Product Release Note
Oracle FLEXCUBE
Release 11.11.0.0.0
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FINANCIAL SERVICES

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Product Release Note
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Version 11.11.0.0.0

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1. Release Notes

1.1 Background

This document highlights the features those are developed, qualified and released with Oracle FLEXCUBE 11.11.0.0.0 release. The base version for this release is Oracle FLEXCUBE 11.10.0.0.0 release.

The document provides specific details on the environmental software used for the Integration Testing. The details covered in this document are – background of the current project, key release highlights & external deliverables (software components and accompanying documents).

1.2 Purpose

The purpose of this Release Note is to propagate the enhancements in Oracle FLEXCUBE 11.11.0.0.0 Release.

1.3 Abbreviations

Abbreviation	Description
SSO	Single Sign On
KYC	Know Your Customer
EOD	End of the Day
SDB	Safe Deposit Box
DPD	Days Past Due
SMA	Special Mention Account
TOD	Temporary Overdraft
OD	Overdraft
API	Application Programming Interface
NPA	Non-Performing Assets
JSON	JavaScript Object Notation
XML	Extensible Markup Language
GEFU	General Electronic File Uploads
CRR	Credit Risk Rating
OHS	Oracle HTTP Server
CL	Consumer Lending
DOM	Document Object Model
OIM	Oracle Identity Manager
OAM	Oracle Access Manager

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1.4   <u>Release Highlights</u>

Following are the key items included in the scope of this release.

1.4.1 <u>Oracle FLEXCUBE Core Banking Enhancements</u>

- OJET upgrade to 11.1.5
- REST API enhancements
- REST API swagger documentation
- Alert publication enhancements along with KAKFA support
- Login page redesign
- New alerts for loan events
- Terrorist validation handling in bulk customer creation file
- Pre-approval for running EOD batches
- Regulatory changes
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1.4.2 <u>Oracle FLEXCUBE Universal Banking Enhancements</u>

- Rest Services
- Customer merger
- Customer notifications as per RBI mandate for bills
- Regulatory changes
  - o NPA movement on loan restructuring
  - o CL upload enrichment
  - o Swift 2021
  - o Bank Guarantees
  - o Transaction narration as per RBI guidelines

1.4.3 <u>Deprecated Features</u>

- Single Sign On (SSO) feature using OIM/OAM
- Reports generation
- Branch UI Oracle HTTP Server dependency

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1.5   Release Enhancements

1.5.1   Oracle FLEXCUBE Core Banking Enhancements

1.5.1.1   OJET Upgrade to 11.1.5

- New virtual DOM architecture where the virtual DOM of the application is kept in memory & synchronizes with live DOM by OJET libraries.
- Improved performance and availability in comparison to older versions.
- A new "Stable Theme" that minimizes future visual changes bleeding into any custom themes.
- Easier to configure and upgrade.
- Modernized code to take advantage of JavaScript features of modern browsers.

1.5.1.2   REST API Enhancements

- Request can be sent in JSON format, which is light in weight in comparison to XML.
- Improved performance by avoiding the bottleneck of marshalling and un-marshalling.
- REST API support is now made available for additional 41 APIs.

1.5.1.3   REST API Swagger Documentation

- Swagger documentation has been enhanced to display more granular details for all supported REST API services

1.5.1.4   Alert Publication Enhancements along with KAFKA Support

- The overall alert generation and processing mechanisms is now enhanced for faster alert publication.
- Following changes have been introduced to ensure faster alert processing and publication:
    - Segregation of online and batch alert logging tables.
    - Alert event poller is enhanced to process online and batch process separately based on the delivery type.
    - Email alert processing is changed to segregate email alert logging and their publication.
    - Email alerts are logged separately that can be polled independently for parallel alert publication.
    - Configurable KAFKA Support has been introduced in the alert processing mechanism in addition to existing framework.
    - Alerts can now also be published over KAFKA topics, based on its delivery type for scaled processing & publication.
    - A new poller is introduced to poll unprocessed alerts and publish the records to KAFKA topics.
- The implemented KAFKA framework can also be extended to other frameworks and modules; with appropriate required changes in order to achieve greater scalability in the future

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1.5.1.5 Login Page Redesign

- The FLEXCUBE login page is now changed to display new look and feel.

