

Product Release Note
Oracle Financial Services
Lending and Leasing
Release 14.2.0.0.1 [Phase II]
[October] [2015]

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FINANCIAL SERVICES

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Product Release Note

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Release Notes

1.1 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Financial Services Lending and Leasing Release 14.2.0.0.1 [Phase II] integrated solution with FLEXCUBE Universal Banking System. This integration enables OFSLL to integrate with FCUBS giving capability to integrate with centralized CIF, ELCM and CASA.

OFSLL supports direct lending as well as indirect lending activities. For the indirect lending model, the solution offers comprehensive channel management that allows a financial institution to support its dealer network, including various compensation and participation programs.

Oracle FLEXCUBE Universal Banking (FCUBS) is the core transaction processing back office system which caters to retail, corporate and investment streams of banking. FCUBS supports both retail and corporate flavors of lending and leasing businesses.

OFSLL would be enhanced to co-exist and operate with a core banking system. With a generalized integration approach in place, effort required to integrate with any other third party core banking system can be considerably reduced.

FCUBS is an application mainly for the banks and OFSLL is conventionally focused on NBFC (Non- banking financial company) market.

1.2 Purpose

The purpose of this Release Note is to highlight the enhancements included in the Oracle Financial Services Lending and Leasing Release 14.2.0.0.1 [Phase II] integrated solution with FLEXCUBE Universal Banking System

1.3 Product Summary

Oracle Financial Services Lending and Leasing Release 14.2.0.0.1 [Phase II] integrated solution with FLEXCUBE Universal Banking System is built to meet various challenges faced by financial institutions. It addresses each of the lending processes — from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.4 Release Highlights

The key highlight of this release is to fix the critical bugs and to enhance the industry specific requirements.

Enhancements

Ref No	Enhancements	Description
DMI 001 to DMI 004	OFSL – Datamyx Integration	OFSL – Datamyx Integration
Integration Enhancements	CIF, CASA, Combined Stmt, 360 view	Few enhancements made for integration modules - CIF, CASA, Combined Stmt, 360 views.

1.5 Datamyx Integration

1.5.1 Description

- To receive ‘Monitoring triggers from Datamyx, OFSL provides ‘input file’, which contains existing customer details. Once input files are created, OFSL automatically uploads the same to Datamyx FTP server.

1.5.2 Datamyx Input Files creation for Customers and FTP Upload

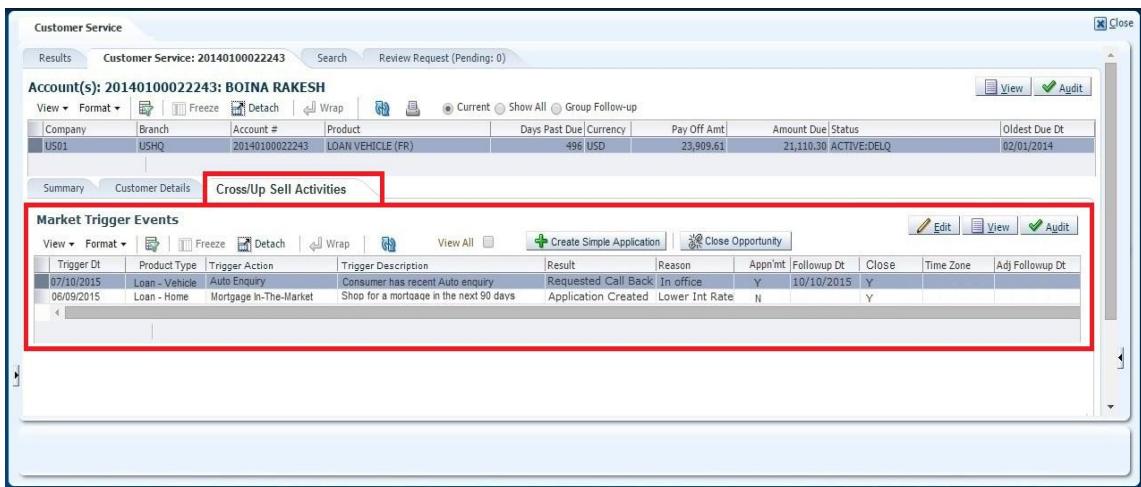
- Generate ‘input file’ using the **BI Publisher**. Input file has OFSL existing customer information [Customer First Name, Customer Last Name, Full Street Address (Current Address), ZIP Code (Current Address), OFSL Customer ID, and Customer Account Number].
- Using the ‘BI Publisher’, user can configure the frequency of file generation and auto upload into Oracle FTP server. Since system cannot access an external FTP server like Datamyx FTP server; for development purpose, system uses internal Oracle FTP server.
- While generating the customer input file, system needs to include all the ‘ACTIVE’ customers (where loan account is not closed) every time, meaning Datamyx requires a full replacement of last sent file.
- In case multiple loan accounts exist for a customer, system needs to pick up the latest account created, meaning only one account number needs to be included.
- While creating the input file OFSL needs to consider only the ‘primary applicant’ of a loan account
- A facility is provided to upload the generated customer input file directly to the FTP server without any manual intervention from the lender side

