Oracle® Banking Platform

Functional Upgrade Guide

Release 2.4.1.0.0

E70795-01

February 2016

ORACLE®

Oracle Banking Platform Functional Upgrade Guide, Release 2.4.1.0.0

E70795-01

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Preface

Oracle Banking is a one-stop solution for a bank for its core banking operations, across retail and business banking operations. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

Oracle Banking provides a unified yet scalable IT solution for a bank to manage its data and end-to-end business operations with an enriched user experience. It is a composed set of different modules, wherein each module is serviced by a set of services and other subsystems.

This guide covers the impacts of upgrading the functionalities of Oracle Banking Platform from Release 2.4.0.0.0 to Release 2.4.1.0.0.

This preface contains the following topics:

- Audience
- Documentation Accessibility
- Related Documents
- Conventions

Audience

This guide is intended for the users of Oracle Banking Platform.

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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Installation Guide - Silent Installation

- For a comprehensive overview of security for Oracle Banking, see the Oracle Banking Security Guide

- For the complete list of Oracle Banking licensed products and the Third Party licenses included with the license, see the Oracle Banking Licensing Guide

- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Administrator's Guide

- For information related to customization and extension of Oracle Banking, see the Oracle Banking Extensibility Guide

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1

Overview

This guide covers the functional impacts of upgrading Oracle Banking Platform from Release 2.4.0.0.0 to Release 2.4.1.0.0. If a functionality has an impact while upgrading from the previous version, the impact and related maintenances are included in this guide.

2

Upgrade Impacts

This chapter describes the upgrade impacts for different screens of Oracle Banking Platform.

2.1 Product Manufacturing Unit (PMU)

This section describes the screen-wise upgrade impacts of functionalities in product manufacturing unit.

2.1.1 Define CASA Product (Fast Path: PM013)

In the CASA Product screen, under the Fee Treatment Preferences panel, the following two new events have been included:

- DD_SWEEPIN_SETUP

- DD_RATELOCK

As part of migration script, after discussion with the banker, the Fee treatment behavior needs to be configured for each CASA Product.

Table 2–1   Define CASA Product - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Fee Treatment Preferences /Event ID: DD_SWEEPIN_ SETUP	New	This event has been newly introduced in this release. As part of migration script, the fee treatment behavior of this field needs to be configured that is, either capitalized or deduct. The system will default the value as Deduct and disable the same.	This migration patch needs to be applied after discussing with the bank for each product.
DD_RATELOCK	New	This event has been newly introduced in this release. As part of migration script, the fee treatment behavior of this field needs to be configured that is, either capitalized or deduct.	This migration patch needs to be applied after discussing with the bank for each product.

2.1.2 Credit Policy (Fast Path: PM009)

In the Credit Policy screen, the following enhancements have been included which may have migration impact:

- A new Product Type field has been introduced with values as Checking, Overdraft, Lending and Credit Card. The selection of this field becomes mandatory, if the value in the linkage type is selected as Product.

- Allow Moratorium Interest field has been included.

Table 2–2   Credit Policy - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Product Type This will have following values: - Checking - Overdraft - Lending - Credit Card	New	The selection of this field becomes mandatory, if the value in the linkage type field is selected as Product.	- If the Product Class is Credit Card and the value in the linkage type field is Product, then the Product Type field should be defaulted with value as Credit Card. - If the Product Class is Current and Savings and the value in the linkage type field is Product, then the Product Type field should be defaulted with value as Overdraft. - If the Product Class is Loans and the value in the linkage type field is Product, then the Product Type field should be defaulted with value as Loans. - If the value in the linkage type field is selected as Product Group, then the Product Type field should be set as Null.
Allowed Moratorium Interest	New	This is an optional field.	By default, this flag is set as N.

2.1.3 Define Loan Offer (Fast Path: PM022)

In the Loan Offer screen, a new Is Flexible Repayment Type Allowed field is introduced. This field is selected and disabled by default, if the Allow Moratorium Interest field is selected in the Credit Policy screen. Else, this field becomes available for selection in the Loan Offer screen.

Also, from the Allowed Repayment Type field, the values UDI and PMI have been removed.

Table 2–3   Define Loan Offer - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Is Flexible Repayment Type Allowed	New		By default, this flag is not selected.
Allowed Repayment Type	Modified	From the drop down values, the repayment types UDI and PMI have been removed.	PMI will be automatically available to the account, if the account exists beyond maturity date because of nonpayment. The UDI is not being used in any site.

