

Product Release Notes  
Oracle FLEXCUBE Universal Banking  
Release 12.87.04.0.0  
[January] [2018]





Product Release Note  
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Version 12.87.04.0.0

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## Table of Contents

<b>1. RELEASE NOTES .....</b>	<b>1-1</b>
1.1 BACKGROUND .....	1-1
1.2 PURPOSE.....	1-1
1.3 ABBREVIATIONS .....	1-1
1.4 RELEASE HIGHLIGHTS .....	1-2
1.5 ENHANCEMENTS TO THE EXISTING MODULES .....	1-3
1.5.1 CL Module Enhancements .....	1-3
1.5.2 Core Module Enhancements .....	1-4
1.5.3 CASA and TD Modules Enhancements .....	1-5
<b>2. COMPONENTS OF THE SOFTWARE .....</b>	<b>2-1</b>
2.1 DOCUMENTS ACCOMPANYING THE SOFTWARE .....	2-1
2.2 SOFTWARE COMPONENTS.....	2-1
<b>3. ANNEXURE – A: ENVIRONMENT DETAILS .....</b>	<b>3-1</b>
3.1 ORACLE STACK .....	3-1
<b>4. ANNEXURE – B: THIRD PARTY SOFTWARE DETAILS.....</b>	<b>4-1</b>
<b>5. ANNEXURE – C: MODULE CODE AND DESCRIPTION.....</b>	<b>5-1</b>

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# 1. Release Notes

## 1.1 Background

Oracle Financial Services Software Limited has developed Oracle FLEXCUBE Universal Banking Software to enable banks to create a distributed network of branches for efficient handling of customer transactions. Oracle FLEXCUBE Universal Banking is a real-time online solution, enabled for multi-currency, multilingual, multi-entity, multi-instance operations. Its mission-critical and robust architecture and use of leading-edge industry standard ensure almost limitless scalability.

Oracle FLEXCUBE Universal Banking 12.87.04.0.0 is enhanced on the Base Version of Oracle FLEXCUBE Universal Banking 12.87.03.0.0

## 1.2 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle FLEXCUBE Universal Banking Japan Cluster Release 12.87.04.0.0

## 1.3 Abbreviations

Abbreviation	Description
UDE	User Defined Elements
Bills	Various types of instruments which are in general referred as Bills
BIP	Business Intelligence Publisher
CL	Retail Lending
ELCM	Oracle FLEXCUBE Enterprise Limits and Collateral Management
FCY	Foreign Currency
IE	Internet Explorer
UDE	User defined Elements
UI	User Interface
TD	Term Deposits
GL	General Ledger
CASA	Customer Accounts and Savings Accounts
DIC	Deposit Insurance Corporation

Abbreviation	Description
DCD	Dual Currency Deposits
TCD	Triple Currency Deposit

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

## 1.4 **Release Highlights**

The scope of the current release Oracle FLEXCUBE Universal Banking 12.87.04.0.0 is to develop enhancements related to additional Japan requirements, which will further enhance our focus on Japanese Banking Industry.

## **1.5 Enhancements to the Existing Modules**

### **1.5.1 CL Module Enhancements**

#### **1.5.1.1 Liquidation of Overdues Across Loans for a Customer**

Currently ALIQ process picks up a loan as applicable and processes all the schedules till date for that loan before proceeding with the next loan. This means that a loan with overdue schedules may not get the funds to liquidate them, while a later schedule belonging to a different loan may be settled, though they belong to the same customer.

As part of the changes, system will parameterize and liquidate all the loans in a branch belonging to a customer in the order of oldest schedule first.

#### **1.5.1.2 Holiday Treatment for Overdue Schedules**

No overdues shall be liquidated on a holiday according to the Liquidation Currency Calendar. Existing functionality is to check for the holiday only on the due date.

#### **1.5.1.3 New Screen for HLBC Enquiry**

A new screen CLDHLBCG shall be introduced which can be used to query the HLBC generation for a given PID/Loan Account number

- System shall list down the following data for the given combination –
  1. Generation Date – When the HLBC was generated.
  2. Financial Year – The year for which the certificate was generated.
  3. Generation Type – Auto or Manual.