1.5.3 Datamyx Triggers File Download, Dialer Extract Creation and ‘Triggers’ display

- Manually download the latest Datamyx ‘Monitoring Triggers’ file from Oracle FTP server and save the information into OFSL DB. (Post processing OFSL Customer input file, Datamyx creates the corresponding monitoring triggers file and uploads the same into the designated location of Oracle FTP server).
- Creates a new batch job for the creation of ‘Market Trigger Events’ received on the response file to an account.
- Marketing trigger based campaign call activities are handled from the new tab ‘Cross/Up Selling Activities’ of customer services screen.

- Generates 'Dialer Extract' file by including the customer information received through the 'Monitoring Triggers' file and includes phone number details by picking the same from 'Telecom' section of OFSLL customer service customer details.
- While doing 'call activities', facility to view the 'Monitoring Triggers' information on the new tab 'Cross / Up Selling Activities' as part of OFSLL Customer Service screen.
- Facility to mark the information as part of 'call activity'
 - Marks whether follow up required or not
 - Updates the follow up date
- A marketing trigger based campaign call activity has any of the following 'condition' i.e. 'Opportunity' either 'Open' or 'Close' and has a 'Follow-Up Date' in case it is still an 'Open Opportunity'. While generating the dialer extract for a date, system needs to include those accounts for which follow up date is same as extract file date and condition as 'Open Opportunity'
- In case customer agrees for an offer provided by the marketing call agent, facility to create 'Simple Loan Application' so that origination process can be started

Cross / Up Selling Activities. Path: Servicing → Customer Service → Cross/Up Selling Activities



1.5.4 Dealer / Sales Agent Reports on Datamyx Triggers

- OFSLL supports a facility to generate Datamyx monitoring triggers report on customers with customer contact details and trigger(s) information

1.6 Integration Items

- When in an integrated environment (INT_FCUBS = 'Y'), OFSLL is enhanced to addresses the following scenarios.

1.6.1 360 degree report and Combined Statement/Report Generation

- In case of customers who are having transactions across FCUBS and OFSLL business products, following FCUBS reports include OFSLL assets (Loan/Line/Lease) details. OFSLL sends the required information to generate the following reports
 - Combined Statement Generation (CSRCSTAD)
 - 360 Degree Customer Report (Retail /Corporate) (STRCUSRP)
- FCUBS combines the list of all accounting transaction linked to a given CIF and generate as one single report. When the user generates the 'combined statements' by providing the required details and/ or the customer report, it generates the report with all the account details linked to the CIF number.
- While generating the report if there is any OFSLL accounts linked to CIF Id, FCUBS gets those details from OFSLL over DB call. OFSLL needs to fetch the required details to generate the report from transaction history (online) and hand off the details to FCUBS (Online). Then combine both details and generate the report in FCUBS
- If a single customer has different types of loans transactions spread across product processors of FCUBS and OFSLL like Mortgage Loans in FCUBS Mortgages module, Personal Loans in OFSLL Loans and Car Loan in OFSLL Auto loans, then, in this case, account statements /common asset reports generated by FCUBS for this customer includes OFSLL loan accounts also.
 - Customer Combined statement (CSRCSTAD) generated for a CIF includes the Loan/Line/Lease account details of the customer.
 - In Combined Statement Maintenance (STDCDSTM) screen, a facility is provided to select OFSLL asset account details also along with FCUBS assets.
 - In 360 Degree Customer Report (Retail/Corporate) (STRCUSRP), if the customer is having active asset details maintained in OFSLL, same also get displayed along with the asset details maintained in FCUBS.