2.1.4 Define Product Group (Fast Path: PM010)

In the Product Group screen, the Product Type field has been introduced which will have drop down values as follows:

- Checking

- Current and Savings

- Lending

- Term Deposit

- Credit Card

- Investment

Table 2–4   Define Product Group - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Product Type	New	The selection of this field becomes mandatory, if the value in the linkage type field is selected as Product. This field has the following values: ■ Checking ■ Current and Savings ■ Lending ■ Term Deposit ■ Credit Card ■ Investment	■ If the Product Class is Credit Card and the value in the linkage type field is Product, then the Product Type field should be defaulted with value as Credit Card. ■ If the Product Class is Current and Savings and the value in the linkage type field is Product, and the origination work flow behavior is Asset, then the Product Type field should be defaulted with value as Overdraft. ■ If the Product Class is Loans and the value in the linkage type field is Product, and the origination work flow behavior is Asset, then the Product Type field should be defaulted with value as Loans. ■ If the value in the linkage type field is selected as Product Group, then the Product Type field should be set as Null. ■ If the Product class is Term Deposit and the value in the linkage type field is Product, and the origination work flow behavior is Liability, then default the Product Type field with value as Term Deposit.
External Flag	New		If the Product Class is Credit Card, then this flag needs to be checked as Y.

2.1.5 Define TD Product (Fast Path: PM015)

In the TD Product screen, a new Auto Account Closure Period (in Days) field has been introduced. This field specifies the number of days after which a TD account needs to be closed, if there are no active TD Deposits linked to the same.

Table 2–5   Define TD Product - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Auto Account Closure Period (in Days)	New	This field specifies the number of days after which a TD account needs to be closed, if there are no active TD Deposits linked to the same.	By default, this field has no values.

2.1.6 Define CASA Bank Policy (Fast Path: PM002)

Decision table has been introduced to arrive at a risk indicator that can be applied for unconfirmed due diligence status for KYC, AML and Tax.

Table 2–6   Define CASA Bank Policy - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Create Decision Table	New		By default, this field has no values.

2.1.7 Define TD Bank Policy (Fast Path: PM003)

Decision table has been introduced to arrive at a risk indicator that can be applied for unconfirmed due diligence status for KYC, AML and Tax.

Table 2–7   Define TD Bank Policy - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Create Decision Table	New		By default, this field has no values.

2.1.8 Define Loan Bank Policy (Fast Path: PM004)

Decision table has been introduced to arrive at a risk indicator that can be applied for unconfirmed due diligence status for KYC, AML and Tax.

Table 2–8   Define Loan Bank Policy - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Create Decision Table	New		By default, this field has no values.

2.2 Limits and Collateral Management (LCM)

This section describes the screen-wise upgrade impacts of functionalities in limits and collateral management.

2.2.1 Global Parameter Details (Fast Path: LCM48)

The Global Parameters screen has a new Due Diligence Rule Author section which needs to have at least one rule ID defined for the Global Parameters screen to be available.

Table 2–9   Global Parameter Details - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Due Diligence Rule Author	New	Bank has to update the value of fields after migration from the screen.	

2.2.2 Insurance Plan Maintenance (Fast Path: LCM06) and Insurance Linkage Details (Fast Path: LCM09)

Insurance Type field was not applicable for Asset insurance class in Insurance Plan Maintenance screen and Insurance Policy Linkage screen till Release 2.4.0.0.0. In Release 2.4.1.0.0, it is mandatory to select Insurance Type field for Asset insurance class in both the screens. The values are Flood Disaster Protection Insurance and Others.

Table 2–10   Insurance Plan Maintenance and Insurance Linkage Details - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Insurance Type	Modified	Default existing insurance plan for Asset class with Others.	

Instruction

Insurance Type value can be changed manually after updating the value in this field, if required.

2.2.3 Collateral Details (Fast Path: LCMS08)

The following fields have an impact on upgrade:

- Guarantee Type
- Guarantee Amount
- Unlimited Flag

Table 2–11   Collateral Details - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Guarantee Type	New	This is a new field introduced to replace the unlimited guarantee feature. It has 3 values: - Guarantee Limited by Amount - Unlimited Guarantee - Guarantee Limited by Value of Supporting Collaterals	During data conversion: - For all existing collaterals with a guarantee amount, the guarantee type is to be configured as Guarantee Limited by Amount. - For all existing collaterals without a guarantee amount and with Unlimited flag checked, the guarantee type is to be configured as Unlimited Guarantee. - For all existing guarantees with a supporting collateral, the value of the field may be populated as Guarantee Limited by Value of Supporting Collateral.
Guarantee Amount	Modified	This field is mandatory, if the guarantee type is Guarantee Limited by Amount.	To be filled in, for all collaterals where the guarantee type is Guarantee Limited by Amount.
Unlimited	Dropped	This field is replaced by the Unlimited Guarantee type.	Guarantee type to be configured as Unlimited Guarantee.

