLDGBK	Lodgement Book Summary Screen	CASA
CIDADCHG	CIDODCHG	Ad Hoc Charges	CI
CLDMROLL	CLDMNROL	Manual Rollover	CL
CLDMSTCH	CLDSTSCH	Manual Status Change	CL
CLSADCHG	CLSADOCH	Adhoc Charges Summary	CL
CLMSTCH	CLSSTACH	Manual Status Change Summary	CL
ACDSTFMT	ACDASFMT	Account Statement Format Maintenance	CL
ISSCCYRS	ISSECCYR	Bilateral Agreements	MS
GLDBRK	GLDXBRK	Customer General Ledger Breakup	GL
REDCLASS	REDXCLAS	Reconciliation Class Maintenance	AC
RESCCLASS	RESXCLAS	Reconciliation Class Summary	AC
RESEXTAC	RESXTACC	Reconciliation External Account Summary	AC
RESSTMIN	RESXSTIN	Reconciliation External Statement Summary	AC
COSSCMST	COSSCHST	Customer Scheme Linkage Status Summary	Core

Deprecated Function ID (Non Extensible)	New Function ID (Extensible)	Function Description	Module Code
SMSBRRES	SMSBRRST	Branch Restrictions Summary	SMS
CADCHQPR	CADCHBPR	Cheque Book Print	CASA
ACDCASHF	ACDCASFL	Customer Account Cash Flow Query	AC
CODBENFT	CODBENDT	Relationship Pricing Benefit Plan Maintenance	RP
STSPRGRP	STSPRGRT	Product Group Summary	ST
UDSFNMNT	UDSFFLMT	User Defined Fields Function Field Mapping Summary	CS
STDACLOC	STDACCLO	Account Address Location Maintenance	CASA
STDACRAN	STDACCRA	Account Range Maintenance	CASA
CSDACSUD	CSDACSTM	Detail Account Statement Fields Maintenance	CASA
STDNTPRD	STDNPMNT	Notice Period Maintenance	CASA
STDAPRUL	STDPRVRL	Account Provisioning Maintenance	AC
STDACINS	STDACCIN	Account Instruction Maintenance	AC
STDACLMT	STDACTXM	Customer Account Tax Allowance Maintenance	Core
STDACTAQ	STDCATAQ	Customer Tax Allowance Query	Core
STDREFQU	STDREFEQ	Referral Queue	CASA
STSACLOC	STSACCLO	Customer Address Location Summary	Core
STSACINS	STSACCIN	Account Instruction Summary	CASA
STSACRAN	STSACCRA	Account Range Summary	CASA
CSSACSUD	CSSACSTM	Detail Account Statement Fields Summary	CASA
STSACLMT	STSACTXM	Customer Account Tax Allowance Summary	Core
STSNTPRD	STSNPMNT	Notice Period Summary	CASA
STDADINT	STDNTUTL	Notice Utilization Query	CASA
STSREFQU	STSREFEQ	Referral Queue Summary	CASA
STSCCMNT	STSCCMNE	Customer Classification Summary	Core
GWSOTBRW	GWDOTBRW	Outgoing Message Browser	GW
LSDADSCH	LSDADSCX	Adhoc Charge Schedule Input	LS
STSREFQU	ACSASFMT	Account Format Statement Summary	CASA

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/E64763_01/index.htm

2.2 Software Components

Software Components of Oracle FLEXCUBE 12.1.0.0.0 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, rpd 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	Oracle Enterprise Linux Server 6.6(64 Bit)	Oracle WebLogic Server 12C (JDK 1.7 Update 80)	12.1.3.0.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.7 Update 80
				Open Symphony Quartz	2.2.1
				IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.7_64)	8.5.5.6
				IBM WebSphere MQ Server	8.0.0.2
				Oracle WebCenter Imaging	11.1.1.8.0
		Database Server		Oracle 12c RDBMS Enterprise Edition	12.1.0.2.0
		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	9.0/10.0/11.0
				Mozilla Firefox	34.0.5
				Google Chrome	44.0.2403.155

