

Product Release Note
Oracle Banking Corporate Lending
Release 14.1.0.0.0
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Version 14.1.0.0.0

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1. Release Notes

1.1 Background

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 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle Banking Corporate Lending 14.1.0.0.0

1.3 Abbreviations

Abbreviation	Description
CASA	Current and Savings Account
DDA System	System that holds the CASA account and balances
ECA	External Credit Approval
ELCM	Enterprise Limits and Collateral Management
EOD	End Of Day
FCUBS	FLEXCUBE Universal Banking System

Abbreviation	Description
LS	Loan Syndication
OBCL	Oracle Banking Corporate Lending
OFSAA	Oracle Financial Services Analytical Applications
OL	Oracle Lending
SLT	Secondary Loans Trading
SME	Small & Medium Sized Enterprises
STP	Straight Through Processing
SWIFT	Society for Worldwide Interbank Financial Telecommunication
UI	User Interface
VAMI	Value Dated Amendment

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

1.4 Release Highlights

The scope of the current release Oracle Banking Corporate Lending 14.1.0.0.0 comprises of following functional enhancements.

- LS-ELCM Integration for Self-Participant
- OL Simulation
- Multiple settlement account
- ECA for LS
- Masking
- Granular Access
- Right to Be Forgotten

1.5 Enhancements to the Existing Modules

1.5.1 LS-ELCM Integration for Self-Participant

In this release, changes are done to support LS-ELCM Integration for Self-Participant at limit tracking. The system sets ELCM block during 'Save' (Book Event) of Tranche and Drawdown. This block functionality is supported for both 'Sync' and 'Async' call. During STP propagation to OL side, the actual utilization happens and the block placed during save is unblocked. This process happens after authorizing the loan contract.

1.5.2 **OL Simulation**

In this release, provision for the following simulations are allowed in OL module.

- Loan simulation
- Payment Simulation
- VAMI Simulation

Loan Simulation : Loan simulation helps you to determine the payments on a loan and answer customer queries especially prior to new loans.

Payment Simulation : Loan payment simulation is used to determine the repayment schedules, tenor, and maturity date after the payment.

VAMI Simulation : Value Dated Amendment simulation is used to determine the repayment schedules, interest rate change, tenor, and maturity date after the amendment of a loan.

1.5.3 **Multiple settlement account**

In this release, changes are done to support capture of multiple settlement accounts and multiple mode of payment. Facility is provided to split the settlements component-wise (except for fee component) with multiple account details while performing the following activities.

- Creating a new loan
- Making manual payment
- Making Principal Increase Amendment

1.5.4 **ECA for LS**

In this release, changes are done so that system supports ECA request for LS during online or EOD processing. If ECA block request is 'Success', then the system debits that account and continues with the LS contract processing. If the system is not able to place an ECA block on CASA, then the system throws an error in case of online transaction and logs exception for that contract during EOD. Accounting entries are handed over to DDA system along with MIS and narrative details.

1.5.5 **Masking**

- Personally Identifiable Information (PII) in scoped function IDs are enhanced to display masked or unmasked values depending on the user definition
- Masking personally identifiable information is based on the policies created in database

1.5.6 **Granular Access**

- Customer and Customer Account maintenance, restricted to users based on the access group restriction attached at user level for the scoped function IDs
- User will not be able to query, view, create or amend data based on access group restriction

1.5.7 **Right to Be Forgotten**

- Personally identifiable information of closed Users and Customers are permanently anonymized
- Once PII information is permanently anonymized corresponding Users and Customers cannot be queried from application
- Right to be forgotten will be processed based on the number of days to forget customer

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/E95372_01/index.htm

2.2 Software Components

Software Components of Oracle Banking Corporate Lending 14.1.0.0.0 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
 - Stored Procedures (Packages, Functions, Procedures, Views)
 - Repositories and pre-defined Reports
- Online Help Files

