

# **Oracle® Banking Platform**

Functional Upgrade Guide

Release 2.6.2.0.0

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Oracle Banking Platform Functional Upgrade Guide, Release 2.6.2.0.0

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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 from Release 2.6.1.0.0 to Release 2.6.2.0.0.

This preface contains the following topics:

- [Audience](#)
- [Documentation Accessibility](#)
- [Related Documents](#)
- [Conventions](#)

## Audience

This guide is intended for the users of Oracle Banking.

## Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/us/corporate/accessibility/index.html>.

### Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#info> or visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#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.
- For information on the functionality and features of the Oracle Banking product licenses, see the respective Oracle Banking Functional Overview documents.

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	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 from Release 2.6.1.0.0 to Release 2.6.2.0.0. 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 pages of Oracle Banking.

## 2.1 Origination

This section describes the upgrade impacts of functionalities in Origination.

### 2.1.1 Borrowing Power Calculator

The following enhancements are made in the Borrowing Power Calculator:

- In the Borrowing Power Calculator page, it is mandatory to capture either the full address of the property being purchased or the state in which the borrower intends to purchase the property.
- The revise estimate section allows capture and simulation of Offer or Bundles, Campaign ID, Low Doc and Concession Group. The values in these fields get percolated into the Application Form on click of Apply Now.
- Financial Rewards (if any maintained in Pricing for the offer) can be viewed.
- The bundle benefits, margin and fees can be viewed.
- The borrowing power search criteria has been enhanced and includes Initiated By (Initiated by which bank user) and From – To Date (time period).
- Borrowing Power Calculator page supports configurable help text to assist the banker in data capture.

The following enhancements are made in the borrowing power services:

- Borrowing Power user interface can be embedded with an external system. The service sends a pre-generated borrowing power quote ID to an external CRM system, which calls the services of Borrowing Power. The opportunity ID created in the CRM system is passed to Borrowing Power. This ID is stored in the backend by the Borrowing Power.

### 2.1.2 Capture Application

The following enhancements are made in the Capture Application process:

- Display and Upload of Expired Documents: For submissions which are in incomplete stage at the time of the upgrade, post upgrade the user will be able to view, upload and link an expired document to the submission.
- Panel Drawer - Key Indicators: The credit worthiness for each party is displayed as part of the key indicators panel drawer.
- The existing inflight applications for which external refinance details and debt payoff details are captured will be impacted with new design of release 2.6.2.0.0.
- The incremental data attributes are added to the External Refinance panel. System will force the user to capture incremental data attributes for the existing inflight applications.

- The Additional Property Details is enabled for capture only for property type of collaterals. User will be allowed to capture this information for the inflight applications.
- The additional property fees, change of name fees and non chargeable fees will be resolved and displayed in funding table for existing inflight applications.
- The value captured in outstanding balance against each of the Other Financial Institutions (OFI) would be defaulted into Funds Table to arrive at Refinance cost. The enhancement is made to default the value captured in Amount to settle instead of Outstanding Balance.
- The value captured in Outstanding Balance against each of the OFI will be defaulted into External Refinance quick task. The enhancement is made to default the value captured in Amount to settle instead of Outstanding Balance.
- The collaterals of property type only will be displayed for linkage to the other financial institution account OFI in External Refinance quick task.
- The Financial and Objective Information Validity rule will be executed for the incomplete applications on submit of application and compute the expiry of the consent. The consent date and consent expiry date should be stored. In case of edit submission if the Financial and Objective Information Validity rule was not executed, then this rule will be executed for such applications as well.
- With the design change for Process Flexibility, the user will be allowed to traverse across stages in the Application Form to capture or modify application details. The quick refinance rule will be executed on submit of application.
- Once the user submits the application form, system will check if any of the fact values used in Price Policy Chart (PPC) configuration for Interest has been changed from the last account configuration date, and if there is any change in the fact values, then system will force the user to reconfigure the account for incomplete submissions, else will allow the user to proceed further in the origination flow.
- The quick refinance fact can be used in configuring document policy to resolve inbound documents, if any.