1.6.2 CASA Integration

1.6.2.1 Recurring CASA debits – [Incoming Payments]

- Recurring CASA Debits Retry [INCOMING PAYMENTS] –The batch is enhanced and forwarded to FCUBS to process the CASA debit
- New system parameter (CASA_DEBIT_MAX_RETRY_COUNT - MAXIMUM # OF TIMES THE CASA DEBIT RETRY ALLOWED FOR UNSUCCESSFULL PAYMENT is created to configure number of times the CASA debit retry count should be triggered (a numeric value parameter)
- A new batch job set 'SET-ICS2' is created, existing 'ICCPRC_BJ_100_01' batch job for CASA debit retry is enhanced and placed under the new 'SET-ICS2' batch job set.
- This batch runs in BOD and picks all the accounts, where CASA debit is required [based on criteria-> System date=Payment Due date] and does a function call one by one.

- If payment is successful, system posts record in 'CASA Reconciliation' screen as 'Processed'.
- If payment is not successful, system posts a record in 'CASA Reconciliation' screen under NSF with NSF sub status as 'OPENED'.
- After system attempts 'N' number of times (based on system parameter) 'CASA Debit Retry' batch, if payment is successful then in 'CASA Reconciliation' screen the existing record in NSF with sub status 'OPENED' gets changed to 'CLOSED' (So whole NSF status would be 'NSF-CLOSED').
- At EOD, system picks up only 'NSF-OPENED' status records for 'CASA Debit Retry' before Non-sufficient funds batch job.
- Once NSF is posted, the 'NSF-OPENED' status record in 'CASA Reconciliation' screen changes to 'NSF-CLOSED' status.

1.6.2.2 Advance Entry [Outgoing payments]

Few changes are taken in 'Advance Entry' screen to enable CASA entries.

- 'CASA Payments' batch type is provided in 'Advance Entry > Batch section > Batch Type' LOV field.
- By default 'CASA' mode will be selected for 'CASA Payments' batch type in 'Advance Entry > Advances section > Mode' LOV field as shown in figure below. On posting, OFSLL calls FCUBS function for crediting CASA and debiting OFSLL account.
- On posting, OFSLL calls FCUBS function for crediting CASA and debiting OFSLL account.
- CASA advance reversal is allowed; On reversal, OFSLL will call the reversal function.
- All the advance entry transactions are recorded in AP transactions. Currently 'Currency' field is text field; it is changed to LOV field and is configured to 'CURRENCY_CD' look up type.
- In 'Advance Entry' screen 'Advance Allocations' is made mandatory for posting advances, system validates before posting whether 'Advance Allocations' are provided or not.

'Advance Entry Screen' for CASA Payments

The screenshot shows the 'Advance Entry' screen for CASA Payments. The screen is divided into four main sections: Advances, Advances, Advance Allocations, and Advance Allocations. The 'Advance Allocations' section is highlighted with a red border. The 'Mode' field in the 'Advances' section and the 'Pmt Mode' field in the 'Advance Allocations' section are both highlighted with red boxes. The 'Advance Allocations' section contains fields for Validate Payee, Amount, Type, Payee #, Name, Pmt Mode, Country, City, State, Zip, Account #, Comment, and Currency.

1.6.2.3 Advance Maintenance [Outgoing payments]

- New fragment 'Advance Allocations' is introduced in 'Advance Maintenance' screen with 'Edit, View and Audit' buttons. 'Txn Amt' field in 'Advance Maintenance >Advances Section' is made non-editable, which was earlier editable.
- Based on the total 'Advance Allocations' amount, system validates and updates the 'Txn Amt' field in 'Advance Maintenance >Advances Section'. When user updates any record in 'Advances' section of 'Advance Maintenance' screen, system reverses the existing amount and reposts with the updated amount and other details.
- When user updates any record in 'Advance Maintenance > Advance Allocation' section, it is updated at following places.
 - For CASA payments both in OFSLL account and FCUBS account.
 - For non-CASA payments only in OFSLL account.
 - 'Txn Amt' Amount in the 'Advances' section record.
- All the 'Advance Entry and Advance Maintenance' transactions are recorded in 'AP Transactions'.
- All CASA related transactions in 'Advance Entry and Advance Maintenance' screens are recorded in 'CASA Reconciliation' screen also.
- In 'AP Transactions' screen only the 'Open' status transactions are allowed to reverse the transaction.