2.3 Common Account

This section describes the upgrade impacts of functionalities in common account.

In the Party module, there are three types of due diligence namely KYC, AML, and Tax. So the upgrade impacts are as follows:

- In Origination as well as in Account Operating Instructions Maintenances screen, all parties with any due diligence type, either confirmed or unconfirmed, will be shown to the user for selecting and setting financial operating instructions. All other current validations such as relationship maintenance, minor or major and so on will stay as is.

- In servicing, the validation that account operating instructions should not to be read/updated in case of a debit/total block will be removed. It is seed data that can be viewed through CASA0403 screen. So account operating instructions setup event will have to be removed from event details for a debit/credit/total block status.

- While performing financial as well as non financial/inquiry transactions, the system displays the appropriate instruction and the signatures/names of only those parties who are KYC and AML confirmed. Operationally, the user should check if it meets the required criteria and whether to proceed ahead or not.

- Existing accounts will continue to have operating instructions as set before. Only while making changes to operating instructions or while displaying the instructions in transaction screen, the above mentioned changes would be applicable.

2.3.1 Risk Indicators Impacts Cross Reference (Fast Path: ACCT010)

As Due Diligence rules will now be handled through risk indicator framework, the following changes have been made in existing screens.

- Risk indicator definition screen now has an input field to input risk indicator code. Auto generation logic for risk indicator code is scrapped.

- The risk indicator definition screen has an additional parameter to define whether the particular Risk Indicator (RI) is system driven or not. If system driven, then adding and removing such RIs can be done by the system or an interface only but not manually.

- Due Diligence decision table will be defined in Product Manufacturing Unit (PMU) in the respective module bank level parameter setup. For facility and collateral level impacts, this table will be created in Global Parameters screen. This table gives a RI code as an output, which will be mapped to a RI defined in ACCT010. The outcome will be an RI code, as defined in the ACCT010 screen. For the proposed Due Diligence functionality, all required RIs will have to be defined as system driven RIs and linked in the rule. This table will also have a hardcoded value as IGNORE.

- For every event where due diligence has to be evaluated, modules will call common account. On the basis of the rules defined, common account will resolve the RIs and hand over RI codes to the calling modules to stamp the same. CASA, TD, Loans modules will have to make changes in the existing functionality. At specific events, the logic to permit the action or not and if permitted, whether with restrictions or not, will have to be done away with. Instead, modules will now call the common account to give the response. For LCM, this is a new functionality and hence no changes in code.

- – In case the impact for the RI is Disallow action, then respective modules will not stamp the RI and instead they will give error.

- – In case the impact is any other than Disallow action, the respective modules will put the RI on them and also apply the impacts for this indicator.

■ The reasons attached to these indicators will be stored by modules in their respective screens.

■ Party module will always translate the due diligence status into confirmed or unconfirmed to be sent to the different modules for any of the other statuses maintained within party module. Also, the status change for Due Diligence will be triggered only when the logical status is received from the interface.

■ Since the impacts are set through RI framework, user can set any impact (as available for a module in Risk Indicators Cross Reference Impact screen) for these RIs.

■ Operating instructions behavior will also get impacted.

■ Two new hardcoded non financial events will be created. These events are generic for all modules.

- – Party status change: PI_DUEDIL_STATUS_CHANGE

- – Party to account/borrower to facility changes: PI_PARTY_TO_ACCOUNT_ UPDATE

■ In case of party status change and party to account or borrower to facility changes, the above mentioned events will be used by modules to call common account to evaluate due diligence rules.

■ All modules will store at backend a list of Risk Indicators applied because of due diligence check. This helps in removal of risk indicator impacts on re-evaluation as well as due diligence confirmation.

All existing accounts while migrating will have the status as Existing. Once migrated, if there are any events where due diligence rules are triggered, then the same would be done through Risk Indicators route.

Table 2–12   Risk Indicators Impacts Cross Reference - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
System Driven	New	For all existing risk indicators that are currently not allowed to be checked and unchecked manually, the user should now set them up as System Driven and such indicators will be shown as disabled in respective screens, so that user cannot check/uncheck them manually.	
Risk Indicator Code	New	For existing RIs, the code stored in the backend will be displayed.	