### 2.1.3 Structure Solution:

The following enhancements are made in the structure solution:

- Quick Refinance rule will be executed on submit of post assessment Structure Solution human task.
- The incremental attributes added in External Refinance panel of Product stage will be made available as part of External Refinance quick task.
- New quick task called Financial Rewards is introduced in the Configure stage. This quick task will be visible only for Lending products (Loans and Overdraft). The quick task will be enabled for action only if at least one account is configured. User can perform this action either in the Configure stage of Application Form or in the Structure Solution human task in the BPM Worklist.
- User will be allowed to select the account that is other than nominated account for the credit of the financial reward amount. However, if the user does not select any credit account here, then the financial rewards will be credited to the Loan or OD account that is being configured and nominated for fee collection in the Configure stage.
- The additional property fees, change of name fees and non chargeable fees configured and resolved will be displayed under collect fee taskflow.

- 
- Once the user confirms Structure Solution human task, system will check if any of the fact values used in PPC configuration for Interest has been changed from the last account configuration date and if there is any change in the fact values then system will force the user to reconfigure the account else will allow the user to proceed further in the origination flow.
  - The Approval Notification document will be generated if there is any fee and /or margin negotiations performed for which approval is needed in the Lending Structure Solution human task. The approval notification document is enhanced to include the policy deviations.
  - The fees configured with nature Non Chargeable will be displayed in collect fee task flow with collection type as Non chargeable. User will not be allowed to change the collection type as Collect or Defer manually for such fees.

### 2.1.4 Create Settlement Instructions:

The following enhancements are made in settlement instructions:

- For First Home Owner Grant (FHOG) submissions, user will be forced to capture the date on which the FHOG grant would be received from the government, if Applicable for Settlement flag is selected.
- The capture of booking reference number is moved into the booking tab. This allows the user to modify the booking reference number by clicking on modify booking instead of cancelling the booking details and re-booking.
- User will be allowed to view and update additional property details in Purchase and Settlement panel of Settlement Instruction human task and refresh the fees if applicable.
- The fees for change of name, government fees configured under OR\_Settlement\_Fee event will be refreshed on completion of accept offer task.
- The Debt Payoff details will be displayed along with Purchase, Refinance, Equity, Quick Refinance settlement type in Settlement Instructions human task, instead of creating Additional Payout settlement type and defaulting the payout amount.
- Provision to exclude the defaulting of OFI details into destination funds in the Settlement Instruction human task.
- The alerts will be triggered within the Settlement Instruction human task for the events New Booking (OR\_STL\_NEWBOOKING), Modify booking (OR\_STL\_MODIFYBOOKING), Cancel booking (OR\_STL\_CANCELBOOKING), Settlement confirmed (OR\_STL\_SETTLEMENTCONFIRMED) and Disbursement (OR\_STL\_DISBURSEMENT).

### 2.1.5 Maintain Origination Preferences

The following enhancements are made in origination preferences:

- Provision to configure quick refinance eligibility rule using the facts like party type, primary purpose, collateral category, collateral sub category, collateral owners same as applicants, consent for second mortgage, financial institution, loan type, loan to value ratio (LVR).
- Provision to configure whether the quick refinance process is integrated with external interface or not.
- Quick refinance settlement type is introduced and allows the user configure whether title search is applicable or not.
- The trigger point for due diligence calls can be either at review and submit or post credit approval for a lending application.

- The alerts will be triggered based on intervals within the lead days and lag days configured instead of triggering the alerts daily for the lead days and lag days defined.
- Provision to configure whether a call to the decision engine should be triggered for the second time in the origination process before offer generation.
- Provision to link lending questionnaire ID for party and facility. User will be allowed to link questionnaire ID against the various product types under facility category.
- Capability to configure the Digital Settlement details like Number of days for Expected Settlement period and Number of days for Retry for deriving the settlement date for new workspace creation or update to the proposed settlement date for external settlement systems.

### 2.1.6 Perform Origination Fulfillment:

The following enhancements are made in perform origination fulfillment:

- The following enhancements are introduced with reference to Suspend Task functionality.
  - Option for suspended task to remain in own queue or in user group queue.
  - Create a work activity as part of task suspension.
  - Configure and enable work activity in Application Tracker.
- The alerts will be triggered based on intervals within the lead days and lag days configured instead of triggering the alerts daily for the lead days and lag days defined across various events like Submission Expiry (Including IPA), Offer Expiry, Downsell Offer Expiry, Term Sheet Expiry and Credit Decision Alert.
- Due diligence will be triggered based on the configuration in origination preferences. Due diligence will be triggered on submit of application form, if atleast one deposit product is applied or present in the submission. However, if only lending products are applied in the submission, then system reads the configuration and triggers due diligence accordingly.