'Advance Maintenance Screen' for CASA Payments

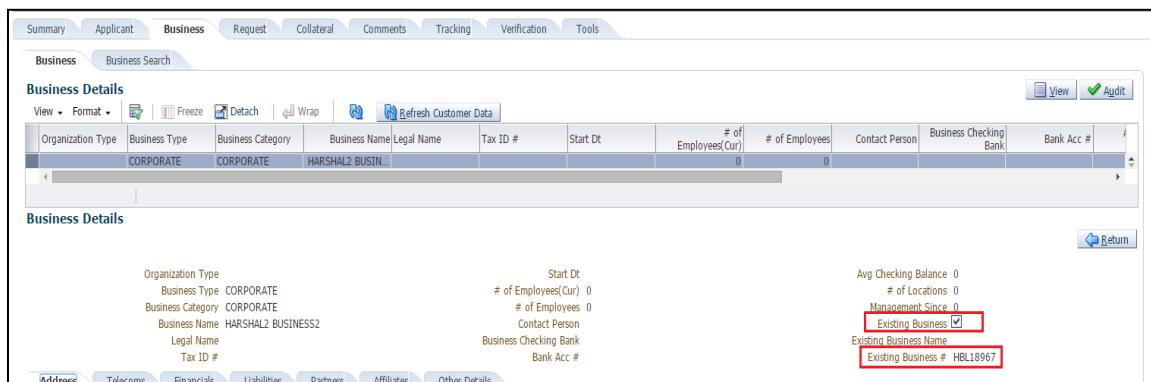
The screenshot displays the 'Advance Maintenance Screen' for CASA Payments. The main window is titled 'Advances' and contains a grid of transaction records. The columns include Account #, Account # : Title, Loan Currency, Txn Dt, Txn Amt, Mode, Reason, Reference, Status, Company, Branch, and Batch #. A red box highlights the 'Advance Allocations' section at the bottom, which contains a grid with columns for Amount, Payee #, Name, Type, Mode, Country, City, State, Address Line 1, Zip, Bank Name, and Routing #.

1.6.3 CIF Integration

1. Changes done in Origination >Business Tab and Servicing >Business tab.

- “Existing Business #” is added in Origination >Business> Business >Affiliate Tabs. (Read only). “Existing Business” check box is added in Origination >Business> Business >Affiliate Tabs. (This is checked automatically). When user searches and adds a business from “Business Search”, system populates the “Corporate CIF” number in “Existing Business number” field and “Existing Business” check box is checked.
- “Business #” is added in Servicing > Customer Details> Business> Business Tab (Read only). When user adds a “Corporate CIF” using non monetary transaction, system populates the “Corporate CIF” number in “Business #” field.

Origination:



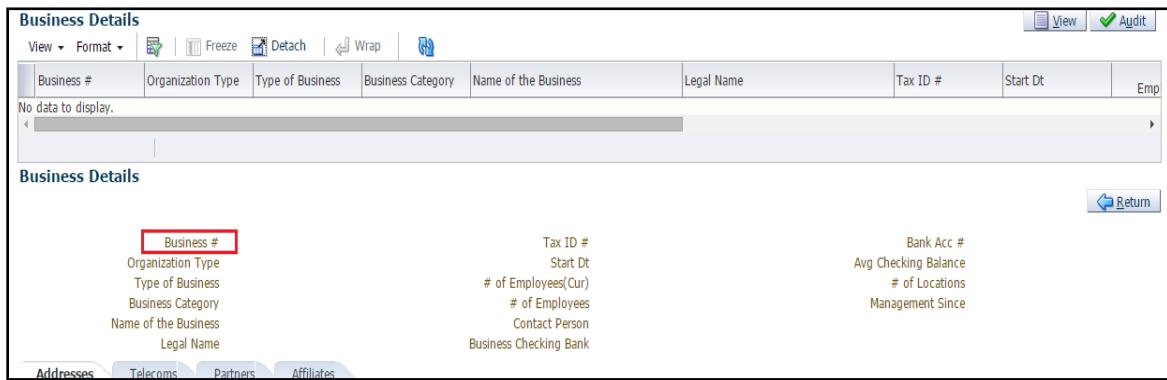
Business Details

Organization Type	Business Type	Business Category	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Person	Business Checking Bank	Bank Acc #
CORPORATE	CORPORATE	CORPORATE	HARSHAL2 BUSINESS				0	0			

