Product Release Note
Oracle Banking Corporate Lending
Release 12.5.0.0.0
[September] [2017]

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FINANCIAL SERVICES

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Product Release Note
[September] [2017]
Version 12.5.0.0.0

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Table of Contents

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1. Release Notes

1.1 <u>Background</u>

Oracle Financial Services Software Limited has developed Oracle Banking Corporate Lending product to service a big corporate customer, for a huge value transaction in the form of loan. Oracle Banking Corporate Lending suite enables large value corporate loans and syndicated loans. It enables banks to play multitude of roles in syndication. Trading platform enables trading of syndicated loans and keeps track of position and balances of different portfolios of bank.

Bilateral Loans

Empowers financial institutions of varied sizes to offer and manage complex commercial loan products catering to large corporate and SMEs. Product manufacturing enables the bank to create innovative products, cuts down time to market and respond to competition efficiently and effectively. Rule driven delinquency handling provides better control over stressed loan assets enabling timely action.

Syndicated Loans

Empowers large multinational banks and Financial Institutions to structure complex syndicated loans under three tier architecture. Robust multi-currency, multi borrower, multi region participation support makes it easier for arrangers to structure ultra-flexible deals seamlessly. High volume processing is supported to cater to deals with thousands of participants.

Secondary Loans Trading

SLT Module tracks the trading of syndicated loans in the secondary market. It allows the booking and settlement of trades under Lead and Participated facilities. It supports Par and distressed loan trading. It also supports the Assignment and Participation (Silent) type of trades.

1.2 <u>Purpose</u>

The purpose of this Release Note is to highlight the enhancements in Oracle Banking Corporate Lending 12.5.0.0.0

1.3 <u>Abbreviations</u>

Abbreviation	Description
FCUBS	FLEXCUBE Universal Banking System
OBCL	Oracle Banking Corporate Lending
SLT	Secondary Loans Trading
SME	Small & Medium Sized Enterprises
UI	User Interface

For module code and description details, please refer Annexure C.

1.4 <u>Release Highlights</u>

The scope of the current release Oracle Banking Corporate Lending 12.5.0.0.0 comprises of following functional enhancements.

- Landing Page/Customer 360 changes
- OBCL- FCUBS Trade Interface.
- Multiple Collateral Linkages to Loans
- Interest Method - 365.25 days - Bilateral Loans and Drawdowns
- Interest Method - 252 days - Bilateral Loans and Drawdowns
- Rate Fixing
- CASA Interface for Loan Payments with multiple accounts - Reject/Retry screen
- Payments Interface for Swift message generation

1.5 <u>Enhancements to the Existing Modules</u>

1.5.1 <u>Landing Page/Customer 360 changes</u>

In an integrated FCUBS and OBCL environment, 360 degree customer view of FCUBS system will display the loan details of OBCL contracts also in 'Loans' tab. The 360 degree customer view facilitates easy and total view of customer details and reduces the customer complexities

1.5.2 <u>OBCL- FCUBS Trade Interface</u>

System has been enhanced to support interface between FCUBS Trade and OBCL with following features

- Packing credit loan to be liquidated on purchase of Export Bill
- On liquidation of Import Bill, Loan will be created
- Loan will be created as collateral of shipping guarantee
- Link to Loan

1.5.3 <u>Multiple Collateral Linkages to Loans</u>

System enhanced to support following

- Multiple Collateral and Collateral Pool Linkages to OL Contracts.
- Single Facility Linkage to OL Contract with Linkage percentage as 100%. If a single facility is linked to a contract, then the User cannot link any Collaterals/Pool to the OL Contract.
- System will allow the User to link the Facility or Collateral, Pool Details for the Limit/Liability CIF maintained for the Contract. If the Limit CIF is null then system will fetch the Facility or Collateral, and Pool details maintained for the Contract Counterparty in the Linkage reference no LOV.

1.5.4 <u>Interest Method - 365.25 - Bilateral Loans and Drawdown</u>

System enhanced to support following Interest basis

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- 30(Euro)/365.25
- 30(US)/365.25
- Actual/365.25
- Working Days/360

Working Days/Commercial: working Days/360 - where numerator is total number of working days in a month. For interest calculation system should consider actual working days in all months and 360 days in a year

1.5.5 Interest Method - 252 days - Bilateral Loans and Syndications

System enhanced to support following Interest basis

* Working Days/252

Working Days: working days/252- where the numerator is the actual number of working days in a month. In this case system should consider actual working days in all months as numerator and 252 days in year as denominator.

1.5.6 Rate Fixing

System enhanced to support automatic Rate Fixing for Floating Periodic type of Loans. Given a date, system will derive the floating rate of 'N' currency working days before. Based on parameter, system will proceed to book the loan with rate of earliest available date or with rate as zero.

Rate Fixing is supported for Booking of loans, Periodic rate revision and Rollover.

1.5.7 CASA Interface for Loan Payments with multiple accounts - Reject/Retry screen

Facility provided in Corporate Lending where system is capable of interfacing with external system where CASA account is present. In a standalone OBCL environment, for online transactions like Payment and Rollover of the contracts with preferences like "verify funds check required" is Yes, System will log the entries in queue table for external system approval. Further processing will be carried out depend upon the system response.

1.5.8 Payments Interface for Swift message generation

Facility provided in Corporate Lending where system is capable of interfacing with external Payments system for Swift message generation. On approval of the online transaction, system will log entries into the queue table from where request will be built and sent to external system. A queue screen is provided where the user can check the status of the transaction.