### 2.1.7 Maintain Origination Preferences:

- Provision to configure quick refinance eligibility rule using the facts like party type, primary purpose, collateral category, collateral sub category, collateral owners same as applicants, consent for second mortgage, financial institution, loan type, loan to value ratio (LVR).
- Provision to configure whether the quick refinance process is integrated with external interface or not.
- Quick refinance settlement type is introduced and allows the user configure whether title search is applicable or not.
- The trigger point for due diligence calls can be either at review and submit or post credit approval for a lending application.
- The alerts will be triggered based on intervals within the lead days and lag days configured, instead of triggering the alerts daily for the lead days and lag days defined.
- Provision to configure whether a call to the decision engine should be triggered for the second time in the origination process before offer generation.
- Provision to link lending questionnaire ID for party and facility. User will be allowed to link questionnaire ID against the various product types under facility category.

- 
- Capability to configure the Digital Settlement Details such as Number of days for Expected Settlement period and Number of days for Retry fields for deriving the settlement date for new workspace creation or update to the proposed settlement date for external settlement systems.

### 2.1.8 Approval Confirmation

New approval confirmation call to credit decision engine just before Create Offer task to assess whether the offer is valid after any changes in the data of the party.

- The approval confirmation call will be applicable for lending applications.
- Approval confirmation date will be stored as the last decision date and will be used for the calculation of offer expiry date.
- The following responses are expected from approval confirmation call:
  - Approved
  - Approval subject to verification
  - Approval subject to valuation
  - Refer
  - Downsell
  - Declined
- An alert will be send to the banker if the response received from the decision engine is declined.

### 2.1.9 Verification Stage

The following are the key functionalities added in the Verification Stage:

- Multiple Context for a verification type: In release 2.6.2.0.0, the functionality of linking multiple contexts to a verification type is introduced in place of a single context in release 2.6.1.0.0. Even when the configuration for a verification type has been changed, the verification types in the existing task will continue to show single contexts (as per the old configuration).
- Verification Questionnaire: In release 2.6.2.0.0, the functionality of linking a verification questionnaire to a verification type is introduced. Assuming the configuration is done for a verification type, the same task, which in release 2.6.1.0.0 did not display the questionnaire, will start displaying the questionnaire after the upgrade.
- Display of Verification History: In release 2.6.2.0.0, the functionality of displaying verification history (of previous submissions and current submission for edit scenarios) is introduced. So for the same task, which in release 2.6.1.0.0 which did not display verification history, will start displaying verification history (if applicable) after the upgrade.
- Verification with Expired Documents: In release 2.6.2.0.0, the capability to complete a verification with expired documents is introduced. So the same verification task which did not display expired documents will start displayed expired documents (if available) and the user will be able to upload expired documents and complete the verification type with an expired document.
- Document Validity check against Review and Submit Date: In 2.6.2.0.0, the capability is provided to check document expiry against the First Review and Submit Date. Assuming the configuration is done for a verification type(for the linked document to be validated against the Review and Submit Date), in the old task system would continue to check the validity against the current system date only.



- Impacts of RL (Responsible Lending) Expiry on Verification: In release 2.6.2.0.0, when Edit submission is done, system checks if the Edit is due to RL expiry or not. For doing this determination, system checks against the consent expiry date which is a new date introduced in release 2.6.2.0.0. For an existing task during the upgrade, system will not be able to determine if the Edit is due to RL Expiry or not. Also as per the previous point, system will anyways perform the validity check against the current system date only.

### 2.1.10 Create and Accept Offer

The following are the key functionalities added in the Create and Accept Offer Tasks:

- If Government Grant is applicable for an application, the create and accept offer tasks will have a new field in the Grant Details – Expected Credit Date.
- The acceptance of the documents can also be received digitally through an interface.
- The consent to second mortgage can also be received digitally through external settlement systems.
- The time stamp for the inbound documents upload, outbound received documents upload and verification will be shown 12 AM by default for all the existing actions completed before upgrade as Oracle Banking was not storing these details before upgrade.
- **Accept Offer:**
  - Existing accept offer tasks will resolve the inbound documents based on inbound document policy maintained for accept offer event. But post upgrade, all new accept offer tasks will resolve Inbound documents based in Inbound document policy maintained for create offer event.
- **US localization - Deposit Accept Offer:**
  - The deposit accept offer tasks created before upgrade will not support reject offer and expiry extension capability.