#### 1.5.1.4 EMI Calculation Using PMT Formula

- A new formula type – Amortized PMT – shall be introduced at the Product component level.
- This method shall use the conventional PMT method for EMI calculation.

$$A = \frac{i \times P \times (1 + i)^n}{(1 + i)^n - 1}$$

- Formula for EMI calculation using PMT method is -

where A is the periodic installment amount(EMI for monthly periodicity), P is the basis amount for calculation, i is the periodic interest rate(monthly rate in case the schedules are monthly, semi-annual rate in case the schedules are half-yearly and so on) and n is the total number of remaining payments.

#### 1.5.1.5 Penalty Calculation on Holidays

- System shall check if the basis schedule due date falls on holiday according to liquidation currency calendar, as it happens today. If it does, system shall not calculate the penalty, till the next working day's EOD.
- When the penalty calculation kicks off on the next working day's EOD, system shall calculate penalty only for that day instead of all the days from the basis schedule due date.

### 1.5.2 Core Module Enhancements

#### 1.5.2.1 Currency Exchange Rate Input

- Existing, Currency Exchange Rates Input - CYDRATEE function id enhanced with a flag 'Rate Date Update Required' to indicate whether the Rate date for a rate type has to be updated to current application date during any maintenance for a currency pair. If the flag is checked then even if no changes has been made for this rate type as part of the current modification as such but if this flag is checked then the rate date would get updated to current date on save.
- New Maintenance - Currency Manual Exchange Rates Input (CYDMRTMT) is provided to enable maintenance of exchange rate for a specific Branch Code -Currency Pair-Rate Type combination. The Rate type for a Currency Pair maintained in this new Maintenance will not be allowed to be queried or maintained in the existing Currency Exchange Rates Input - CYDRATEE vice versa. This new screen is to allow manual maintenance too as the other screen would be used in frequent intervals for excel upload of bulk rates and hence any unauthorized records in this shouldn't hinder the auto uploads.

### **1.5.2.2 MynumberAdditionalChanges**

- Existing Mynumber Interface STGICUMN is enhanced to process the file as full file processing, and the records in Oracle FLEXCUBE Universal Banking will be considered as 'Active'/'Registered' and rest of the records in Oracle FLEXCUBE Universal Banking not present in the current interface will be considered as 'De-Registered'.
- Date on which the record is 'Registered' / 'De-Registered' is also stored.
- The existing 'Customer Mynumber Details' - STDCIFMN is enhanced to display the new fields 'Status', 'Activation Date' and 'Deactivation Date'.
- Existing Handoff interface STGOECN will be generated by considering only the 'Active' records in FCUBS and in comparison with the records in the Interface 'STGICUMN' being processed.

### **1.5.3 CASA and TD Modules Enhancements**

#### **1.5.3.1 Rate Chart for RD**

- Facility provided to support LDMM floating rates for RD so that correct interest rate can be displayed for RD By enabling LDMM floating rates, Main Interest UDE can be derived based on the floating rate maintenance and the main interest rate will be shown as the interest rate of the RD.

#### **1.5.3.2 Pre-Closure Factor for TD**

- Currently, system is arriving at Pre-Closure Factor for completed tenor by adding years, months and days to account opening date. Due to this the actual completed tenor in year is missed by 1 or 2 days on case to case basis.
- Hence to arrive at completed tenor based on the calendar basis and also in the current system, the only supported option is the 'To' Slab, a configuration is provided in Pre Closure Factor Input screen to choose if the system has to consider the slab as the 'From' slab or the 'To' slab for both 'TD' tenor and 'Completed' tenor.

#### **1.5.3.3 High Value Deposit Rates for TD**

- For high value DCD/TCD the requirement is to restrict the strike rate and interest rate automatic population so that customers can enter the strike rate and interest rate as per their requirement.
- During save of the deposit:

Facility required validating the Strike rate and interest rates (Main interest rate UDE) as below:

Strike rate is null or zero for high value DCD/TCD interest rate

(Main interest rate UDE) is null or zero for:

- High value DCD/TCD
- High value non-DCD/TCD
- All other non-high value deposits



#### **1.5.3.4 IC Liquidation**

Facility provided to allow interest liquidation to CASA/TD account even if the interest book/TD Pay-out CASA is in No Debits/No Credits/Frozen status.

