Product Release Note
Oracle Banking Corporate Lending
Release 14.3.0.0.0
[May] [2019]

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FINANCIAL SERVICES

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Product Release Note
[May] [2019]
Version 14.3.0.0.0

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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 14.3.0.0.0

1.3 Abbreviations

Abbreviation	Description
BA	Banker's Acceptance
CASA	Current and Savings Account
ELCM	Enterprise Limits and Collateral Management
EOD	End Of Day
FCUBS	FLEXCUBE Universal Banking System

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Abbreviation	Description
GL	General Ledger
LC	Letter of Credit
LS	Loan Syndication
OBCL	Oracle Banking Corporate Lending
OBDX	Oracle Banking Digital Experience
OL	Oracle Lending
SLT	Secondary Loans Trading
SME	Small & Medium Sized Enterprises
STP	Straight Through Processing
UI	User Interface
VAMI	Value Dated Amendment

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

1.4 <u>Release Highlights</u>

The scope of the current release Oracle Banking Corporate Lending 14.3.0.0.0 comprises of following functional enhancements.

- Loans – Computing Financial Operation Tax
- Loans - Multi-level Authorization
- Loans - Manual disbursement
- Loans – Grace Period Compounding
- LS – Straight Through Processing Support for Reversal Transactions
- Loans - Discounted loan products
- Upload Templates for OL, Subsystems, LS, and SLT
- OBCL-OBDX Integration - Web Service for Loan Details
- LS - Product-wise, Currency-wise, and Borrower-wise Limit
- LS and Loans - RESTful Web Services
- LS - Agreement Details
- LS– Bankers' Acceptance for True Discounted Loans
- Loans Syndication – Fixed rates

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1.5   Enhancements to the Existing Modules

1.5.1   Loans – Computing Financial Operation Tax

Financial operation tax is also termed as 'IOF' in Portuguese, which can be calculated at the time of contract booking, loan late payment, VAMI principal increase and Rollover are collected in the following ways

- Collected as Advance type
- Capitalized with Principal

1.5.2   Loans - Multi-level Authorization

You can do multi-level authorization when transaction amount goes beyond the transaction limit specified, this can be done through the following:

- Transaction limit
- User limit
- Combination of Transaction limit and User limit.

1.5.3   Loans – Manual Disbursement

- Product configuration for auto and manual disbursement products
- Scheduled auto-disbursements
- New screen for manual disbursements

1.5.4   Loans – Grace Period Compounding

Moratorium period is also termed as payment holiday period, where no payment is allowed during this period, however interest calculation happens with moratorium interest rate. This can be collected in the following ways.

- Liquidate immediate
- Liquidate with first instalment
- Liquidate across schedules
- Capitalize with principal

1.5.5   LS – Straight Through Processing Support for Reversal Transactions

Support enabled for payment reversal transactions initiated in the syndications module to be replicated to the loans module without manual intervention.

1.5.6   Loans - Discounted Loan Products

- Interest schedules for discounted loan products
- Support for life cycle events like prepayments, value dated amendments, rate revisions, roll-over and re-pricing

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1.5.7   Upload Templates for OL, Subsystems, LS, and SLT

Data to be uploaded in the upload tables using files like Excel /CSV files for the following function ids.

- FCDTRONL,
- LBDTRONL,
- LBDDDONL,
- OLDTRONL, and
- LBDINSTR

1.5.8   OBCL-OBDX Integration - Web Service for Loan Details

Integration with OBDX to provide loan details for a customer, accounting entries for a loan, and interest details of a loan

1.5.9   LS - Product-wise, Currency-wise, and Borrower-wise Limit

- Define sublimit specific to a currency for specific borrower products
- Define sublimit for all LC products .One borrower sublimit should be tracked against all LC

1.5.10   LS and Loans - RESTful Web Services

RESTful Web services are supported for OBCL (OL and LS).

1.5.11   LS - Agreement Details

- Additional fields to store agreement related information for a syndication deal
- Data storage enabled at a syndication facility and tranche level
- Support available for data modification at a later stage during the life cycle

1.5.12   LS– Bankers' acceptance for True Discounted Loans

- Enhancements to support Banker's Acceptance – True Discounted Loans for syndication and loans module.
- Interest and discount computations for the loan tenor is done upfront and recovered from the borrower during disbursement.
- Participant accounting for syndication is carried out as per the respective asset contributions.
- Straight through processing to the loans module takes place for the self-participant contribution.

1.5.13   Loans Syndication – Fixed rates

- Support for Penalty for non-payments for fixed user input rates
- Margin and Spread features enabled for fixed user input rates
- Straight through processing enabled for equivalent changes in the loans module

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2. Components of the Software

2.1   <u>Documents accompanying the software</u>

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/F15107_01/index.htm

2.2   <u>Software Components</u>

Software Components of Oracle Banking Corporate Lending 14.3.0.0.0 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

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- 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

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3. Annexure – A: Environment Details

3.1 Tech Stack – Oracle

Component/Deployment option	Machine	Operating System	Software	Version
	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 8 Update 202
			Open Symphony Quartz	2.3.0-d56e1d0
			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 8 Update 202
			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 Server	12.2.1.3.0
			JDK	JDK 8 Update 202
			Oracle Database (for RCU)	18.3.0.0.0
			Repository Creation Utility	12.2.1.3.0
			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 8 Update 202
			Oracle Database (for RCU)	18.3.0.0.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Business Intelligence Enterprise Edition (OBIEE)	12.2.1.4.0
Oracle Banking Corporate Lending - Stand Alone	Client Machines	Windows 7	Microsoft Internet Explorer	11.X
			Mozilla Firefox	60+

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			Google Chrome	73+
		Windows 8	Microsoft Internet Explorer	11.X
			Mozilla Firefox	60+
			Google Chrome	73+
		Windows 10	Microsoft Edge	Microsoft Edge (40+)
			Mozilla Firefox	60+
			Google Chrome	73+
		Mac OS X	Safari	Safari 11+
			Google Chrome	73+
	Single Sign On Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	JDK	JDK 8 Update 202
			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 Service-Oriented Architecture (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	JDK 8 Update 202
			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

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Component/Deployment option	Machine	Operating System	Software	Version
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

3.2 Tech Stack – IBM

Component/Deployment option	Machine	Operating System	Software	Version
	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.X
			Mozilla Firefox	60+
			Google Chrome	73+
		Windows 8	Microsoft Internet Explorer	11.X
			Mozilla Firefox	60+
			Google Chrome	73+
		Windows 10	Microsoft Edge	Microsoft Edge (40+)
			Mozilla Firefox	60+
			Google Chrome	73+
Oracle Banking Corporate Lending - Standalone		Mac OS X	Safari	Safari 11+
			Google Chrome	73+

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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 14.3.0.0.0 *License Guide*.

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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
SLT	Secondary Loan Trading
SMS	Security Management System

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