### 2.1.11 Collateral Perfection

All new tasks have the following capability but in progress tasks do not support them:

- Post upgrade, system will be able to lodge the collateral digitally through external settlement systems and system will automate the Collateral Perfection Task.
- The time stamp for the Inbound documents upload, outbound received documents upload and verification will be shown 12 AM by default for all the existing actions completed before upgrade as Oracle Banking was not storing these details before upgrade.

### 2.1.12 Application Tracker

The following are the key functionalities added in Application Tracker.

- The work activities created on managed by user before upgrade will be available in BPM Human Task only.

### 2.1.13 Origination and Fulfillment

The following are the key functionalities added in origination and fulfillment process:

- The change log details for the already completed post assessment tasks before upgrade will be blank.

## 2.1.14 Settlement

The following are the key functionalities added in settlement.

- The time stamp for the inbound documents upload will be shown 12 AM by default for all the existing actions completed before upgrade as Oracle Banking was not storing these details before upgrade.

## 2.1.15 Digital Settlement

The following are the key functionalities added in digital settlement.

- The digital framework has been additionally upgraded to support integration with various digital settlement platforms. As per release 2.6.1.0.0, the user had manually capture the digital settlement details. System will now support integrations with digital settlement systems and hence the user will now no longer will have to manually capture digital settlements. Handling will have to be done for all the cases where digital settlements are captured manually.

## 2.2 Party

This section describes the upgrade impacts of functionalities in Party.

### 2.2.1 Customer Onboarding (Fast Path: PI048)

A new section for other tax residency has been introduced. There is no impact on upgrade as all these fields are new and the data capture is non-mandatory.

*Table 2–1 Customer Onboarding - Data Elements*

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Consent to Capture Details	New	Will have to be defaulted as selected for existing customers	Mandatory Field
Primary - Legal Name Second Name	New	No Impact	Non Mandatory Field
Primary - Alternate Name Capture	New	No Impact	Non Mandatory Field
Alternate Name - First Name	New	No Impact	Non Mandatory Field
Alternate Name - Middle Name	New	No Impact	Non Mandatory Field
Alternate Name - Last Name	New	No Impact	Non Mandatory Field
Alternate Name - Second Name	New	No Impact	Non Mandatory Field

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Primary - Previous Address Resident Since	New	Needs to be defaulted in case where previous address exists	Conditional Mandatory Field
Primary - Registered Address Occupying Since	New	Needs to be defaulted in case where previous address exists	Conditional Mandatory Field
Primary - Services Access Channels	New	No impact	Defaulted
Additional - AML Characteristics Source Of Funds	New	Bank needs to add a Not Available value in Seed Data Configuration (Fast Path: OPA006) and default it to Not Available during migration.	Mandatory Field in Australia localization
Additional - AML Characteristics Source Of Wealth	New	Bank needs to add a Not Available value in Seed Data Configuration (Fast Path: OPA006) and default it to Not Available during migration.	Mandatory Field in Australia localization
Additional - AML Characteristics Purpose Of Relationship	New	Bank needs to add a Not Available value in Seed Data Configuration (Fast Path: OPA006) and default it to Not Available during migration.	Mandatory Field in Australia localization
Identification - Is the customer a tax resident of any other country	New	Can be defaulted to Capture Later at the time of migration.	Mandatory Field

### 2.2.2 Single Party View (Fast Path: PI100)

The upgrade impacts for Snapshots are as follows:

**Table 2–2 Snapshots - Data Elements**

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Contact Details-Contact Point Fax Preferred	New	No impact	Non Mandatory field

The upgrade impacts for Party Profile are as follows:

**Table 2–3 Party Profile-Data Elements**

<b>Data Element Label Name</b>	<b>Type (New / Modified / Dropped)</b>	<b>Impact of Change on Migration</b>	<b>Remarks</b>
Legal Reporting- Is the Customer a tax resident of any other country	New	Will have to capture the details when opened in Single Party View (SPV)	Mandatory field
Consents- AML Characteristics Source Of Funds	New	Will have to capture the details when opened in SPV	Mandatory field in Australia localization
Consents- AML Characteristics Other Source Of Funds	New	Will have to capture the details when opened in SPV	Mandatory field in Australia localization
Consents- AML Characteristics Source Of Wealth	New	Will have to capture the details when opened in SPV	Mandatory field in Australia localization
Consents- AML Characteristics Purpose of Relationship	New	Will have to capture the details when opened in SPV	Mandatory field in Australia localization
Consents-Services Access Channels	New	No impact	Non Mandatory field