- A new virtual keyboard feature is designed to protect user passwords from the risk of password theft, thus enhancing the application security

- A new clear user feature has been introduced to clear oneself from the logged-in session. This reduces dependency on the system administrator.

1.5.1.6 New Alerts for Loan Events

- Alerts are introduced for additional loan events.
    - o LN-0005 - Loan Credit Transaction Alert
    - o LN-0007 - Loan Debit Transaction Alert
    - o LN-0009 - Loan Rate Change Alert
    - o LN-0010 - Loan Reschedule Alert
    - o LN-0011 - Loan Account Closure Alert
    - o LN-0012 - Loan Account Overdue Alert
    - o LN-0014 - Loan Drawdown Alert
    - o LN-0008 - Loan Account Opening Alert
    - o LN-0050 - Loan Common Billing Alert
    - o AL-0001 - Agri Loan Account Opening Alert
    - o AL-0050 - Agri Loan Common Billing Alert
    - o CASA-0050 - CASA Common Billing Alert

1.5.1.7 Terrorist validation handling in bulk customer creation file

- A new configuration is provided at customer type to decide if terrorist validation is required or not

- Changes in customer onboarding GEFU to support terrorist validation during bulk file upload

- Additional data captured in GEFU file that are present in Customer Primary Information Maintenance Screen (CIM62) but not currently available in the existing upload.

1.5.1.8 Pre-approval for Running EOD batches

- In Global Site Maintenance Screen (BA441) a new macro 'BATCH START TIME' is introduced which will have batch start time maintained. This is to prevent accidental initiation of EOD batch process during working hours.

- Now bank can configure approval mechanism to control the consecutive runs of the EOD/BOD batches.

- While initiating Cutoff category from Batch Processing Client Screen (EOD10), system will validate that the initiation time is greater than 'BATCH START TIME'.

- A new screen Batch Process Category Approval (EOD09) with audit capability is introduced where the bank will be able to maintain approval time in minutes for a particular category and a process date.

- Provision is made to log information about User IDs running the batch categories.

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1.5.1.9 Regulatory Changes

1. **Marking an Account Fraud**

   o Facility is provided to mark/ unmark an asset account (Loan, Agri Loan, OD) as Fraud. On marking fraud, asset will be classified as 'LOSS' automatically.

   o If account is marked fraud, it will continue to remain as 'LOSS CRR' and not get re-classified as per asset classification plan

   o If payment is made on account marked fraud or on recall of such accounts, the CRR of the account will continue as 'LOSS' and will not be allowed to change.

   o On unmarking an account as fraud, CRR of the account will continue as 'LOSS', however the account will be picked up for re-classification in case of automatic classification plan. In case of manual asset classification, Account CRR will be allowed to change.

   o A new screen Asset Account - Mark/Unmark as Fraud (AC701) is provided.

   o A new check box is introduced to display account as 'Marked Fraud' in the 'Account Details' tab of CRR Enquiry Screen (AC002)

2. **Narration Changes on Cash Deposit and Cash withdrawal transaction**

   o Narration is provided as per RBI circular on cash deposit transaction from Cash Deposit Screen (1401) and Cash withdrawal from CASA by cheque Screen (1013). The deposit/withdrawal can be done by the account holder himself/ herself or third party.

   o Along with transaction type 'Cash Deposit' or 'Cash Withdrawal' and branch of deposit/withdrawal, name of the depositor/withdrawer will be appended to narration.

3. **Alert Requirement for SDB**

   o Notification to the customer by way of Email/SMS alerts whenever a locker is accessed is provided. Hence a facility to generate alerts on each event logged in SB001 – Safe Box Usage Log is introduced.

   ▪ On SDB Access - On authorizing an access on an account

   ▪ On SDB Access - Sent when the end time is updated on modify and authorize

   ▪ On restriction of SDB - On authorization after an account has been marked "Restricted"

   ▪ On revocation of SDB - Revocation of an account where the status prior to revoke was "Restricted"

   ▪ On drill of SDB - Authorization of "Drill"

   ▪ On revoke of SDB - Revocation of "Drill"

   ▪ On SDB key lost - Authorization of "Key Lost"

   ▪ On revoke after key lost - Event marked as "Revoke" after "Key Lost"

   ▪ On revoke after key lost and duplicate key is issued - After a locker has been marked "Revoke" after "Key Lost", if the key number is modified, an alert is triggered to notify duplicate key issue.