Business Details

Organization Type Business Type CORPORATE Business Category CORPORATE Business Name HARSHAL2 BUSINESS2 Legal Name Tax ID #	Start Dt # of Employees(Cur) 0 # of Employees 0 Contact Person Business Checking Bank Bank Acc #	Avg Checking Balance 0 # of Locations 0 Management Since 0 Existing Business <input checked="" type="checkbox"/> Existing Business Name Existing Business # HBL18967
---	---	---

Servicing:



Business Details

Business #	Organization Type	Type of Business	Business Category	Name of the Business	Legal Name	Tax ID #	Start Dt	Emp
No data to display.								

Business Details

Business #	Tax ID #	Bank Acc #
Organization Type	Start Dt	Avg Checking Balance
Type of Business	# of Employees(Cur)	# of Locations
Business Category	# of Employees	Management Since
Name of the Business	Contact Person	
Legal Name	Business Checking Bank	

2. Changes done in Origination >Business >Business Search tab

- “Customer Type” LOV (Values as ‘Business’ and ‘Affiliates’) field is added in “Search Result” header in Origination >Business > Business search. “Copy Details” button is added in Origination> Business>Business Search tab.
- If user selects Customer type as “Business” and clicks on “Copy Details”, business details are populated in Business >Business Details table. When the Business record already exists with same “Business Number” in “Business” tab, system throws an error saying “Record Already Exists” and doesn’t allow copying the details.

- When user selects Customer type as “Affiliates” and if clicks on “Copy Details”, business details are populated in Business >Affiliates tab. If user tries to map the same ‘Business Number’ to Business/Affiliate (both), system gives error message – “Cannot copy Business details, Business is already mapped to the Application”

The screenshot shows the 'Business Search' screen with a red box highlighting the 'Customer Type' dropdown menu. The menu is open, showing 'Business' and 'Affiliates' as options. A red box also highlights the 'Copy Details' button located next to the dropdown.

3. New Business “Tracking Attributes” tab

- “Tracking Attributes” tab is added tab under Origination >Business> Business and Servicing >Customer Details > Business. These “Tracking Attributes” gets copied to “Servicing” after Funding the Application

The screenshot shows the 'Business Details' screen with a red box highlighting the 'Tracking Attributes' tab. The tab is selected, and a red box also highlights the 'Create Tracking' button.

4. Search and add the “Partner CIF” from Origination >Customer Search

- “Copy Partner Details” button is added next to the “Copy Customer Details” button in Origination >Customer Search. If user selects a Customer from search result and clicks on “Copy Partner Details” button, system copies the Customer details to Partner details in Origination >Business >Partners Tab.
- Mapping is done between “Customer” tables and “Partner” tab. Button is enabled only when business tab is enabled

5. Map the “Deceased” flag in FCUBS with “Deceased Date” the OFSLL

- The “Customer Deceased Date” of FCUBS is mapped to “Customer Deceased Date” in Servicing >Customer Details >Customer tab of OFSLL
- Changes done in FCUBS: “Customer Deceased Date” field is added in “OFSLL Parameters” tab in “STDCIF”. If the “Deceased” flag set as “Yes”, system makes the “Customer Deceased Date” as mandatory field and if user tries to input ‘Customer Deceased Date’ without checking the ‘Deceased’ check box (In STDCIF Screen); system throws an error. FCUBS sends this “Customer Deceased Date” as part of CIF data propagation to OFSLL.
- Changes done in OFSLL: OFSLL consumes the “Customer Deceased Date” as part of CIF data propagation from FCUBS and populates in “Customer Deceased Date” field in Servicing >Customer Details

FCUBS Screen

<input type="checkbox"/> Stop Correspondence Flag	<input type="checkbox"/> Customer Deceased Date
<input type="checkbox"/> Disability Indicator	
<input checked="" type="checkbox"/> Privacy Opt Out Indicator	
<input type="checkbox"/> Bankruptcy Indicator	

OFSL Screen

Customer Information

Customer #	Relation	ECOA	Name	SSN	Birth Dt	Marital Status	Enabled	Language	Education	Mother's Maiden Name
00019218	PRIMARY		ANDREW BROWN	xx-xx-5689	10/10/1982	MARRIED	Y	ENGLISH		ABROWN