### 2.2.3 Associated Party – Subscriber ID for Solicitor

The upgrade impacts are as follows:

**Table 2–4 Associated Party - Data Elements**

<b>Data Element Label Name</b>	<b>Type (New / Modified / Dropped)</b>	<b>Impact of Change on Migration</b>	<b>Remarks</b>
Subscriber ID	New	No Impact	Non Mandatory field

### 2.2.4 AUS localization – Customer Onboarding and Single Party View Identification

The upgrade impacts are as follows:

**Table 2–5 AUS localization - Customer Onboarding and Single Party View Identification**

<b>Data Element Label Name</b>	<b>Type (New / Modified / Dropped)</b>	<b>Impact of Change on Migration</b>	<b>Remarks</b>
Identification Fetch ABN	New	No Impact	Data will be defaulted

## 2.2.5 Party Update Failure

External systems that use Oracle Banking services for updating party data, may update the party details in OCH but fail to update Oracle Banking Party. System will log failure of party details in the new screen Party Update Failure. User can re-initiate the update of party details in Oracle Banking using this screen.

**Table 2–6 Party Update Failure**

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
<b>Panel Name – Search Criteria</b>			
Expand/Collapse (Button)	New	No	
Party Search By New No	New	No	
Start date	New	No	
End date	New	No	
Reset	New	No	
Search	New	No	
<b>Panel Name – List of Failed Party</b>			
Select Checkbox	New	No	
Sr No	New	No	
Party ID	New	No	
Party Name	New	No	
Date of Birth	New	No	
Reason	New	No	
Failure Date	New	No	
Initiate	New	Yes	

## 2.3 Product Manufacturing

This section describes the upgrade impacts of functionalities in Product Manufacturing.

### 2.3.1 Define Question Sets

The upgrade impacts are as follows:

**Table 2–7 Define Question Sets**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Mandatory or	New	Mandatory	All the existing	

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Optional			questions will be defaulted to Optional	
Data Type	Existing	Mandatory	No Impact	New Data Type drop down (single select) has been included and the label name of existing data type has been modified from List to Multi Select List.
List/Dropdown	Existing	Mandatory		The length has been increased to 2000 characters and the label name has been modified.

### 2.3.2 Define CASA Offer

The upgrade impacts are as follows:

**Table 2–8 Define CASA Offer**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Debit Card Feature Based On	Modified	Mandatory	The captured value will be defaulted with the existing debit card features selected. If it is blank, then no changes required.	
Debit Card Feature Rule Id	New	Conditional Mandatory	No Impact	
Payout Quote for Closure Applicable	New	Optional	No Impact	It will be not selected
Quotes generation permission up to (in days)	New	Conditional Mandatory	No Impact	
Tolerance Limit based On	New	Conditional Mandatory	No Impact	
Convenience Offering Allowed	New	Optional	No Impact	It will be not selected
Convenience Offering	New	Conditional Mandatory	No Impact	

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Appropriation Sequence				
Statement Policy Code	Modified	Mandatory	No Impact	
Reverse Sweep-In	New	Optional	No Impact	

### 2.3.3 Define CASA Product

The upgrade impacts are as follows:

**Table 2–9 Define CASA Product**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Minimum Amount Due as Flat Amount	New	Optional	It will be blank	
MAD Calculation method	Modified	Conditional Mandatory	No Impact	New drop down value has been included
Percent (%)	New	Conditional Mandatory	No Impact	The decimal places has been increased to 6.
Other Arrears	New	Conditional Mandatory	No Impact	
Interest only MAD method for initial 'X' No. of bills	New	Optional	It will be not selected	
Capitalized Interest to Principal	Dropped	Not Applicable	<p>If this field was selected, then in the panel Arrear Treatment Preference under Arrear's column, the value Interest should be selected and in the Column Arrear Treatment, the value Capitalized should be selected.</p> <p>If this field was not selected, then in the Arrear's column, the value Interest should</p>	

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
			be selected and in the Column Arrear Treatment, the value Bill should be selected.	
Arrears	New	Mandatory	If the field Capitalized Interest to Principal was selected or not selected, then in the panel Arrear Treatment Preference under Arrear's column, the value Interest should be selected.	
Arrear Treatment	New	Mandatory	If the field Capitalized Interest to Principal was selected, then in the panel Arrear Treatment Preference under Arrear Treatment column, the value Capitalized should be populated. If the field Capitalized Interest to Principal was not selected and in the Column Arrear Treatment the value Bill should be selected.	
Statement Policy Code	Modified	Mandatory	No Impact	
<b>Alert/Outbound Documentation Parameters</b>				
Event Name	Modified	Optional	No Impact	New Event has been included
Convenience Offering Allowed	Dropped	Not Applicable	No Impact. If this check box was selected, then it has to be selected at CASA Offer Level.	
Waiver of Overline Fee if outward cheque	Dropped	Not Applicable		



Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
return fee is charged.				
Age Based Withdrawal	New	Optional	No impact	It should be not selected.
Years	New	Conditional Mandatory	No Impact	
Months	New	Conditional Mandatory	No Impact	
Upfront Generation Based On	New		No Impact	
Bill Date	New	Mandatory	Bill Date should be selected	
Due Date	New	Mandatory	No Impact	
Number of Days to Compute Due Date	New	Conditional Mandatory	No Impact	
Number of Days to Compute Bill Date	New	Conditional Mandatory	No Impact	
Minimum Days in Cycle for Generation of Bill	Modified	Conditional Mandatory	No Impact	
Include Fee in Payment Tolerance	New	Optional	This will be unchecked	

### 2.3.4 Define Domain Category Settlement Mode

The upgrade impacts are as follows:

**Table 2–10 Define Domain Category Settlement Mode**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Event Code	Existing	Mandatory	No Impact	In the read mode, the system will display only those Event Codes for the selected Domain Category for which the Settlement Modes are maintained.

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Transaction Code	Existing	Optional	No Impact	The length has been increased to 10

### 2.3.5 Define Product Settlement Mode

The upgrade impacts are as follows:

*Table 2–11 Define Product Settlement Mode*

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Event Code	Existing	Mandatory	No Impact	In the read mode, the system will display only those Event Codes for the selected Domain Category for which the Settlement Modes are maintained. In the Sprint 2 new event codes have been included
Transaction Code	Existing	Mandatory	No Impact	The length has been increased to 10

### 2.3.6 Define Loan Product

The upgrade impacts are as follows:

*Table 2–12 Define Loan Product*

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Is Payment Tolerance Applicable	Dropped	Optional	No Impact	
Payment Tolerance based on	Moved to different Panel	Conditional Mandatory	It will be Percentage only.	
Late Payment Fee Treatment				
Charge Fee for return and Late Payment	Modified	Mandatory	No Impact	
Charge Fee for return or Late	Modified	Mandatory	No Impact	

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Payment				
Fee Treatment Preferences for Origination Event ID	Modified	Mandatory	No Impact	A new event ID has been included
Fee Treatment	Modified	Mandatory	No Impact	
Days to First Payment after first Disbursement	New	Optional	No Impact	
Tolerance Percentage	Dropped	Not Applicable	If this field was captured, then in the field Payment Tolerance Based On, the value percentage will be selected and the captured value will be updated.	This field is merged with new field Payment Tolerance Based On
Payment Tolerance based on Amount	Dropped	Not Applicable	No Impact	This field is merged with new field Payment Tolerance Based On
Payment Tolerance based on	New	Conditional Mandatory	If in the existing percentage field the amount is captured, then this field will be selected as Percentage and the corresponding value will be selected.	

### 2.3.7 Define Insurance Offer

The upgrade impacts are as follows:

**Table 2–13 Define Insurance Offer**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Insurance Provider Code	Modified	Mandatory	No Impact.	New Validation has been included

### 2.3.8 Define Product Type

The upgrade impacts are as follows:

Table 2–14 Define Product Type

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Origination Applicable	New	Not Applicable	No Impact	<p>This field is applicable only for Insurance Type of Product Type. This field will be checked or unchecked based on the selected Insurance Product Type.</p> <p>The details are as given below:</p> <ul style="list-style-type: none"> <li>■ CCI - Unchecked</li> <li>■ LMI - Unchecked</li> <li>■ FDPI - Unchecked</li> <li>■ Asset Insurance &amp; Others - Unchecked</li> <li>■ Home &amp; Content - Checked</li> <li>■ Landlord Insurance - Checked</li> </ul> <p>This field will be in a disabled mode.</p>

### 2.3.9 Offer Selector

The upgrade impacts are as follows:

Table 2–15 Offer Selector

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Origination Applicable	New	Not Applicable	No Impact	<p>This field is applicable only for Insurance Type of Product Type. This field will be checked or unchecked based on the selected Insurance Product Type.</p> <p>The details are as given below:</p> <ul style="list-style-type: none"> <li>■ CCI - Unchecked</li> </ul>