Table 2–12 (Cont.) Risk Indicators Impacts Cross Reference - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Disallow	New	A new impact as Disallow will be added under impacts accordion.	
Debit Block	New	A new impact as Debit Block will be added under TD impacts accordion.	
Credit Block	New	A new impact as Credit Block will be added under TD impacts accordion.	

2.4 Interest

This section describes the upgrade impacts of functionalities in interest.

2.4.1 Define Interest Rule (Fast Path: INT001)

Based on the confirmation received from Banks, UDI is not currently being used. Hence, there is no upgrade impact. The implementation logic is to remove interest constituent type User Defined Installment for a combination of LN product class, Debit interest class and Regular and Penalty interest division in Interest Global Parameters.

2.5 Bank Draft

This section describes the upgrade impacts of functionalities in bank draft. The upgrade impact is as follows:

- The Bank Drafts template of the bank should be modified to include the Payable At field, if the bank is not using the product-shipped bank draft template.

2.5.1 Bank Drafts Status Maintenance (Fast Path: PC244)

A new Maintenance Fee Amount field is added in the Bank Drafts Status Maintenance screen.

Table 2–13   Bank Draft Status Maintenance - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Appr. Maintenance Fee Amount	New	No impact	

2.6 Identity and Entitlement Management

This section describes the upgrade impacts of functionalities in identity and entitlement management. The upgrade impacts are as follows:

- **Deprecate SOA Composer:**

  The reason code based Task Aggregation configuration done currently in SOA Composer needs to be moved to BPM worklist under common Rule-Set.

- **Financial Analysis Approval Task:**

  If Financial Analysis task needs to be configured for approval, appropriate configuration needs to be done in Artifact Dependency Map (Fast Path: SM500) screen, OES and BPM worklist.

  Service: com.ofss.fc.appx.origination.service.lending.core.credit.business.debtservicing.FinancialAnalysisApplicationServiceSpi.submitFinancialAnalysis

  Human Task: HT_FinancialAnalysisSpi_SubmitFinancialAnalysis.task

  Authorization Type: Matrix_Auth

  Reason Code: NA

- **Consolidation of Approval Processes:**

  If approval is configured for any of the transactions in which fee negotiation can be done, implementation team has to note that the approval process will spawn the new generic fee approval human task: HT_GenericApprovalSpi_PerformFeeNegotiationApproval

  The generic Fee Approval Human Task will be instantiated not only for fee negotiation (FC_PR_FEE_OVR) approval but also for Dual Control as well as for other Business exceptions in the base transactions. The routing rules needs to be configured for this new human task.

- **Enabling Specific UI Components in Fee Details Task Flow in BPM:**

  Appropriate seed data has to be maintained for each task code containing the common fee task flow, for which the View button (showing the fee details) has to be enabled in the BPM task flow.

- **Reducing Minimum (deposit) Amount in CASA account configuration:**

  If approval needs to be configured for the scenario where in the initial deposit amount in the CASA account is less than the minimum specified limit, appropriate configuration needs to be done in Artifact Dependency Map (Fast Path: SM500) screen and the BPM worklist.

  Service: com.ofss.fc.appx.origination.service.deposit.application.DepositAccountApplicationServiceSpi.confirmStructureSolution

  Human Task: HT_DepositAccount_ConfirmStructureSolution

  Authorization Type: Overridable Policy Exception

  Reason Code: FC_OR_REDUCE_MINDEP_AMT

- **Support for approval of Manual Identity Verification task:**

  If approval needs to be configured for the Manual Identity Verification Task, appropriate configuration needs to be done in Artifact Dependency Map (Fast Path: SM500) screen and the BPM worklist.

  Service: com.ofss.fc.appx.origination.service.core.submission.duediligence.DueDiligenceApplicationServiceSpi.deferDueDiligence

  Human Task: HT_DueDiligenceSpi_DeferDueDiligence

  Authorization Type: Overridable Policy Exception

  Reason Code: FC_OR_DDD_0002

2.6.1 Process Tracker Link in BPM

The upgrade impact is as follows:

- A new Process Tracker tab is available on all approval tasks.

- A new Workitem Status field is introduced in the BPM worklist task which displays the current status of the worklist item.

Table 2–14   Process Tracker link in BPM - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Workitem Status	New	No impact	

2.6.2 Work Item Inquiry (Fast Path: WL001)

The upgrade impact is as follows:

- The Current Approver ID field is renamed to Final Approver ID.

- The Last Approver ID field is removed.