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2. Components of the Software

2.1   Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit

Note: User Manuals and Installation Guide can be accessed from
http://docs.oracle.com/cd/E88408_01/index.htm

2.2   Software Components

Software Components of Oracle Banking Corporate Lending 12.5.0.0.0 that form part of this release are as follows:

- Host
  - UI Components (JS,XML)
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
  - Reporting Components(Data models(xdm), Reports(xdo and rtf))
  - Process Framework components (BPEL)
- New UI Application Server
  - Java Sources
  - Configuration files used for deployment
- Interface
  - ASCII interface sources
    - → Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Gateway
- Java application layer
    - → Java sources
    - → Configuration files used for deployment
  - Messaging layer
    - → Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Installation utilities
  - Front end based installation for host
  - Front end based installation for Gateway backend
  - Installation documents for
    - → Installer documents
    - → Gateway
- SMS Related Components
- Reports

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- ➤ Stored Procedures (Packages, Functions, Procedures, Views)
- ➤ Repositories and pre-defined Reports
- Online Help Files

3. Annexure – A: Environment Details

3.1.1   Tech Stack – Oracle

Component	Deployment option	Machine	Operating System	Software	Version
		Application Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.2.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 144
				Open Symphony Quartz	2.3
				Oracle Toplink	12.2.1.2.0
		Document Management System	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic	10.3.6
				JDK	JDK 1.7 Update 141
				Oracle Database (for RCU)	12.2.0.1.0
				Repository Creation Utility	11.1.1.9.0
				Oracle WebCenter Content Imaging	11.1.1.9.0
		Database Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.2.0.1.0 (R2)
Oracle Banking Corporate Lending	Stand Alone	Reporting Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic	12.2.1.2.0
				JDK	JDK 1.8 Update 144
				Oracle Database (for RCU)	12.2.0.1.0
				Repository Creation Utility	12.2.1.2.0
				Oracle BI Publisher	12.2.1.2.0

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		Client Machines	Windows 7	Internet Explorer	Microsoft Internet Explorer Release(11.X)
				Mozilla Firefox	Mozilla Firefox Release(54+)
				Google Chrome	Google Chrome Release(59+)
			Windows 8	Internet Explorer	Microsoft Internet Explorer Release(11.X)
				Mozilla Firefox	Mozilla Firefox Release(54+)
				Google Chrome	Google Chrome Release(59+)
			Windows 10	Internet Explorer	Microsoft Edge
				Mozilla Firefox	Mozilla Firefox Release(54+)
				Google Chrome	Google Chrome Release(59+)
			Mac OS X	Mozilla Firefox	Mozilla Firefox for Mac (54+)
				Safari	Safari 9.1.1
				Google Chrome	Google Chrome Release(59+)
		Single Sign On Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	JDK 1.7 Update 141
				Oracle WebLogic	10.3.6
				Repository Creation Utility	11.1.1.9.0
				Oracle Identity Management (OID)	11.1.2.3.0
				Oracle SOA	11.1.1.9.0
				Oracle Identity And Access Management	11.1.2.3.0
				Oracle Webtier Utilities	11.1.1.9.0
				Oracle Webgate	11.1.2.3.0
				OID Connector	OID 11.1.1.6.0
Oracle Banking Corporate	Stand Alone	Application Server	Oracle Enterprise Linux Server	JDK	1.8 Update 144
				Oracle WebLogic Server	12.2.1.2.0

			6.6 (x86 64 Bit)	Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	12.2.1.2.0
Lending BPEL/BPMN Processes and Process Framework				Oracle SOA Suite, Oracle BPM Suite	12.2.1.2.0
Oracle Banking Corporate Lending Integration Gateway	Web services (incoming)				
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)		Oracle Enterprise Linux Server 6.6 (x86 64 Bit)		
	Notifications (outgoing)	Integration Server		Oracle WebLogic Server	12.2.1.2.0

4. Annexure – B: Third Party Software Details

Copyright Holder	Licensed Technology	Version
MetaStuff, Ltd.	dom4j	2.0.1
Apache	commons-io	2.5
Apache	Apache Commons Codec	1.10
Apache	Apache POI	3.16
QOS.ch	SLF4J (Simple Logging Façade for Java)	1.7.25
Apache	Apache Commons Transaction 1.2	1.2
Yahoo	YUI Compressor	2.4.8
Apache	Commons Collections	4.1
Apache	Xerces2 Java (xercesImpl.jar)	2.11.0
The Apache Software Foundation	Xalan-Java (Serializer)	2.7.2
Terracota	Quartz Job Scheduler	2.3.0
Apache	Xerces2 Java (xml-apis.jar)	2.11.0
Sean Owen	PJL Compressing Filter	2.2.0
Apache	Apache XMLBeans	2.6.0
The Apache Software Foundation	Apache Commons Logging	1.2
Apache	Xalan	2.7.2
Apache	Ant	1.10.1
Apache	Log4J	2.8.2
Apache	XML Commons Resolver	1.2
Apache	commons-net	3.6

5. Annexure – C: Module Code and Description

Abbreviation/ Acronym	Meaning
CO (Core)	Oracle FLEXCUBE Core
CASA	Current Account & Savings Account
OL	Oracle Lending
LB	Loan Barrower
SMS	Security Management System