Customer

Customer # 00019218
 Relation PRIMARY
 Name ANDREW BROWN
 Birth Dt 10/10/1982
 Marital Status MARRIED
 Enabled
 Language ENGLISH
 Education
 Mother's Maiden Name ABROWN
 Class Type INDIVIDUAL
 Category INDIVIDUAL
 Email TEST@ORACLE.COM
 Stop Correspondence
 Disability
 Skip
 Bankruptcy
 Privacy Opt Out
 Existing CIF

Identification Details

Passport #
 Issue Dt
 Expiry Dt
 Visa #
 Nationality
 National ID: 78-884-4646
 SSN XX-XX-5689
 License #
 License State

KYC

Reference #
 Status YET TO VERIFY

FATCA

Birth Place AUCKLAND
 Birth Country NEW ZEALAND
 Permanent US Resident Status

Military Service

Active Military Duty
 Effective Dt
 Order Ref #
 Release Dt

Power of Attorney

Power of Attorney
 Holder Name
 Address
 Country
 Nationality
 Telephone Number

Customer Decease Date 07/09/2015

6. "OFSL Loan" balances are shown in 360 Degree View of FCUBS under "Summary >Balance Sheet Asset and Liabilities" for both Retail and Corporate. Sum of "Pay Off Amt" field of OFSL is displayed Under "Assets" side of "Summary >Balance Sheet Asset and Liabilities" block

360 Degree Retail Customer View

Enter Query

Customer Number * HBL19200

KYC Status Yet To Verify
 Since
 Full Name mytest
 Reporting Currency NZD
 Reports

Short Name MY
 Branch HBL
 Credit Rating
 Frozen Deceased Whereabouts Unknown
 Joint Accounts

Summary Profile Accounts Summary Limits Retail Bills Loans Events Schemes Alerts Payments Is-Deposits Is-Financing External Products Investor Fund Details **OFSL Loans**

1 Of 1 Go

Currency	Pay Off Amt	Amount Due	Status	Oldest due Dt	Type
NZD	50000	0	ACTIVE	2015-07-01	PRIM
NZD	120000	0	ACTIVE	2015-07-01	PRIM
NZD	50000	0	ACTIVE	2015-07-01	PRIM
NZD	50000	0	ACTIVE	2015-07-01	PRIM
NZD	250000	0	ACTIVE	2015-07-01	PRIM

360 Degree Retail Customer View

Enter Query

Customer Number * HBL19200
Short Name MY
Branch HBL
Credit Rating
Frozen Deceased Whereabouts Unknown Joint Accounts
KYC Status Yet To Verify Since
Full Name mytest Reporting Currency NZD
Reports

Summary Profile Accounts Summary Limits Retail Bills Loans Events Schemes Alerts Payments Is-Deposits Is-Financing External Products Investor Fund Details OFSLL Loans

Prefix DR

Address For Correspondence

Name	my
Address 1	test
Address 2	test
Address 3	test
Address 4	test
Pin Code	31349
Work Phone	568736454
Home Phone	6875466658
Fax	2658725462
Email	my@test.com

Status

CIF Status	
Customer Category	INDI
Charge Group	
Tax Group	

Balance Sheet Asset And Liabilities

Leasing	GBP	0.00	Corporate Deposits	GBP
Syndicated Loans	GBP	0.00	Islamic Savings Accounts	GBP
MM Placements	GBP	0.00	Islamic Current Accounts	GBP
Islamic Accounts Overdrav	GBP	0.00	Islamic Term Deposits	GBP
Islamic Financing	GBP	0.00	MM Borrowings	GBP
Islamic MM Placements	GBP	0.00	Islamic MM Borrowings	GBP
OFSL Loans	GBP	520000	Total Liability	GBP
Total Asset	GBP	520000		

Off Balance Sheet Asset And Liabilities

Asset	Currency	Value	Liability	Currency
Non Utilized Limit	NZD	-20,000.00	Letters of Credit	NZD
Commitment	NZD	0.00	Guarantees	NZD
Forward Buy Contracts	NZD	0.00	Islamic Letters of Credit	NZD
Forward Sale Contracts	NZD	0.00	Islamic Guarantees	NZD
Derivatives Buy	NZD	0.00	FX Forward Buy Contract	NZD
Derivatives Sale	NZD	0.00	FX Forward Sale Contrac	NZD
Islamic Derivatives Buv	NZD	0.00	Derivatives Buv	NZD