Table 2–15   Process Tracker link in BPM - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Current Approver ID	Modified	No impact	Renamed to Final Approver ID
Last Approver ID	Dropped	Final Approver ID field needs to be referred	

2.7 Party

This section describes the upgrade impacts of functionalities in party.

2.7.1 Customer Onboarding (Fast Path: PI048)

The new fields introduced are Relationship Manager and Bank Affiliate. All these are non mandatory and hence no impact foreseen.

Table 2–16   Customer Onboarding - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Relationship Manager	New	No impact	
Bank Affiliate	New	No impact	
Marketing Receive Information - Modes	Modified	New validation has been introduced that the contact details should be available for the mode selected to receive marketing information. So the same will be validated for the existing data. Hence either the contact details will have to be captured or the preference will have to be modified to the modes whose contact details are available with the bank	

2.7.2 Party General Information (Fast Path: PI034)

The new fields introduced are Relationship Manager, Risk Rating and date, and Bank Affiliate. All these are non mandatory and hence no impact foreseen.

Table 2–17   Party General Information - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Relationship Manager	New	No impact	
Bank Affiliate	New	No impact	
Marketing Receive Information - Modes	Modified	New validation has been introduced that the contact details should be available for the mode selected to receive marketing information. So the same will be validated for the existing data. Hence either the contact details will have to be captured or the preference will have to be modified to the modes whose contact details are available with the bank	
Risk Rating	New	No impact	
Date of Risk Rating	New	No impact	

2.7.3 Application Form - Personal Chevron (Fast Path:OR097)

The new fields introduced are Relationship Manager and Bank Affiliate. All these are non mandatory and hence no impact foreseen.

Table 2–18   Application Form - Personal Chevron - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Relationship Manager	New	No impact	
Bank Affiliate	New	No impact	
Marketing Receive Information - Modes	Modified	New validation has been introduced that the contact details should be available for the mode selected to receive marketing information. So the same will be validated for the existing data. Hence either the contact details will have to be captured or the preference will have to be modified to the modes whose contact details are available with the bank	

2.7.4 Party Bank Policy (Fast Path:PI314)

The following new fields have been introduced.

Table 2–19   Party Bank Policy - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Financial Year Start Day	New	No impact	
Financial Year End Day	New	No impact	
Financial Year Start Month	New	No impact	
Financial Year End Month	New	No impact	
Party Relationship Manager Rule	New	No impact	
Due Diligence Rule	New	No impact	
Group Relationship Manager	New	No impact	

2.7.5 Financial Capture Setup

The upgrade impacts are as follows:

- The existing parameter code contains 5 digits and the new financial parameter code mask now has 9 digits. The new 9 digit financial parameter code is mapped to the existing 5 digit parameter code.

- The financial parameter code maintenance will not have party type as field value and hence the same will also not be included in the mask for financial parameter code. The party type field has been removed from the financial parameter code maintenance as financial capture, especially Business Plan Statement and Cash Forecast Statement are at the Borrowing entity level and not at the party level.

- The following redundant fields in the existing parameter code table are removed:
  - Description
  - Financial parameter Code
  - Formula
  - Party type

- In the existing system, as the parameter code is defined based on party type, hence the same code is available under different party types. For example, Stock in hand may exist as parameter under Current Asset category for all the party types, Individual, Organization and Trust. Hence the approach is to assign unique parameter code to each of these parameters with different financial parameter names.

  For example, financial parameter name Inventories appears under both Organization and Trust party types. As per parameter code maintenance, party type field will not be present and hence it is proposed to assign different name for this parameter as Inventories-Organization and Inventories-Trust with unique financial parameter codes.

The following are the list of maintenances which are required to be configured as part of the Day 0 to support Financial Capture in Origination flow as well as standalone capture. The existing financial parameters, categories, nature will be available as Seed.

Table 2–20   Financial Capture Setup

Sr. No.	Name of Maintenance	Fast Path	Remarks
1	Party Bank Policy	PI314	Enhancement. Financial year start and end date maintenance
2	Financial Category	PI027	New maintenance
3	Financial Nature	PI790	New maintenance
4	Financial Parameter Codes	PI791	New maintenance. Financial parameter capture includes ratios maintenance
5	Financial Statement Template	PI794	New maintenance. Statements include: ■ Balance Sheet ■ Profit and Loss ■ Financial Ratio ■ Debt Servicing ■ Statement of Equity ■ Customer Net Position ■ Cash Forecast
6	Financial Template	PI787	Enhancement
7	Financial Template Priority	PI788	No change
8	Business Plan	PI792	New maintenance
9	Benchmark Financial Ratio	PI793	New maintenance