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
				<ul style="list-style-type: none"> <li>■ LMI - Unchecked</li> <li>■ FDPI - Unchecked</li> <li>■ Asset Insurance &amp; Others - Unchecked</li> <li>■ Home &amp; Content - Checked</li> <li>■ Landlord Insurance - Checked</li> </ul> <p>This field will be in a disabled mode.</p>

### 2.3.10 CASA Bank Policy

The upgrade impacts are as follows:

*Table 2–16 CASA Bank Policy*

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Re-open/Reversal of Charge off allowed in Days	Modified	Optional	No Impact	Only the label name is changed
Inclusion in the Net Balance Formulae	Modified	Optional	Temporary Excess Amount will be selected if the check box is checked in the existing field.	

### 2.3.11 Define Credit Policy

The upgrade impacts are as follows:

*Table 2–17 Define Credit Policy*

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Allowed Purpose Codes	Dropped	Not Applicable	A new panel has been introduced with the Allowed Purpose Codes. All the	

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
			existing purpose code will be selected in that field.	
Allowed Purpose Codes	Moved to different panel	Mandatory	All the purpose code of the existing Allowed Purpose Code field will be copied to this new field	
Allowed Collateral Types	Modified	Conditional Mandatory		
Allowed Collateral Categories	Modified	Optional		
Primary/ Auxillary	New	Conditional Mandatory	The Primary will be selected by default	

### 2.3.12 Installment Rules

The upgrade impacts are as follows:

*Table 2–18 Installment Rules*

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Installment Computation Method	New	Mandatory	PMT Method	
Day Count Method	New	Mandatory	No Impact	

### 2.3.13 Define Loan Bank Policy

The upgrade impacts are as follows:

*Table 2–19 Define Loan Bank Policy*

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Installment Computation Method	New	Optional	PMT Method	
Day Count Method	New	Optional	No Impact	

### 2.3.14 Define Loan Offer

The upgrade impacts are as follows:

**Table 2–20 Define Loan Offer**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Loan Amount based on	New	Mandatory	Captured Value	
Minimum Loan Amount	Modified	Mandatory	No Impact	
Maximum Loan Amount	Modified	Mandatory	No Impact	
Fixed Term based on	New	Mandatory	Captured Value	
Fixed Term based on Account Purpose	New	Conditional Mandatory	No Impact	
Purpose Code	Modified	Conditional Mandatory	If it is selected, then the same will be displayed as part of grid, else it will be blank	
Allowed Repayment Type		Conditional Mandatory	Irrespective of the purpose code selection, this field will be captured within the grid against the purpose code.	
Allowed Repayment Schedule Codes		Mandatory	Irrespective of the purpose code selection, this field will be captured within the grid against the purpose code.	
Default Repayment Schedule Code		Mandatory	Irrespective of the purpose code selection, this field will be captured within the grid against the purpose code.	

### 2.3.15 Define Statement Policy

The upgrade impacts are as follows:

**Table 2–21 Define Statement Policy**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Statement Generation (Deferred Statement Generation Date)	Modified	Optional (Conditionally Mandatory)	No Impact	
Statement Generation from Derived Due Date	New	Optional (Conditionally Mandatory)	No Impact	
Statement Generation: From Account Opening Date	Modified	Conditionally Mandatory	No Impact	
Permitted Frequencies at Account	Modified	Optional	No Impact	
Statement without any financial transaction	New	Optional	It will be unchecked. No impact	

### 2.3.16 Define Product Group

The upgrade impacts are as follows:

**Table 2–22 Define Product Group**

Data Element Label Name	Type (New / Modified / Dropped)	Mandatory / Optional	Impact of Change on Migration	Remarks
Default Line of Credit Amount	New	Optional	No Impact	

## 2.4 Transaction Accounts

The upgrade impacts are as follows:

### 2.4.1 Computation of Bill Date and Due Date

Two fields Upfront Generation of Bill Date and Upfront Generation of Due Date are introduced in the Define CASA Product page of Billing Parameters panel. For the existing products, by default upfront generation of bill date should be selected.



### **2.4.2 Age Based Withdrawal**

A field Age Based Withdrawal Restriction is introduced in the Define CASA Product page. This is mandatory field, hence for the existing products, it should not be selected by default.

