

Product Release Note  
Oracle Banking Corporate Lending  
Release 14.2.0.0.0  
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[Dec] [2018]  
Version 14.2.0.0.0

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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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 14.2.0.0.0

## 1.3 Abbreviations

Abbreviation	Description
BA	Banker's Acceptance
CASA	Current and Savings Account
CD	Corporate Deposit
DDA System	System that holds the CASA account and balances
ECA	External Credit Approval

<b>Abbreviation</b>	<b>Description</b>
ELCM	Enterprise Limits and Collateral Management
EOD	End Of Day
FCUBS	FLEXCUBE Universal Banking System
GL	General Ledger
LIFO	Last In First Out
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 14.2.0.0.0 comprises of following functional enhancements.

- BA Acceptance
- Message Preview
- Message Archival
- Bilateral Loans Residual Amount Waiver
- Bilateral Loans VAMI Schedule Redefinition
- Bilateral Loans Pre-payment Changes
- Settlement Instructions Upload
- Trade Integration Changes

- LS and OFSAA Handoff
- Customer Address Replication
- LS Participant Amount Contribution
- 18c multi-entity updates
- Bilateral Loans – Auto Deposit Creation Using Treasury Rate
- GL Code Length Increase

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

### **1.5.1 BA Acceptance**

In this release changes are done to support Banker's Acceptance - Discounted Loans for syndication and loans module. Interest and discount computations for the loan tenor will be done upfront and recovered from the borrower during disbursement. Participant accounting for syndication will be carried out as per the respective asset contributions. Straight through processing to the loans module will take place for the self-participant contribution.

### **1.5.2 Message Preview**

In this release, changes have been done to provide "Message Preview" option to preview the messages/advices generated for an unauthorized contract. Along with the preview option, the user is allowed to print the required message/advice from the preview screen.

### **1.5.3 Message Archival**

In this release, changes are done to support archiving the generated advices, after X days which can be parametrized.

These messages can be archived either full or partial, this also can be parameterized. If it is full archive, archived table will have body of the message generated. In case of partial archive, archived table will not contain any body of the message.

### **1.5.4 Bilateral Loans - Residual Amount Waiver**

In this release, changes done to support residual amount in OBCL, which is of both positive and negative. When payment amount is less than the actual due to be paid and the difference between payment amount and actual due is within the Residual threshold, then system will pass the positive residual entries with difference amount.

When payment amount is greater than the actual due to be paid and the difference between payment amount and actual due is within the Residual threshold, then system will pass the negative residual entries with the difference amount.

### **1.5.5 Bilateral Loans- VAMI-Schedule Redefinition**

In this release, when principal increase or maturity date change are done through VAMI, then system allows to redefine the schedules in VAMI screen itself. Schedule amount should be distributed with pro-rata basis. In case of reversal of VAMI, system reinstates the contract details to old state.

### **1.5.6 Bilateral Loans - Pre-payment Changes**

In this release below are the prepayment changes made,

Whenever prepayment is done with 'LIFO' option with reduce tenor, then the system reduces the maturity date of the contract based on the payment made

When prepayment is done with 'Pro-rata' option, then the system retains the future schedules and allocates the outstanding amount equally to each schedule.

### **1.5.7 Settlement Instructions Upload**

In this release, a provision is provided to upload the settlement instruction details through upload screen OLDUPLD and the same can be viewed through the upload monitor screen OLDUPLMT. Post successful upload settlement instruction is available for contract booking.

### **1.5.8 Trade Integration Changes**

In this release, OBCL and UBS trade are integrated through the web service to support the following

- Packing credit loan liquidation upon purchase of export bill
- On liquidation of import bill, loan is created
- Creation of loan with the collateral of shipping guarantee
- Link to loan
- Loan creation upon guarantee claim settlement

### **1.5.9 LS and OFSAA Handoff**

In this release, integration between LB (Loan Syndication) module and OFSAA is done.

The integration between LS and OFSAA enables you transfer data from LS to OFSAA. The transfer of data from LS to OFSAA is performed through staging table using DIH connector.

The following data is transferred in OBCL staging table:

- AATB\_STG\_LB\_LOAN\_CONTRACT\_TXNS - Corporate loan contracts transaction details
- AATB\_STG\_LB\_LOAN\_CONTRACTS - Corporate loan contracts details

### **1.5.10 Customer Address Replication**

In this release, changes have been done to replicate the customer address when customer is created in the core system. Ability to update the customer address when address is update in the core system.