2.7.6 Financial Category (Fast Path: PI027)

The upgrade impact is as follows:

Table 2–21   Financial Category - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Category ID	New	No impact	
Category Name	New	No impact	
Shareable	New	No impact	

2.7.7 Financial Nature (Fast Path: PI790)

The upgrade impact is as follows:

Table 2–22   Financial Nature - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Nature	New	No impact	
Description	New	No impact	

Table 2–22   (Cont.) Financial Nature - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Field Name	New	No impact	
Field Type	New	No impact	
Default Value	New	No impact	

2.7.8 Financial Parameter Codes (Fast Path: PI791)

The upgrade impact is as follows:

Table 2–23   Financial Parameter Codes - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Financial Parameter Code	New	No impact	
Financial Parameter Name	New	No impact	
Base Type	New	No impact	
Category	New	No impact	
Nature	New	No impact	
Value type	New	No impact	
Monthly split required	New	No impact	
Include for DSO	New	No impact	
Include for SOE	New	No impact	
Additional Details - Name, Data Type, Default value	New	No impact	

2.7.9 Financial Statement Template (Fast Path: PI794)

The upgrade impact is as follows:

Table 2–24   Financial Statement Template - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Statement Type	New	No impact	
Statement Template ID	New	No impact	
Statement Template Name	New	No impact	
Default	New	No impact	

Table 2–24   (Cont.) Financial Statement Template - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Financial Parameter Code	New	No impact	Select the parameters codes that are required to be included in the statement template.
Mandatory	New	No impact	
Include for Debt Servicing	New	No impact	

2.7.10 Financial Template (Fast Path: PI787)

The upgrade impact is as follows:

Table 2–25   Financial Template - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Statement Type	New	No impact	
Statement ID	New	No impact	
Statement Name	New	No impact	
Previous Total Years	New	No impact	
Previous Mandatory Years	New	No impact	
Projected Total Years	New	No impact	
Projected Mandatory Years	New	No impact	

2.7.11 Business Plan (Fast Path: PI792)

The upgrade impact is as follows:

Table 2–26   Business Plan - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Template ID	New	No impact	
Template Name	New	No impact	
Add Activity	New	No impact	
Activity Name	New	No impact	
Income	New	No impact	
Expense	New	No impact	
Add activity parameter	New	No impact	
Configure total	New	No impact	
Activity parameter	New	No impact	
Data Type	New	No impact	

Table 2–26   (Cont.) Business Plan - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Action	New	No impact	
Financial Parameter Code	New	No impact	
Total	New	No impact	

2.7.12 Benchmark Financial Ratio (Fast Path: PI793)

The upgrade impact is as follows:

Table 2–27   Benchmark Financial Ratio - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Industry Type	New	No impact	
Benchmark Value	New	No impact	
Bank Benchmark Value	New	No impact	

2.8 Origination

This section describes the upgrade impacts of functionalities in origination.

2.8.1 Origination Preferences (Fast Path: ORM20)

The upgrade impact is as follows:

- Rule has to be maintained to identify if the submission is for retail or business banking. In case it is resolved as business, then system provides an option for financial analysis and enhanced manual credit decision (MCD).

- Rule has to be maintained to validate due diligence.

Table 2–28   Origination Preferences - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Submission Type Rule	New	No impact	If rule is not defined, there will not be any impact.
Validate Due Diligence Rule	New	No impact	If rule is not defined, there will not be any impact.

Instruction

If new rules are not defined in origination preferences, then there will not be any impact to existing pending origination submissions. However, if new rules are defined, the system will evaluate the rule for submissions which are not submitted.

2.8.2 Application Form (Fast Path: OR097)

The upgrade impacts are as follows:

- Manage Group: System allows user to select group for a submission. Group selection is available for new and amend scenarios. Group selection is applicable for lending applications.

- Summary screens: System shows the summary screens in following train stops:

  - Product

  - Personal

  - Collaterals

  - Funding

  - Financial

  - Configure

  - Document

- A provision has been introduced to spawn off task for enabling a back office team to capture complete financial details. Also, an ability to alert banker is provided when capturing of the financial statements is completed in spawned off task.

- Capability to capture the moratorium interest amount at product details has been introduced.

- Capability to capture customer contribution for internal refinance is provided. Also, internal refinance amount can be greater than requested amount. Customer contribution amount is shown in funds table, and in structure solution system will force user to configure account for internal refinance amount.

- An inbound document checklist for liability and investment account is enabled.