### **2.4.3 MAD Computation**

Interest only MAD for initial X bills is introduced in the Define CASA Product page. This is an optional field. By selecting this field, the user can capture the number of bills. These values are stored at an account level. For the existing accounts the value for the number of bills should be null.

### **2.4.4 Reverse Sweep In**

A field Reverse Sweep In is introduced in the Define CASA Offer page. If Sweep In is checked at CASA offer page only, then this field will be enabled for selecting. The field Reverse Sweep In is an optional field, hence for the existing offers, reverse sweep in flag is not selected. For existing accounts, reverse sweep in flag will always be unchecked in the backend.

### **2.4.5 Include Sweep In Provider Balance in Net Balance of Beneficiary Account**

In the Define CASA Bank Policy page, Sweep In is an additional option in the Inclusion in the Net Balance Formulae field. The default value should be maintained as not selected, so that sweep in will not be included in net balance formulae.

### **2.4.6 Include Fee in Tolerance Amount**

A field Include Fee in Payment Tolerance is introduced in the Define CASA Product page. This field will be enabled only if the field Tolerance Limit for considering MAD Payment Regular (in % Terms) is captured. By default the Include Fee in Payment Tolerance should be selected for the existing products.

### **2.4.7 Link Convenience Offering to Transaction Account (Fast Path: ACCT216):**

A field Rate Validity Date is introduced in the above given page. For the existing convenience offerings linked to the accounts the default value should be Limit expiry date.

### **2.4.8 SCRA Benefit:**

- A field SCRA Benefit Applicable is introduced in the Bank Policy page to determine whether SCRA benefit is to be made applicable operationally or automatically.
- A field Backdated SCRA benefit permissible days is introduced at the Bank Policy level. A maximum of 999 days can be maintained in this field.
- At the bank policy level, the default value for SCRA Benefit Applicable should be maintained as automatic and Backdated SCRA Benefit Permissible Days should be defaulted as 999.

### **2.4.9 Computation of First Date of Delinquency**

The first date of delinquency should be computed for all the existing accounts. The date is stored in the backend table.

## 2.5 Loans

The upgrade impacts are as follows:

### 2.5.1 Deferment

Any additional amount due (due to the balance being increased due to capping of the arrears for the deferment period) after the deferment period, will be raised in the last installment due (on the loan maturity date).

### 2.5.2 Simple Interest for Moratorium Period:

When Loan Schedule Type (Fast Path: PM059) - Interest Compounding Frequency for MOR stage is set as None, then system is enhanced to compute simple interest for MOR for loan accounts transactions with MOR stage that is, Disbursement with MOR stage in the account, Rollover to MOR, Restructure with MOR stage in the account, Deferment with MOR.

### 2.5.3 US Localization – SCRA Benefit (Loan Servicing)

The upgrade impacts are as follows:

**Table 2–23 SCRA Benefit (Loan Servicing)**

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
SCRA Benefit Applicable	New	This field must be checked for accounts for which SCRA benefit is applicable. This is applicable wherein Common Services Bank Policy parameter for SCRA Benefit application is Automatic	Field inside Indicators widget in the Manage Loan Account (Fast Path: LN100) page.

## 2.6 Common Services

### 2.6.1 AU localization – Common Services (Address Taskflow)

The upgrade impacts are as follows:

**Table 2–24 Common Services (Address Taskflow)**

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Street Number	Modified	Street Number in address task flow has been made optional	Non Mandatory field
Address Type	Modified	Address type now has options as structured, unstructured and PO Box. With this change, the user has an option to capture unstructured addresses as well.	Earlier the options were street address and PO Box type.

## 2.6.2 Transaction Codes Management

The length of the transaction codes has been increased from 3 characters to 10 characters. The relevant ADF, services and data model have been changed to support the increased length across Oracle Banking and interfaces.

## 2.7 Interest

The upgrade impacts are as follows:

Based on the confirmation received from banks, Anniversary capitalization is not currently being used for CASA, hence there is no upgrade impact of adding the new field Capitalization on Account Opening Date.

The implementation logic is, to set the field value of Capitalization on Account Opening Date as selected, if bank is upgrading from release 2.6.1.0.0 to release 2.6.2.0.0, since capitalization was always performed on Account Opening Date when Anniversary Date Preference is selected as Account Opening Date till release 2.6.1.0.0.

If Capitalization on Account Opening Date is selected, then the application performs the first interest capitalization for a new account on the account opening day itself. If this preference is not set as account opening day, then the application performs the first interest based on the frequency on the anniversary date of account opening.