Oracle FLEXCUBE Core Banking

Release Notes
Release 5.2.0.0.0

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Release Notes
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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 Core Banking 5.2.0.0.0, please refer to the following documents:

- Oracle FLEXCUBE Core Banking 5.2.0.0.0 User Manuals
- Oracle FLEXCUBE Core Banking 5.2.0.0.0 Installation Manuals

Background

This document highlights the features that are being developed, qualified and released with Oracle FLEXCUBE Core Banking 5.2.0.0.0 release. The base version for this release is Oracle FLEXCUBE Core Banking 5.1.0.0.0

The document provides specific details on the environmental software used for the Integration Testing. The details covered in this document are –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 Core Banking 5.2.0.0.0 release is as follows:

Environment Qualified on:

<u>**Host:**</u>

❖ Application server
- Weblogic Enterprise (12c : 12.1.3.0.0) 64 bit
  ➢ Oracle Enterprise Linux 6.6
  ➢ JAVA jdk1.7.0_80

❖ Host Database
- Oracle 12c Enterprise Edition (12.1.0.2.0)
  ➢ Oracle Enterprise Linux 6.6

<u>**Branch**</u>:

➢ Branch Server Windows 2012 R2 Enterprise Edition 64 Bit
➢ Microsoft IIS 8.5
➢ Branch Database Oracle 12c Enterprise Edition (12.1.0.2.0)
  ✓ Oracle Enterprise Linux 6.6
➢ Oracle Client 12.1.0.1.0 (32 Bit)
➢ MS debug Viewer 4.71
➢ Microsoft MSXML version 4.0 SP 3

<u>**Client Machines:**</u>

❖ **Operating System**
  ➢ Windows 7

❖ **Browsers**
  ➢ Internet Explorer 11.0
  ➢ Mozilla Firefox 42.0
  ➢ Google Chrome 36.0.1985.143

Third Party Software

Appropriate Approvals have been obtained for third party software used and details for the same are as given below:

Licensor Name	Licensed Technology	Version
Apache 2.0	Ant	1.9.6
Apache 2.0	Axis	1.4
Apache 2.0	Axis	1.3
Apache 2.0	Castor	1.3.3
Apache 2.0	cglib	3.1
Apache 2.0	Commons FileUpload	1.3.1
Apache 2.0	Commons Net	3.3
Apache 2.0	Commons Pool	2.4.2
Apache 2.0	Commons XML Resolver	1.2
Apache 2.0	Commons-Collections	3.2.1
Apache 2.0	commons-dbcp	2.1.1
Apache 2.0	commons-io	2.4
Apache 2.0	commons-lang	3.4
Apache 2.0	commons-logging	1.2
Apache 2.0	Datecalc	1.4.0
Apache 2.0	Ehcache	2.10.0
Apache 2.0	Flexjson	3.3
Apache 2.0	JAX-RPC	1.1
Apache 2.0	Joda Time	2.8.2
Apache 2.0	Log4j	1.2.17
Apache 2.0	NekoHTML	1.9.21
Apache 2.0	PDFBox	1.8.8
Apache 2.0	Serializer	2.7.2
Apache 2.0	Velocity	1.7
Apache 2.0	Xalan	2.7.2
Apache 2.0	xercesImpl.jar	2.11
Apache 2.0	XML Beans Developer Kit (xbean.jar)	2.3.0, 2.2.0 and 2.1.0
Apache 2.0	xml-apis.jar	1.4.01
BSD	AntiSamy	1.5.3
BSD	ASM	5.0.4
BSD	dom4j	1.6.1
BSD	Hamcrest	1.3
BSD	Jaxen	1.1.6

BSD	JMock	2.8.1
BSD	JSch	0.1.53
BSD	JZlib	1.1.3
BSD	relaxngDatatype.jar	1
LGPL	Hibernate	3
MIT	Json	20080701
MIT	Simple Logging Façade for Java (SLF4J)	1.7.12.
Open Domain	ANTLR	2.7.7
Other	Eclipse Persistence Services Project (Eclipselink)	2.6.0

Release Highlights

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

Multi-stage Schedule

The requirement is to have multiple stages in a loan like IO-IOI-IPI/EPI or IOI-MOR-IPI/EPI and also to enable interest subsidy in IOI/IPI/EPI stage. This is to cater to the needs of college students who are given education loan. There is another requirement to have multiple IPI stages in loan like IPI-IPI-IPI-IPI for individuals based on their income flow over the years. Multiple stages will now be allowed as part of Loan Schedule Definition.

Re-pricing option

The requirement is to set the re-pricing behavior of floating rate loans to None so that Index rate change will not impact the loan account. New option 'No-repricing' is introduced in Loan account repricing/revision maintenance screen.

Grace period Expiry

The requirement to expire the grace days on month end, if the grace period expiry option is 'Repayment grace days' and the no of days defined is crossing the month end. New flag 'Expire on month end' is provided at product and account level to expire the loan accounts on month end if the same is checked.

