

Oracle FLEXCUBE 11.5.0.0.0

Release Notes

Release 11.5.0.0.0

FC UBS Part No. E55610-01

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Intended Audience

This Release Note is intended for the following audience:

- Development Managers
- QA team
- Product management Group

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to OFSS Support

<https://support.us.oracle.com/>

Related Information Sources

For more information on Oracle FLEXCUBE 11.5.0.0.0, please refer to the following documents:

- Oracle FLEXCUBE 11.5.0.0.0 User Manuals
- Oracle FLEXCUBE 11.5.0.0.0 Installation Manuals

Background

This document highlights the features that are being developed, qualified and released with Oracle FLEXCUBE 11.5.0.0.0 release. The base version for this release is HDFCONSITE_FSR_PostProduction_UAT, FCUBS_11.1.0.0.0HDFCIN_T01032013.

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 (s/w components and accompanying documents).

Environment Details

The hardware/software environment / configuration used during the system testing of Oracle FLEXCUBE 11.5.0.0.0 release is as follows:

Host:

❖ Application server

- Oracle Weblogic Server 11g R1 (10.3.6)
 - Oracle Linux 6.2
 - JAVA jdk1.7.0_45
 - Open Symphony Quartz 1.6.6
 - Oracle WebCenter Content Imaging 11.1.1.7.0
- IBM Websphere Application Server 8.5.5.1 with inbuilt JVM (IBM JDK)
 - Oracle Linux 6.2
 - IBM Websphere MQ Server 7.5 on

❖ Host Database

- Oracle 11g Enterprise Edition (11.2.0.3.0)
 - Oracle Linux 6.2

❖ Integration Server

- Apache Ant 1.7.1
 - Windows 2008 R2 Enterprise Edition 64 Bit

Branch:

- ❖ Branch Server Windows 2008 R2 Enterprise Edition 64 Bit
- ❖ Microsoft IIS 7.0
- ❖ Branch Database Oracle 11g Enterprise Edition (11.2.0.3.0)
 - Oracle Linux 6.2
- ❖ Oracle Client 11.2.0.1.0
- ❖ MS debug Viewer 4.71
- ❖ Microsoft MSXML version 4.0 SP 3

Client Machines:

❖ Operating System

- Windows 7

❖ Browsers

- Internet Explorer 8.0 / Internet Explorer 9.0/Internet Explorer 10.0

Report Server

- ❖ Oracle BI Publisher 11.1.1.7.0

Third Party Software

NA

Release Highlights

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

Single Customer View

FC Core has a customer dashboard that is presented to the user upon login. This dashboard presents a summarized view of all the retail accounts (Deposits, Current Accounts, Savings Accounts and Loans) of a customer. As part of the Single Customer View requirement, this dashboard has been enhanced to additionally display summary data of corporate contracts. The customer dashboard will now additionally display data from corporate modules such as Consumer Lending, Trade, Treasury. There is also a provision to display additional accounts such as Credit card and insurance.

Single Sign On (SSO)

In the previous versions, FC Core and FCUBS systems had their individual login-logout actions. In Oracle FLEXCUBE 11.5.0.0.0, there will be a single sign on for both the systems. Login password validation will happen in a single system and a new dashboard page will be displayed on successful authentication. Likewise, single logout will be implemented for both the systems. A single sign on provides a seamless experience to the end user to perform complete front and back office operations. Changes have been done to give the same look and feel for FC Core and FCUBS.

Batch Integration

A common batch framework has been provided which has the following capabilities viz. a common UI to invoke batch category and monitor the progress, ability to group and sequence the batch processes into logical categories, handle different calling mechanisms like procedure based or Java based batch routines, batch reports generation, and parallel execution of shells. The framework also provides the facility to define and distribute the batch programs into different categories and to execute them in a particular order based on the interdependency.

CASA Card Maintenance

New fields have been added in FC Core to capture and display card related details at Oracle FLEXCUBE Direct Banking front end.

CASA Funds Projection

For the purpose of providing the ability to the customer/bank user to find out the shortfall in the account during the current month, this will calculate the inflows and outflows on an account for a month from the date of projection on an anniversary basis. Running balance will be displayed so that the bank user can inform the customer about the shortfall amount. Following transactions will be considered in outflows viz. Loans Drawdown, RD Drawdown and Standing Instructions while SI Beneficiary transaction will be considered under inflows.

Spend Analysis

This involves tracking the debit transactions of the customer performed through various channels and categorizing them into generic spend classes. This will help the customer to easily check their expenses for a specific time period. Rules will be defined for creating and changing the categorization. This involves defining spend classes, enabling spend analysis at customer level and CASA account level, defining rules for spend analysis and assigning rule priority, re-categorization of debit transactions by customer, categorizing reversal entries and performing spend analysis inquiry.