3. Annexure – A: Environment Details

3.1 Tech Stack – Oracle

Component/Deployment option	Machine	Operating System	Software	Version
Oracle Banking Corporate Lending Integration Gateway - Stand Alone	Application Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.3.0
			Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 171
			Open Symphony Quartz	2.3.1
			Oracle Toplink	12.2.1.3.0
	Document Management System	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			JDK	JDK 1.8 Update 171
			Oracle Database (for RCU)	12.2.0.1.0 (R2)
			Repository Creation Utility	12.2.1.3.0
			Oracle WebCenter Content Imaging	12.2.1.3.0
	Database Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.2.0.1.0 (R2)
	Reporting Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			JDK	JDK 1.8 Update 171
			Oracle Database (for RCU)	12.2.0.1.0 (R2)
			Repository Creation Utility	12.2.1.3.0
			Oracle BI Publisher	12.2.1.3.0
	FLEXCUBE Information Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			JDK	JDK 1.8 Update 171
			Oracle Database (for RCU)	12.2.0.1.0 (R2)
			Repository Creation Utility	12.2.1.3.0
			Oracle Business Intelligence Enterprise Edition (OBIEE)	12.2.1.3.0

	Client Machines	Windows 7	Microsoft Internet Explorer	11.X	
			Mozilla Firefox	54+	
			Google Chrome	60+	
		Windows 8	Microsoft Internet Explorer	11.X	
			Mozilla Firefox	54+	
			Google Chrome	60+	
		Windows 10	Microsoft Edge	Microsoft Edge	
			Mozilla Firefox	54+	
			Google Chrome	60+	
		Mac OS X	Mozilla Firefox for Mac	54+	
			Safari	Safari 9.1.1	
			Google Chrome	60+	
		Single Sign On Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	JDK	JDK 1.8 Update 171
				Oracle WebLogic	12.2.1.3.0
	Repository Creation Utility			12.2.1.3.0	
	Oracle Identity Management (OID)			12.2.1.3.0	
	Oracle SOA			12.2.1.3.0	
	Oracle Identity And Access Management			12.2.1.3.0	
	Oracle Webtier Utilities			12.2.1.3.0	
	Oracle Webgate			12.2.1.3.0	
OID Connector	12.2.1.3.0				
Oracle Banking Corporate Lending BPEL/BPMN Processes and Process Framework - Stand Alone	Application Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	JDK	1.8 Update 171	
			Oracle WebLogic Server	12.2.1.3.0	
			Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	12.2.1.3.0	
			Oracle SOA Suite, Oracle BPM Suite	12.2.1.3.0	

Oracle Banking Corporate Lending Integration Gateway 1. Web services (incoming) 2. HTTP Servlet (incoming) 3. EJB (incoming) 4. MDB (incoming) 5. Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.3.0
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3.2 Tech Stack – IBM

Component/Deployment option	Machine	Operating System	Software	Version	
Oracle Banking Corporate Lending - Standalone	Application Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0	
			IBM WebSphere MQ Server	9.0	
			Oracle Toplink	12.2.1.3.0	
			Open Symphony Quartz	2.3.1	
			Oracle WebCenter Content: Imaging	12.2.1.3.0	
	Database Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.2.0.1.0 (R2)	
	Client Machines	Windows 7		Microsoft Internet Explorer	11.X
				Mozilla Firefox	54+
				Google Chrome	60+
		Windows 8		Microsoft Internet Explorer	11.X
				Mozilla Firefox	54+
				Google Chrome	60+
		Windows 10		Microsoft Edge	Microsoft Edge
				Mozilla Firefox	54+
				Google Chrome	60+
		Mac OS X		Mozilla Firefox for Mac	54+
Safari	9.1.1				
Google Chrome	60+				

Oracle Banking Corporate Lending Integration Gateway - Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0
Oracle Banking Corporate Lending Integration Gateway - HTTP Servlet (incoming)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0
Oracle Banking Corporate Lending Integration Gateway - EJB (incoming)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0
Oracle Banking Corporate Lending Integration Gateway - MDB (incoming)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0
			IBM WebSphere MQ Server	9.0
Oracle Banking Corporate Lending Integration Gateway - Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0
			IBM WebSphere MQ Server	9.0

4. Annexure – B: Third Party Software Details

Copyright Holder	Licensed Technology	Version
Apache	commons-io	2.6
Apache	Apache Commons Codec	1.11
Apache	Apache POI	3.17
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
Terracota	Quartz Job Scheduler	2.3.1
Sean Owen	PJL Compressing Filter (Ziplet)	2.3.0
The Apache Software Foundation	Apache Commons Logging	1.2
Apache	Ant	1.10.1
Apache	Log4J	2.10.0
Apache	commons-net	3.6

5. Annexure – C: Module Code and Description

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