### **1.5.11 LS Participant Amount Contribution**

In this release, Participant's contribution to the syndication is allowed to define and modify in terms of amount in the tranche and drawdown screens. Participant contribution details provided in the tranche can be edited in the drawdown screen. The user is allowed to enter either amount or percentage based on the contribution inputs. If the user chooses to provide the contribution inputs in terms of amount – the asset ratios to be computed by the system and displayed in the tranche/ drawdown screens respectively.

### **1.5.12 Support for Multi-tenant using Oracle 18c Application container feature**

In this release, to differentiate the Approot and PDB maintenances - OL, LB, and SLT related maintenance screens are enhanced.

Container Database/Application Container feature of Oracle (18C) facilitates multi-tenant architecture with support for sharing of application/code and data. This feature is used to deploy multi-tenant environment in Oracle Banking Corporate Lending.

Four deployment modes are available under this feature

- Shared Application – In this deployment mode only the application would be shared among tenants
- Shared Application with Authentication – In this deployment mode, application as well as user authentication would be shared among tenants
- Shared Application with Shared Data (Default) – In this mode, application, user authentication and reference data like country, currency, product would be shared among tenants
- Shared Application with Shared Data –(Custom) – This is an extension of default option with a choice during installation to remove some of the entities from being shared

### **1.5.13 Bilateral Loans – Auto Deposit Creation Using Treasury Rate**

In this release, OL is enhanced to integrate with Corporate Deposit module to achieve the match funding feature. Match Funding – Loans that need to be match-funded are funded for the borrowing amount by booking an auto-deposit using the 'Treasury Rate'.

1. Deposit contract will be created with principal amount as same as loan contract outstanding amount as on booking date of loan with funding method as 'AUTO'.
2. The system liquidates the corresponding deposit amount for the 'Auto Funding Contract'. On authorization of backdated and current dated principal pre-payments in Loans, the system triggers payment in the deposit side, for the same amount with current system date as value date.

In case of future value dated payment in loan contract, the system initiates the deposit redemption with the same value date of loan payment.

### **1.5.14 GL Code Length Increase**

In this release GL code length is increased from 9 to 20 characters, the changes are done for impacted data base objects, screens and tables.



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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

[https://docs.oracle.com/cd/E99951\\_01/index.htm](https://docs.oracle.com/cd/E99951_01/index.htm)

### 2.2 Software Components

Software Components of Oracle Banking Corporate Lending 14.2.0.0.0 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 181
			Open Symphony Quartz	2.3.1-9f9e400
			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 181
			Oracle Database (for RCU)	18.3.0.0.0
			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	18.3.0.0.0
	Reporting Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			JDK	JDK 1.8 Update 181
			Oracle Database (for RCU)	18.3.0.0.0
			Repository Creation Utility	12.2.1.4.0
			Oracle BI Publisher	12.2.1.4.0
	FLEXCUBE Information Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			JDK	JDK 1.8 Update 181
			Oracle Database (for RCU)	18.3.0.0.0
			Repository Creation Utility	12.2.1.4.0
			Oracle Business Intelligence Enterprise Edition (OBIEE)	12.2.1.4.0

	Client Machines	Windows 7	Microsoft Internet Explorer	11.*
			Mozilla Firefox	62.*
			Google Chrome	69.*
		Windows 8	Microsoft Internet Explorer	11.*
			Mozilla Firefox	62.*
			Google Chrome	69.*
		Windows 10	Microsoft Edge	Microsoft Edge 40.*
			Mozilla Firefox	62.*
			Google Chrome	69.*
		Mac OS X	Mozilla Firefox for Mac	62.*
			Safari	Safari 11.*
			Google Chrome	69.*
		Single Sign On Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	JDK
	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 181
			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	2.3.1-9f9e400	
			Oracle WebCenter Content: Imaging	12.2.1.3.0	
	Database Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	18.3.0.0.0	
	Client Machines	Windows 7		Microsoft Internet Explorer	11.*
				Mozilla Firefox	62.*
				Google Chrome	69.*
		Windows 8		Microsoft Internet Explorer	11.*
				Mozilla Firefox	62.*
				Google Chrome	69.*
		Windows 10		Microsoft Edge	40.*
				Mozilla Firefox	62.*
				Google Chrome	69.*
Mac OS X			Mozilla Firefox for Mac	62.*	
	Safari		11.*		
	Google Chrome		69.*		

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

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

For information on the third party software details, refer Oracle Banking Corporate Lending 14.2.0.0.0 *License Guide*.

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

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