#### **1.5.3.5 Currency Change Exchange Rate**

- **CASA:**

Facility provided to apply configured exchange rate during CASA liquidation which involves FCY account as mentioned below:

- When the liquidation account is FCY and interest booking/payout/offset account is a LCY account
- When the liquidation account is LCY and interest booking/payout/offset account is a FCY account
- When the liquidation account is FCY and also interest booking/payout/offset account is a different CCY FCY account
- When the liquidation account is FCY and also interest booking/pay-out/offset account is same CCY FCY then the configured exchange rate code needs to be applied but rate type should be considered as mid-rate ignoring the configured rate type.
- While posting accounting entries, deriving the LCY equivalent for the above listed transactions.

For this, new fields called 'Rate Code' and 'Rate Type' would be introduced similar to Closure for configuring the rate code and rate type to be used for Liquidation. New field (check box) called 'Use Mid-Rate for non-Cross CCY transactions' will be introduced for both closure and liquidation. This should be checked to handle the special case of not picking up the configured rate type during same FCY CCY transactions.

- The field values will be as mentioned below and these rate fields of Liquidation would be available in the field set "Exchange Rate Preferences for Liquidation"
  - Rate Type - This field will list the Rate Types from CYDCRATY (Currency Rate Type Maintenance)
  - Rate Code - Mid and Buy/Sell will be the available values. User should select the rate code to be applied i.e. whether 'MID' rate defined for the rate type will apply OR the applicable 'BUY/SELL' spread will apply based on the nature of conversion.
  - Based on this rate type and rate code, system will pick up the exchange rates (wherever required) during CASA account liquidation.

If the Rate type and Rate code is not provided then system will use STANDARD, MID rate maintained for the CCY combination in CYDRATEE as exchange rate (wherever required) during CASA account closure and liquidation transactions.

For Multicurrency account class the existing validation of maintaining rate type and rate code as mandatory will continue and these existing fields are moved under the field set "Exchange Rate Preferences for Closure" in Account details tab.

- **Term Deposits:**

- Facility provided to apply configured exchange rate type but rate code should be mid-rate ignoring the configured rate code during TD Payin, liquidation, Maturity and Redemption when same CCY FCY is involved.
- Facility provided to apply the exchange rate as of CCY switch time during TD liquidation on a CCY switched TD.

#### **1.5.3.6 Effective Interest Date for CSM**

- Facility Provided for Relationship Pricing customers to maintain effective date for the interest variance is required. This effective date can be future dates as well. Interest should be applied for back dated transactions based on the effective date for both CASA and TD accounts and based on the RP preferences maintained at the account class level.
- For this, a new field 'effective Date' is being introduced in CODVARRM to capture the effective date so that the variance maintained would be applicable from that effective date onwards.
- System is enhanced for Term Deposits a new option for Relationship Pricing is being introduced at the account class level called 'As on effective date'. Only when this option is chosen, the effective date for the variance at CODVARRM will take effect.

#### **1.5.3.7 Miscellaneous**

- Kana Name and local public name in STDCDICD is validated against a special kana script for DIC.
- Account closure GL LOV in STDACCLS is allowed to include Indirect posting GLs also in addition to direct GLs

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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
- User Manuals and Installation manuals - These can be accessed from the link [https://docs.oracle.com/cd/E92710\\_01/index.html](https://docs.oracle.com/cd/E92710_01/index.html)

### 2.2 Software Components

Software Components of Oracle FLEXCUBE 12.87.04.0.0 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, rpd and rtf))
- New UI Application Server
  - Java Sources
  - Configuration files used for deployment
- Interface
  - Clearing interface sources
    - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
  - ASCII interface sources
    - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
  - ODI interface
    - Stored Procedures (Packages, Views)
    - Models, Scenarios
- Gateway
- Java application layer

- Java sources
  - Configuration files used for deployment
- Messaging layer
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Services
  - The WSDL files for the service supported
  - The XSDs of the messages involved
  - Structure (dictionary) of the XSD documented as excel sheets (Message-dictionary-xls)
  - The service documents – describing the services
- Adapters
- Include OIM adapter
- Conversion Utilities – Not in scope
- Installation utilities
  - Front end based installation for host
  - Front end based installation for Gateway backend
  - Script based installation for gateway application server components
  - Installation documents for
    - Oracle FLEXCUBE Installer documents
    - Gateway
    - Switch Interface
- SMS Related Components
- Include BIP / canned reports
- Online Help Files