Ad-hoc Interest Charging

The requirement is, on Loan interest charging date, in case of adhoc interest charging is done loan accounts, system to compute interest from adhoc charging date to current charging date

Back dated variance change for Loans

The requirement is to adjust interest charged/accrued on loan account incase user applies an incorrect rate on the loan account and therefore wants a facility to do back dated interest rate variance. Account variance maintenance screen is modified to allow back dated variance change for regular interest component

Write-off Changes

The requirement is to do full write-off on loan, however the loan account to remain open after write-off and accrual and charging to continue on the loan account. Also, facility is required to recover the arrears post write-off using installment payment, PPF and EFS screens. New account status 'Written-off Open' is introduced. Two new write-off types Written-off Open and Written-off Closed introduced in Write-off transaction screen. Installment payment, PPF and EFS screens are modified to accept the recovery for Written-off Open accounts. New screen 'Account Write-off to Regular' is introduced to move such recovered loan accounts to regular status.

TD with Principal Payout

The requirement is to open a term deposit with regular principal payout. If principal is not paid to the customer on payout date, it is to be given overdue interest. New product type 'Scheduled Principal payout is introduced in TD product master and payout instruction for the same to be set in 'TD Multiple Payout Instruction' screen. New screen introduced to show the schedule of principal payout.

RD Changes

The requirement is to allow advance, partial and multiple payment and also payment more than the RD balance. Facility is required to define the number consecutive non-payments allowed, after which payments are not allowed towards RD. New flags introduced on CASA product master for allowing partial, advance and one time extra payment and also parameter introduced to capture consecutive non-payments allowed.

Flexibility in Interest Calculation

The requirement is to provide flexibility with respect to applying credit rate on CASA accounts based on the account balance and tenure for which the balance is available in the account. New interest balance base 'Flexible Balance' is introduced for CASA accounts and also a new screen to capture the Interest Benefit plan based on the balance and tenor is made available.

Inter-branch Clearing

The requirement is to set up multiple Entities forming a union(RCCU) and also branch hierarchy set up within a Entity. Also, there is a requirement of inter-branch and settlement accounting that needs to be passed for transfers with-in and across Entity, online validation of limits at the Entity level for cross Entity transactions and merging of branches within Entity. New screen introduced to capture the Entity details and the Branch Maintenance screen is modified to capture the Entity of the Branch. New screens introduced to capture the settlement and mirror account details of the branches and Entities and also online validation of the limit at the Entity level for across entity transfers.

Red-ink Interest Adjustment

The requirement is to provide Red-ink interest adjustment for CASA, TD and loan accounts. Whenever the income GL is debited or expense GL is credited, system to post credit of negative amount in income GL and debit of negative amount in expense GL. New flag Red-ink Posting Required is introduced at CASA, RD, TD and Loan Bank parameter screen and based on the flag red-ink posting will be done.

Miscellaneous Loan Debit and PPF reversal

The requirement is to support any day reversal of installment payment and partial payoff. A new transaction Miscellaneous Loan Debit is introduced to allow debit to loan with a miscellaneous amount incase of incorrect payment and also any day reversal of partial payoff transaction is also supported.

Static Data Publish

The requirement is to publish the static data changes and also provide additional information on the API's available to inquire the same. Day0 configuration introduced to turn on/off the static data publish and based on the configuration add, modify and delete of data will be logged and an API is provided to inquire the logged details.

System Monitoring

The requirement is to enable system monitoring using tools like OEM and Oracle DMS API's. Day0 configuration is provided to for turning on/off System monitoring and also capability to define Nouns, filters and events required for DMS API. Based on the configuration metrics like type of transaction (financial, non-financial, inquiries), time taken to complete the request and count of successful and failure transactions will be logged.

Adhoc Service Blackout

There is a technical requirement to black out services without having to re-start the server. API's provided to black out a service and also make the blacked out service available and also scheduled black out of specific services

CASA EOP Performance Changes

Currently calculation for CASA capitalization for all accounts happens on a particular cap date. This causes delay due to the bulk of accounts on capitalization day.

CASA EOP performance changes would help to improve performance by calculating the projected balance till next capitalization date and using bulk posting of these entries.

Fixed Issues

2 rounds of IT were conducted for Oracle FLEXCUBE Core Banking 5.2.0.0.0 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://docs.oracle.com/cd/E71602_01/homepage.htm

Release Contents

This release has the media pack for Oracle FLEXCUBE Core Banking 5.2.0.0.0.

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)

Glossary

Abbreviation	Expansion
FC Core	Oracle FLEXCUBE Core Banking
OD	Overdraft
OL	Overline
TOD	Temporary Overdraft
SI	Standing Instructions
DR	Debit
CR	Credit
TT	Telex Transfer
FCY	Foreign Currency
FX	Foreign Exchange
SC	Service Charge

LC	Letter of Credit
BG	Bank Guarantee
GL	General Ledger
UI	User Interface
PMI	Post Maturity Interest
IPI	Interest Periodic Installment
EPI	Equated Periodic Installment
MOR	Moratorium
OTN	Oracle Technology Network
EOD	End of Day
BOD	Beginning of Day
PPF	Partial Payoff
CASA	Current and Savings Account
ST	System Testing
IT	Integration Testing
UT	Unit Testing
MQ	Message Queue
OS	Operating System
JDBC	Java Database Connectivity