Dynamic Data

This involves integrating FC Core and FCUBS systems for dynamic entities. Following dynamic entities will be covered viz. Customer and Account (CASA and Retail TD). These entities will be created and maintained in FC Core and will be made available in FCUBS for corporate transactions. The approach will work irrespective of whether FC Core and FCUBS are deployed in same schema or different schemas.

Static Data

FC Core and FCUBS products have their own static entities such as bank, branch, and currency. Oracle FLEXCUBE 11.5.0.0.0 will provide a seamless integration of static entities between FC Core and FCUBS. Static entities will be maintained in FCUBS and on authorization will be made available in FC Core; hence corresponding maintenances in FC Core will be disabled. The approach will work irrespective of whether FCUBS and FC Core are deployed in same schema or different schemas.

Term Deposit Redemption Inquiry

Redemption inquiry is required by the customers to know about the term deposits which can be redeemed if a particular amount is required by them at any given point of time. This accounts for all the open deposits on the date of inquiry where the customer is the primary holder of the account. This also allows to simulate the deposits that are to be redeemed by the customer to obtain a particular amount.

Transaction Inquiry

Currently screens GLM04 (GL Transactions and Movement Inquiry), CH031 (Statement Inquiry) provides transaction inquiry for different transactions. In Oracle FLEXCUBE 11.5.0.0.0, the feature to display the details of all legs of a transaction will be enabled. All legs for a transaction reference number will be displayed on click of the link 'Click to display'. Also transaction reference number will now be logged for the following cases viz. Consolidated Cheque Deposit and value date clearing via screen 6511/6512, CASA liability GL credit on RD maturity, batch transfer of TD and RD account ,tax recovery for TD account from a linked CASA account.

SMS

The Security Management System (SMS) provides a security envelope within which application modules are executed. In Oracle FLEXCUBE 11.5.0.0.0, this involves a unification of SMS between FC Core and FCUBS. SMS maintains and controls access to users in the system and ensures that only authorized users are allowed to use the system. For the purpose of security and centralized control, all the security related definitions of users will be created at the HO and branch security definitions which are important attributes of the user will be modified at HO and downloaded to the branches. All the users of the bank can be broadly classified depending upon their role and seniority. Such classification is represented in system using templates (referred to as Access Profile Codes) or roles. All screens are linked to one or more such roles to define the access to the screens for the respective type of users. Each user needs to have a user profile defined in the system. This user profile is linked to one of the roles.

Limits and Collaterals

This involves the integration between CASA, TD modules from FC Core with ELCM module from FCUBS. The following features are scoped viz. Link Liability to a customer, link facility (line) to a CASA, setting up CASA OD limits that are linked to ELCM lines, utilization update for lines linked to CASA, using TD as collateral, impact of customer ID change, impact of FCUBS ELCM line attribute changes on FC Core.

Extensibility changes

One of the primary goals for Oracle FLEXCUBE 11.5.0.0.0 architecture is to enable extensibility. Extensibility will facilitate third parties/partners to integrate various channels/external systems with Oracle FLEXCUBE 11.5. This involves extensibility changes at API level, changes in batch generator tool to simplify coding and minimize overall development time, changes in code generator for API, GEFU and GEFX.

Transaction Flow

Oracle FLEXCUBE 11.5.0.0.0 aims to integrate FCUBS with FC Core seamlessly so as to reduce the deficiencies existing in the traditional solution. Transaction flow refers to the integration approach and functional behaviour for transactional interactions between various modules of FC Core and FCUBS. This provides for tighter integration between the CASA and the ELCM modules with respect to setting up OD limits. Contextual override messages are now presented to the users for breach of account level limits and enterprise wide limits so that the same can be distinguished for further actions. It also includes inquiry of all transaction legs using a single transaction reference number posted across FC Core and FCUBS tables, updation of line utilization during debit/credit transactions on a CASA account linked to an ELCM line, customer signature, image and account balance information through FCUBS hot keys from FC Core tables, reversal of CASA accounts closure on same day.

Implemented GL changes

Oracle FLEXCUBE 11.5.0.0.0 involves Implemented GL reconciliation across FC Core and FCUBS. This helps in off-setting the transaction entries across retail and corporate modules..The reconciliation of retail and corporate modules is done in a centralized fashion and this aids in easier reconciliation.

Product Security

All security fixes completed in the FC Core 5.0.0.0.0 version have been merged into Oracle FLEXCUBE 11.5.0.0.0 release. This includes updation of all documents with security settings and updation of third party libraries with latest security patches, identifying and fixing probable SQL injections and vulnerabilities, Fortify scan and analysis, handling password complexity and policies to be shown in change password page, changing password encryption from MD5 to SHA-512.