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Client Machine	Windows 8	Internet Explorer	11.0
		Single Sign On Server	Oracle Enterprise Linux Server 6.6(64 Bit)	JDK 1.7	JDK 1.7 Update 80
				Weblogic	10.3.6
				RCU Utility (Windows)	11.1.1.7.0
				Oracle Identity Manager	11.1.2.2.0
				Oracle SOA	11.1.1.7.0
				Oracle Access Manager	11.1.2.2.0
				Oracle Webtier Utilities	11.1.1.7.0
				Oracle Webgate	11.1.2.2.0
				OID Connector	9.0.4.18
	UI Decentralized branch	Branch Application Server - Decentralized	Oracle Enterprise Linux Server 6.6(64 Bit)	Apache Tomcat	8.0.24
		Database Branch for Decentralized mode		Oracle 12c RDBMS Enterprise Edition	12.1.0.2.0

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking BPEL/BPM N Processes and Process Framework	UI	Application server	Oracle Enterprise Linux Server 6.6(64 Bit)	Oracle WebLogic Server 12C (JDK 1.7 Update 80)	12.1.3.0.0
				Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	12.1.3.0.0
				Oracle SOA Suite 12c, Oracle BPM Suite 12c	12.1.3.0.0
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.6(64 Bit)	Oracle WebLogic Server 12C (JDK 1.7 Update 80)	12.1.3.0.0
	HTTP Servlet (incoming)			IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.7_64)	8.5.5.6
	EJB (incoming)			IBM WebSphere MQ Server	8.0.0.2
	MDB (incoming)	Integration Server		Oracle WebLogic Server 12C (JDK 1.7 Update 80)	12.1.3.0.0
				IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.7_64)	8.5.5.6
				IBM WebSphere MQ Server	8.0.0.2
	Notifications (outgoing)	Integration Server		Oracle WebLogic Server 12C (JDK 1.7 Update 80)	12.1.3.0.0
				IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.7_64)	8.5.5.6
				IBM WebSphere MQ Server	8.0.0.2

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 6.6(64 Bit)	JDK 1.7	JDK 1.7 Update 80
				Apache Ant	1.9.3

4. Annexure – B: Third Party Software Details

Licensors Name	Licensed Technology	Version
Apache	serializer-2.7.1.jar	2.7.1
Apache	Apache Commons Transaction 1.2	1.2
SSH tools	SSHTools	0.2.7
MetaStuff, Ltd.	Dom4j	1.6.1
Apache	WoodStox wstx asl	2.0.6
Apache	xercesImpl.jar	2.11
Apache	xml-apis.jar	1.4.01
The Apache Software Foundation	Log4j	1.2.17
The Apache Software Foundation	xalan-j	2.7.1
Apache	Commons IO	2.4
Apache	POI (Java API for Microsoft Documents)	3.11
Apache	Commons Logging	1.1.3
Apache	Commons Net	3.3
Sean Owen	PJL Compressing Filter	1.8.1
Apache	Apache XMLBeans	2.6.0
Apache	Ant	1.9.3
Terracotta, Inc.	Quartz	2.2.1
Oracle	Java Transaction API (jta.jar)	1.1
Apache	Commons Collections	4
Apache	Commons HttpClient	4.3.3
Apache	Http Components Core	4.3.2 (Update to 4.2.4 TPNO 13330)
QOS.ch	Simple Logging Façade for Java (SLF4J)	1.7.7
Apache	commons-codec	1.9
PDFBox	PDFBox	1.8.4
SLF4J	slf4j-log4j12	1.7.7
Apache	Apache File Upload	1.3.1
Apache	commons-pool	2.2
Yahoo	YUI Compressor	2.4.8
Apache	xml-commons-resolver	1.2
The Apache Software Foundation	commons-discovery-0.2.jar	0.5
Apache	Jakarta Commons DBCP	2.1
Apache	Fontbox	1.8.4
Eclipse Foundation	EclipseLink	2.5.2

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
IA	Islamic Asset Management

Module Code	Module Description
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
OT	Options

Module Code	Module Description
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