4. **Reason Purpose capture for Manual CRR Movement**

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- To maintain logs of exceptions of those making manual CRR movement, provision is made to mandatorily capture the reason for manual CRR movement (forward/reverse) and when account is recalled on the CRR Enquiry – CRR Movement (AC002) Screen.
- Changes are made on the CRR Enquiry – CRR History Screen (AC002) to show reason column

5. **Asset classification- DPD Calculation Changes**

- As per new guidelines issued by RBI on DPD, change is done to start counting DPD as 1 on EOD of due date if the arrear (selected in ACM05 plan) is not paid fully/partially on the due date. Hence, in arrears-based Asset Classification Plan Maintenance Screen (ACM05), the configuration of arrear DPD days will now be modified to cater the above regulation.

- Counting DPD will start as 1 on EOD of
  - Date of account becoming overline /TOD, in case of TOD/Overline asset classification plan
  - Date of LTV breach, in case of LTV period asset classification plan
  - Date of CAM expiry, in case of CAM Expiry asset classification plan
  - Date of stock statement submission, in case of stock statement asset classification plan
  - Date of planned commencement of work, in case of project finance asset classification plan
  - Date of NPA classification

- Changes are done in the asset classification process to compute DPD days as EOD Process Date – Due Date + 1. This due date will refer to arrear due date/ TOD/Overline date/ LTV Breach Date/ CAM Expiry Date/ Stock Submission Date/Planned Commencement of Work Date based on asset classification plan defined in ACM05

- In CRR Enquiry screen (AC002), the arrear DPD, TOD/Overline DPD, LTV Breach DPD, CAM Expiry DPD, Stock Statement Submission DPD, Project Finance DPD, NPA DPD displayed in CRR Evaluation Details tab will be DPD computed as of previous EOD

1.5.1.10 Destruction of Cheque Book

- Facility provided to destroy cheque books which remain undelivered to customers and cheque books surrendered by customers during the account closure process
- A new cheque book status as 'Destroyed' is introduced in Cheque Book Issue Maintenance screen (CHM37).
- Destroyed option can be used to destroy complete cheque book as well as partially used cheque book.
- Validations are built such that cheques marked as destroyed will not be processed by the system.

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1.5.2 Oracle FLEXCUBE Universal Banking Enhancements

1.5.2.1 Rest Services

- Application support is extended to handle the request via Gateway REST services in addition to SOAP web services.

1.5.2.2 Customer Merger

- Customer merger screen is enhanced to support transfer of selected facilities associated to the customer, instead of transferring all the facilities belonging to the customer.

1.5.2.3 Customer Notifications as per RBI mandate for Bills

- Notification to Customers for,
  - Non-utilization of IRM within stipulated timeline
  - Non-submission of documents for a Shipping Bill within stipulated timeline and
  - Non-closure of Bill of Entry within stipulated timeline

1.5.2.4 Regulatory Changes

1. **NPA movement on loan restructuring**
   - This holds good for MSME loans that undergoes re-structuring where in the status of all the facilities associated to the customer has to be classified as NPA automatically.
   - Further, such facilities will be reset as 'NORM' when the customer consistently pays without overdue for a period parameterized by the bank.

2. **CL Upload enrichment**
   - This enhancement is expected to have a uniform logic for lifecycle operations of a loan happening via online and upload.

3. **Swift 2021**
   - In order to comply with Swift 2021 Standard Release Guidelines changes have been done in the below Swift messages:
   - Following message types are modified as part of SWIFT2021
     - MT 700 - Issue of a Documentary Credit
     - MT 701 - Issue of a Documentary Credit
     - MT 705 - Pre-Advice of a Documentary Credit
     - MT 707 - Amendment to a Documentary Credit
     - MT 708 - Amendment to a Documentary Credit
     - MT 710 - Advice of a Third Bank's or a Non-Bank's Documentary Credit
     - MT 711 - Advice of a Third Bank's or a Non-Bank's Documentary Credit
     - MT 720 - Transfer of a Documentary Credit
     - MT 721 - Transfer of a Documentary Credit
     - MT 734 - Advice of Refusal
     - MT 759 - Ancillary Trade Structured Message