Table 2–29   Application Form - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Group	New	No impact	This field is marked with null value for submissions which are not completed.
Send to Back Office	New	No impact	This field is not checked for submissions which are not completed.
Moratorium Interest Limit	New	No impact	This field is not checked for submissions which are not completed.
Moratorium Interest Amount	New	No impact	

Instruction

- It is recommended that at the time of upgrade, there are no applications pending in origination flow. However, since the capture application screens have been enhanced to show summary screens, if there are any pending applications, then system shows the new summary screens at respective train stop.

- It is advisable that there should be no applications pending in origination with Refinance (Internal) purpose code. This is because new fields have been added in

refinance table and look-up change is done in structure solution to configure accounts for submission which is marked as Refinance (Internal).

2.8.3 Application Tracker (Fast Path: OR170)

The upgrade impacts are as follows:

- Application Stage details are available for liability applications (CASA and TD) as well. System now shows the application stages for pending liabilities application in application tracker.

- As part of Release 2.4.1.0.0, three new stages have been introduced. These stages are displayed if configured for the new applications.

    – Manual Due Diligence (applicable to loans, liabilities and credit cards)

    – Financial Capture (applicable to loans and credit cards)

    – Financial Analysis (applicable to loans and credit cards)

- Manual Due Diligence human task once completed for new submissions is shown in application tracker.

- Application tracker shows the following redesigned screens for new and existing applications.

    – Collateral Details screen

    – Due Diligence Details screen

    – Valuation Details screen

    – Title Search Details screen

2.8.4 Credit Decision History (Fast Path: OR217)

Credit decision history details are shown in OR217. As part of Release 2.4.1.0.0 enhancement, a snapshot of credit decision details at the time of task submission is saved and made available in OR217. Along with the report, the existing panel which displays party details is also available. For existing retail banking accounts, since the snapshot from MCD task submission is not available, the report is not available in OR217. Also, as part of the panel shown in OR217, new non-mandatory fields have been introduced and UI has been changed, so for existing accounts the new UI will be displayed and the non-mandatory fields will be blank.

2.8.5 Manage Customer Financials

The upgrade impacts are as follows:

- The capture of following new statements is supported as part of the financial capture:

    – Statement of Equity

    – Cash Forecast

    – Business Plan

- Financial summary page added in the Financial capture train stop.

- Financial Profile page has been added to display the summary details of the Balance Sheet and Profit & Loss Statements. The page also displays options to capture Statement of Equity, Financial Ratios and Current Position. Financial declarations are captured in the Financial Profile page.

- Current Position has been delinked from the employment grid and displayed separately.

- Business Income statement is renamed as Profit & Loss Statement.

- Manage Statements link and Bulk upload link are provided in the Financial Profile page.

- Option to link the uploaded documents to particular financial period provided in the Financial Profile page.

- Capability to add ad hoc financial parameters as part of the financial capture, split yearly figures into monthly breakup, capture remarks for financials are provided in the Financial Capture screen.

Table 2–30   Manage Customer Financials - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Send to Back Office	New	No Impact	Included in summary page of Financial capture train stop
Manage Statements	New	No impact	Link for modifying the Period, type and classification displayed in Financial Profile page
Bulk Upload	New	No impact	Link for upload of documents in Financial Profile page
Financial Statement	New	No impact	Included in Financial Profile page
Period	New	No impact	Included in Financial Profile page
Type	New	No impact	Included in Financial Profile page
Classification	New	Impact mentioned in Table 2-18	Included in Financial Profile page
Status	New	No impact	Included in Financial Profile page
Action	New	No impact	The following options are available for selection in this drop down: ■ Documents ■ Import Data ■ Change status
Add period	New	No impact	Included in Manage Statements
From Date	New	No impact	Included in Manage Statements
To Date	New	No impact	Included in Manage Statements
Edit	New	No impact	Included in Manage Statements
Beginning Balance Period	New	No impact	Included in Statement of Equity
Ending Balance Sheet	New	No impact	Included in Statement of Equity
Profit & Loss	New	No impact	Included in Statement of Equity
Generate Statement	New	No impact	Included in Statement of Equity