## 3. Annexure – A: Environment Details

### 3.1 Oracle Stack

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.3.0
				Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 144
				Open Symphony Quartz	2.2.3
				Oracle Toplink	12.2.1.3.0
		Database Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.1.0.2.0
		Reporting Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.3.0
				JDK	JDK 1.8 Update 144
				Oracle Database (for RCU)	12.1.0.2.0
				Repository Creation Utility	12.2.1.3.0
				Oracle BI Publisher	12.2.1.3.0
		Client Machines	Windows 7	Internet Explorer	Microsoft Internet Explorer Release (11.*)
				Mozilla Firefox	Mozilla Firefox 1 Release (52.*)
				Google Chrome	Google Chrome 1 Release (60.*)

Component	Deployment option	Machine	Operating System	Software	Version
			Windows 8	Internet Explorer	Microsoft Internet Explorer Release (11.*)
			Windows 10	Microsoft Edge	Microsoft Edge 40.*
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.3.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				
	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	1.8 Update 144
Oracle FLEXCUBE Universal Banking Switch Integration Gateway				Apache Ant	1.10.1

## 4. Annexure – B: Third Party Software Details

Licensor Name	Licensed Technology	Version
Apache	Commons Transaction	1.2
Apache	Commons IO	2.6
Apache	Xerces2 Java	2.11.0
The Apache Software Foundation	Log4j 2	2.9.1
Apache	Commons Logging	1.2
Apache	Commons Net	3.6
Sean Owen	PJL Compression Filter	2.2.0
Apache	XMLBeans	2.6.0
Apache	Ant	1.10.1
Terracotta, Inc.	Quartz	2.2.3
Apache	Commons Codec	1.11
QOS.ch	SLF4J	1.7.25
Yahoo	YUI Compressor	2.4.8-958491d
Apache	XML Resolver	1.2
Apache	Apache POI	3.16
MetaStuff, Ltd.	dom4j	2.0.1
Oracle	Java Transaction API	1.1
Apache	Commons Collections	4.1

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## 5. Annexure – C: Module Code and Description

Module Code	Module Description
AM	Asset Management
ATM	Auto teller machine
BC	Bills and Collections
CASA	Current and Savings accounts
CD	Corporate Deposits
CE	Core Entities
CI	Islamic loans
CL	Consumer Lending
CN	Collection
CO (Core)	FLEXCUBE Core
CS	Core Services
DE	Data Entry
DL	Deposit locker
DS	Delivery System
DV	Derivatives
ED	Exchange Traded Derivatives
EG	Enterprise GL
FA	Fixed Assets
FC	FLEXCUBE Corporate
FGL	FLEXCUBE General Ledger
FI	Islamic Fixed assets
FT	Funds Transfer
FX	Foreign Exchange



<b>Module Code</b>	<b>Module Description</b>
IA	Islamic Asset Management
IB	Islamic Bills for collection
IC	Interest and Charges
ID	Islamic Derivatives
IF	Interface
II	Islamic ILM
ILM	Integrated Liquidity Management
IN	Intermediary
IP	Islamic Profit
IRM	Industry Reference Model
IT	Interactions
IV	Inventory
IZ	Islamic Securitization
LC	Letters of Credit
LD	Loans and Deposits
LE	Leasing
LI	Islamic letter of Credit
LM	Limits Maintenance
LQ	Liquidation Management
LS	Loan Syndication
MF	Micro Finance
MIS	Management Information System
MM	Money market
MO	Mortgages
OR	Origination

<b>Module Code</b>	<b>Module Description</b>
OT	Options
PC	Payments and Collections
PD	Post Dated Cheques
RB	Retail Bills
RE	Nostro Reconciliation
RP	Relationship Pricing
SE	Securities
SF	Structured Deposits
SI	Standing Instructions
SW	Switch Gateway
TD	Term Deposit
WB	Web Branch
WF	Work Flow
XP	Expense Processing
PM	Payments