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- MT 760 – Issuance of Guarantee/SBLC
- MT 767 – Amendment of Guarantee/SBLC
- MT 768 – Acknowledgement of Guarantee/SBLC
- MT 769 – Advice of Reduction or Release

  o Following message types are added as part of SWIFT2021
  - MT 761 – Issuance of Guarantee/SBLC - Extension
  - MT 775 - Amendment of Guarantee/SBLC - Extension
  - MT 765 – Demand of Guarantee/SBLC
  - MT 786 – Demand Refusal of Guarantee/SBLC
  - MT 787 - Amendment Response of Guarantee/SBLC

4. **Bank Guarantees**
   o New screens were introduced exclusively to support handling Guarantees and Standby Letters of Credit.
   - A new screen introduced for processing Guarantees and SBLCs issuance.
   - A new screen introduced for processing Guarantees and SBLCs amendment. Support financial amendments for Guarantees/SBLCs - with or without beneficiary confirmation from Amendment screen
   - A new screen introduced for processing Guarantees and SBLCs transfer.
   - A new screen introduced for lodging the settlement claim.
   - A new screen introduced for settling the guarantee claim.
   - Support for Counter Guarantees and Local Guarantees

5. **Transaction Narration as per RBI guidelines**
   o As per the RBI requirement, different transaction narration formats have been published for different types of corporate transactions. In order to support this feature, a provision has been given to maintain narration templates for various corporate transactions and to form the narration dynamically as per the maintenance.

1.5.3   Deprecated Features

1.5.3.1   Single Sign On (SSO) feature using OIM/OAM

1.5.3.2   Reports generation

1.5.3.3   Branch UI Oracle HTTP Server dependency

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2. Components of the Software

2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- User Manual
- FC Core Guides
  - Oracle FLEXCUBE Core Banking Licensing Guide
  - Oracle FLEXCUBE Core Banking Security Guide
- FCUBS Guides:
  - Oracle FLEXCUBE Universal Banking License Guide
  - Oracle FLEXCUBE Universal Banking Security Guide

2.2 Software Components

The hardware/ software environment/ configuration used during the system testing of Oracle FLEXCUBE 11.11.0.0.0 release is as follows:

Host:

- **Application server**
  - Oracle Web logic Application Server (Release 14.1.1.0.0)
    - Oracle Linux 8.4
    - JAVA JDK 1.8.0_321
    - Oracle OJET 11.1.5

- **Host Database**
  - Oracle Database 19c Enterprise Edition Release 19.14.0.0.0
    - Oracle Linux 8.4

- **Integration Server**
  - Apache Ant 1.10.12
    - Windows 2019 Standard Server
    - Java JDK 1.8.0_321
    - Oracle Web logic 14.1.1.0.0

Branch:

- **Client Machines:**
  - Operating System
    - Windows 10

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- **Browsers**
  - Google Chrome – 100.0.4896.127 (Official Build) (64-bit)
  - Microsoft Edge - 100.0.1185.44 (Official build) (64-bit)
  - Mozilla Fire Fox - 91.8.0esr (32-bit)

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3. Tech Stack

Component	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Core Banking	Application Server	Oracle Linux Server Release 8.4 (x86 64 Bit)	Oracle WebLogic	14.1.1.0.0
			JDK	JDK 8 Update 321
	UI Server	Oracle Linux Server Release 8.4 (x86 64 Bit)	Oracle WebLogic	14.1.1.0.0
			Oracle JET	11.1.5
			JDK	JDK 8 Update 321
	Database Server	Oracle Linux Server Release 8.4 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.14.0.0.0
Browser Support	Client Machines# For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at https://www.oracle.com/middleware/technologies/browser-policy.html		Mozilla Firefox	91.8.0esr (32-bit)
			Google Chrome	100.0.4896.127 (64-bit)
			Microsoft Edge	100.0.1185.44 (64-bit)

Browser support is no longer based on Operating Systems but strictly tied to the browser itself, no matter which Operating Systems they are installed on. Current release is certified on client workstations with Windows 10.

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4. Third Party Software Details

Please refer the Licensing Guide for further reference.

- Oracle FLEXCUBE Core Banking Licensing Guide_11.11.0.0.0.pdf
- Oracle FLEXCUBE Universal Banking Licensing Guide_11.11.0.0.0.pdf

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5. Release Contents

This release has two media packs, and both are required.

- Oracle_FLEXCUBE_Universal_Banking_11.11.0.0.0
- Oracle_FLEXCUBE_Core_Banking_11.11.0.0.0

Operating System mentioned in the environment details reflects the OS used as part of testing.

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