Exit

7. Invoke OFSLL “Servicing/ Collection” Screen from FCUBS 360 Degree View screen of “Retail and Corporate Customers”.

- If user clicks on an Account number in “OFSLL Loans” tab, FCUBS System invokes a popup of respective account “Servicing/Collection” Screen of OFSLL. If user clicks on multiple accounts, FCUBS opens multiple popup screens with respective account “Servicing/Collection” Screen of OFSLL

FCUBS Screen

360 Degree Retail Customer View

Enter Query

Customer Number * HBL19200
Short Name MY
Branch HBL
Credit Rating
Frozen Deceased Whereabouts Unknown Joint Accounts
KYC Status Yet To Verify Since
Full Name mytest Reporting Currency NZD
Reports

Summary Profile Accounts Summary Limits Retail Bills Loans Events Schemes Alerts Payments Is-Deposits Is-Financing External Products Investor Fund Details OFSLL Loans

1 Of 1

Company	Branch	Account #	Product	Currency	Pay Off
C-0001	HBL	20150600013569	LOAN-VE	NZD	
C-0001	HBL	20150600013577	LOAN-VE	NZD	
C-0001	HBL	20150600013585	LOC	NZD	
C-0001	HBL	20150600013600	LOC	NZD	
C-0001	HBL	20150600013618	LOAN-VE	NZD	

OFSL Screen

8. Map the “Tenure” field of “Professional” in FCUBS to “Years” field of Employment details Stated and Actual in Employments tab of OFSL.

- Employment details field “Months” Stated and Actual in OFSL are hidden (This information is not editable in OFSL; if its populated from FCUBS)

FCUBS Screen

OFSL

The screenshot shows the 'Employment Information' screen in OFSL. The top navigation bar includes tabs for Address, Employments, Telecoms, Summary, Duplicate Applicant, Existing Assets, Existing Accounts, and Tracking Attributes. The 'Employments' tab is selected. The main area displays employment details for a permanent employee at BCG. The table includes columns for Current, Permission to Call, Type, Employer, Title, Occupation, Phone/ISDN Code, Phone, Stated Years, Stated Months, Stated Salary, Stated Frequency, Actual Years, and Actual Month. Below the table, there are sections for Employment Address, Additional Info, and Employment Details Actual. The Employment Address section shows the employee is from the United States, specifically in Auckland, with address lines AD0054 and AD00567. The Additional Info section shows the phone number as (000)-000-0000. The Employment Details Actual section shows the salary is \$10,000.00 monthly. The 'Employment Details Stated' section shows the employee has been with the company for 5 years. The 'Employment Details Actual' section also includes a 'Verified' button.

9. Display the Business (Corporate CIF) CASA account details of FCUBS in OFSL Business > Financials Tab

- When the existing Corporate customer is added as a Business, system pulls the CASA account details of Existing Corporate CIF and displays in Business > Financials tab. (Information in this tab is queried on FCUBS database). "Savings" and "Term Deposits" of FCUBS will be displayed under "Financial" tab of OFSL

The screenshot shows the 'Business > Financials' screen in OFSL. The top navigation bar includes tabs for Summary, Applicant, Business, Request, Collateral, Comments, Tracking, Verification, and Tools. The 'Business' tab is selected. The main area displays financial information for a business named 'HARSHAL BUSINESS'. The table includes columns for Organization Type, Business Type, Business Category, Business Name, Legal Name, Tax ID #, Start DK, # of Employees(Cur), # of Employees, Contact Person, Business Checking Bank, and Bank Acc #. Below the table, there are tabs for Address, Telecoms, Financials, Liabilities, Partners, Affiliates, and Other Details. The 'Financials' tab is selected. The table shows a single entry for a 'SAVINGS ACCOUNT' with a value of 394,084.00. This entry is highlighted with a red box.

Patches and Bugs

Security Fixes

Issue#	Issue Details	Fix Description

Limitations and Open issues

1.7 Limitations and open issues

Some of the limitations as well as known open issues within the application are



Product Release Note
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Oracle Financial Services Lending and Leasing Release 14.2.0.0.1 [Phase II]

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