Risk Monitoring and Limit Management System (RMLMS)

Deprecation of Risk Monitoring and Limit Management System module from FC Core. All RMLMS references have been removed from FC Core. Following screens have been impacted viz. Account Closing Balance Information, OD Collateral Maintenance, OD Limit Master Maintenance, Account Master Maintenance, Account Schedule, Loan Direct Account Opening, Loan Account Attributes Maintenance, Loan Approved Amount Maintenance, Account Payments Instructions, Bank Master Maintenance and Voucher Entry.

Single Schema

This provides the ability to deploy FC Core and FCUBS in a single or dual schema mode. The software has been changed to be able to deploy the units of FC Core and FCUBS in multiple deployment options with references to the code across the products getting changed based on the deployment options

Aadhar Number Capture

As per the initiative of Government of India, every Indian national is being provided with a Unique Identification Number called 'Aadhar Number'. This will be used as one of the parameters to identify customers uniquely across the bank as well. Oracle FLEXCUBE 11.5.0.0.0 will provide the ability to capture the Aadhaar number and customer's primary account linked to Aadhaar Number. The Aadhaar number will also be displayed on the landing page .There will be maintenance for uploading Aadhaar numbers.

PAN/Form 60/ Form 61 for cash deposits >=50k

In Oracle FLEXCUBE 11.5.0.0.0, there will be validations for cash deposits beyond a set threshold. It would be possible to decipher from the system if a transaction with amount beyond the threshold limit , and undertaken by the customer by providing a PAN or Form 60/Form 61.

Customized help and CSS changes

In Oracle FLEXCUBE 11.5.0.0.0, on click of F2, a customized help screen would be displayed. This would help the bank deploy internal and RBI circulars and also link the system to the internal learning system of the bank.

Performance Changes

Oracle FLEXCUBE 11.5.0.0.0 has been qualified to work with IE 9 and IE 10 browsers .Performance testing has been done for login with several concurrent users to gauge the ability of the system to work under heavy load.

Originations

STP based origination will be supported for CASA and loan account opening through various channels. Operational origination will be supported for leads. Origination will support on-boarding of new customers as well as opening of accounts for existing customers. API's are made available for supporting customer opening and account opening for CASA accounts and to capture account facilities related requests such as cheque book request, debit card request, nominee details and statement related preferences.

Java Loans Docking

All features of Java Loans in FC Core 5.0.0.0.0 release have been incorporated in FLEXCUBE 11.5.0.0.0. Screens and core API's for loans module have been imported from FC Core 5.0.0.0.0 release. Features like support for Subsidy, User Defined Schedules, Account level re- pricing are available. Integration with the Asset Classification module is done to support the Income Recognition and Classification requirements.

Interactions and Conversations

Conversation logging will be done for tracking and resolving customer's queries and complaints raised with respect to any product or service. The customer's conversations with the representatives of the bank originating through different channels will be logged. The conversations logged will be assigned to users for actions. Reminders will also be provided to help the customers to remember about activities which are required to be done in future e.g. credit card bill payments, loan instalment payment, opening a fixed deposit account.

Fixed Issues

2 rounds of IT were conducted for Oracle FLEXCUBE 11.5.0.0.0 and all issues observed were fixed as per the exit criteria.

Issues with Third Party Software

NA

Product Documentation

The documentation for this release primarily includes the following

User Manuals
Installation Manuals

The OTN link for the same is as given below

<http://www.oracle.com/technetwork/indexes/documentation/fsgbu-1364781.html>

Release Contents

This release has two media packs and both are required.

1. Oracle_FLEXCUBE_Universal_Banking_11.5.0.0.0 (V46651-01.zip)
2. Oracle_FLEXCUBE_Core_Banking_11.5.0.0.0 (V46652-01.zip)

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

Other OS supported is as given below

Linux x86-64
Microsoft Windows x64 (64-bit)
HP-UX Itanium
IBM AIX on POWER systems (64-bit)
Oracle Solaris on SPARC(64-bit)

Glossary

Abbreviation	Expansion
FC Core	Oracle FLEXCUBE Core Banking
FCUBS	Oracle FLEXCUBE Universal Banking
SMS	Security Management System
IBAN	International Bank Account Number
API	Application Programming Interface
SHA	Secure Hash Algorithm
OTN	Oracle Technology Network
CRC	Cyclic Redundancy Check
CSS	Cascaded Style Sheets
NPA	Non-Performing Assets
SCM	Software Configuration Management
ST	System Testing
IT	Integration Testing
UT	Unit Testing
MQ	Message Queue
JDBC	Java Database Connectivity