Table 2–30   (Cont.) Manage Customer Financials - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Add Statement	New	No impact	Included in Statement of Equity
Total Income	New	No impact	Included in Business Plan Statement
Total Expense	New	No impact	Included in Business Plan Statement
Net Income	New	No impact	Included in Business Plan Statement
Party	New	No impact	Included in Cash Forecast Statement
From Date	New	No impact	Included in Cash Forecast Statement
To Date	New	No impact	Included in Cash Forecast Statement
Capture data from business plan	New	No impact	Included in Cash Forecast Statement
Period	New	No impact	Included in Cash Forecast Statement
Status	New	No impact	Included in Cash Forecast Statement
Action	New	No impact	Included in Cash Forecast Statement
Template	New	No impact	Included in Cash Forecast Statement
Owners	New	No impact	Included in Current Position
Borrowing Entity	New	No impact	Included in Current Position
Frequency	New	No impact	Included in Current Position
Actual payment	New	No impact	Included in Current Position
Account number	New	No impact	Included in Current Position
Term	New	No impact	Included in Current Position
Actual rate	New	No impact	Included in Current Position
Product Group	New	No impact	Included in Current Position

In Release 2.4.0.0.0, there was field for classification of statement only but there was no field for statement verification type. In Release 2.4.1.0.0, to support Business Origination, verification type is added. The following table presents the mapping to support migration from Release 2.4.0.0.0 to Release 2.4.1.0.0.

Table 2–31   Verification and Classification Types

Classification for R2.4	Verification Type for R2.4.1	Classification Type for R2.4.1
Audited ("AUD")	Audited	Unqualified
Unaudited ("UAU")	Unaudited	Management
Qualified ("QLF")	Audited	Qualified
Management ("MGT")	Unaudited	Management

Table 2–31   (Cont.) Verification and Classification Types

Classification for R2.4	Verification Type for R2.4.1	Classification Type for R2.4.1
Review ("REV")	Unaudited	Accountant
ReviewQualified ("RVQ")	Unaudited	Accountant
Projected ("PRJ")	Projected	Customer
Other ("OTH")	Projected	Customer
UnQualified ("UQF")	Audited	Unqualified

2.9 Loans

This section describes the upgrade impacts of functionalities in loans.

■ Partial payoff from RPA is supported in fixed period also. Fees are applicable for this transaction, as per fees set for this event. Economic cost is applied as per setup.

■ Contribution panel is enabled for settlement in internal refinance cases. The customer contribution derived in Origination Settlements - Refinance panel is defaulted in the Settlements panel. The user can edit this amount. The modified amount cannot be less than the customer contribution amount in the Refinance panel.

■ In the settlement task, system will default the sum of Customer Contribution and Bank Contribution as the Settlement Payout for the refinance loan account. The Disbursement amount will be derived as (settlement payout amount - contribution pay-in amount). These are not editable. Any change in the customer contribution amount will result in change in the additional Settlement Payout amount.

2.9.1 Installment Rule Details (Fast Path: LNM43)

The existing repayment type UDI will not be available from Release 2.4.1.0.0 onwards.

Table 2–32   Installment Rule Details - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Computation Formula	Dropped	Computation formula field will continue to exist. From the drop down values, UDI will not be available for selection.	

2.10 Term Deposit

This section describes the upgrade impacts of functionalities in term deposit.

2.10.1 Batch Processing Impact

The upgrade impacts on batch processing are as follows:

■ A new parameter to enable auto account closure has been introduced.

■ During the migration activity, all the accounts which meet the criteria defined for auto closure will be marked as Closed, as a one-time housekeeping activity, if auto closure option is checked.

■ No report will be generated for such accounts that were marked as Closed during the migration activity.

2.11 Pricing

This section describes the upgrade impacts of functionalities in pricing.

2.11.1 Price Policy Chart (Fast Path: PR007)

There is no upgrade impact as FRS stage is newly introduced and UDS stage has never been used.

Table 2–33   Price Policy Chart - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Stage (column in Decision table)	FRS (New) UDM (Dropped)	No impact	

2.11.2 Entity Level Price Benefit Chart (Fast Path: PR011)

During migration from Release 2.4.0.0.0 to Release 2.4.1.0.0, the system will segregate the UDMs provided for all accounts as Today, In Future and In Past based on its effectiveness and the data required for such segregation is already available in the system as part of Release 2.4.0.0.0.

Table 2–34   Price Policy Chart - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
View UDM Applicable	New	No impact	By default, the value is Today.

2.12 Collections

This section describes the upgrade impacts of functionalities in collections

2.12.1 Hardship (Fast Path: COLL06)

As part of Day 0 setup, implementation team has to specify the offer IDs for which the Hardship relief will not be applicable. Administrator needs to include all offers for which Is Flexi Repayment Allowed flag is set.

If implementation team wishes to pull the accounts into collections but restrict the nomination, they will have to implement a validation algorithm in the Application Submitted status.

Table 2–35   Hardship - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Offer ID	New	By default, it is blank. Implementation team needs to specify the FRS allowed offer codes.	