

Product Release Note  
Oracle FLEXCUBE Enterprise Limits and Collateral  
Management  
Release 14.3.0.0.0  
[May] [2019]





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# 1. Release Notes

## 1.1 Background

Oracle FLEXCUBE Enterprise Limits and Collateral Management is an enterprise application that enables banks to manage their exposure by centralizing limits definition process and collateral management, and effectively managing the underlying documentation. It is a real-time, solution for exposure tracking, credit facility creation and renewal, collateral pooling and collateral valuation and is enabled for multi-currency, multi-entity, multi-instance operations. Built on SOA, Oracle FLEXCUBE Enterprise Limits and Collateral Management offers strong integration capability to coexist with the existing application landscape.

Oracle FLEXCUBE Enterprise Limits and Collateral Management 14.3.0.0.0 is enhanced on the Base Version of Oracle FLEXCUBE Enterprise Limits and Collateral Management 14.2.0.0.0.

## 1.2 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle FLEXCUBE Enterprise Limits and Collateral Management 14.3.0.0.0

## 1.3 Abbreviations

Abbreviation	Description
API	Application Programming Interface
BD	Book Dated
BIP	Business Intelligence Publisher
BOD	Beginning Of Day
BPEL	Business Process Execution Language
BPMN	Business Process Management and Notation
CO	Core Services
CPG	Common Payment Gateway
EJB	Enterprise Java Beans
ELCM	Oracle FLEXCUBE Enterprise Limits and Collateral Management
EOD	End of Day
FX	Foreign Exchange
LM	Limits and Collaterals
FCUBS	Oracle FLEXCUBE Universal Banking
FCY	Foreign Currency
IE	Internet Explorer
JDBC	Java Database Connectivity
JPA	Java Persistence API
OBCL	Oracle Banking Corporate Lending
OD	Over Draft
ODT	Oracle Development Tool
OFSA	Oracle Financial Services Analytical Applications
OR	Origination
ReST	REpresentational State Transfer
SMS	Secure Management System
SSO	Single Sign On

SQLJ	A SQLJ program is a Java program containing embedded SQL statements.
UCM	Universal Content Management
UI	User Interface
VD	Value Dated

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

## **1.4 Release Highlights**

The scope of the current release Oracle FLEXCUBE Enterprise Limits and Collateral Management 14.3.0.0.0 is mainly focused following enhancements:

- Breach Tracking at Main line
  - Existing feature of tracking breach extended to main line whenever utilization transaction initiated at sub-line
- Approval By Email
  - Dual authorization transactions sent to authorized users' configured email for approval
- Collateral/Pool Linkage
  - When collateral linkage to pool and pool linkage to facility is based on amount, subsequent changes in collateral/pool value does not impact contribution amount
- Credit Rating Capture at Facility Level
  - Existing feature of assigning credit rating to liability extended to facility level along with maintaining history of credit rating changes at liability and facility level
- Facility Log Summary
  - Amendments to facility as well as sub-system changes impacting facility and utilization are stored and summary of changes are made available as log
- Collaterals Perfection
  - Charge noting on customer collaterals with external registration authority and pooling of data required for notice generation at the time of charge creation, renewal and termination enabled.
- Future dated Credit Line creation
  - Facility creation with line start date as a future date
- Defer Liquidation of fees
  - Deferring of arrears fee auto liquidation for configured number of defer days and for configured liquidation cycle
- Capture Covenants with Tracking Mechanism
  - Capturing of covenants at collateral and facility level with tracking mechanism to signify compliance or monitor breach of the same
- Verify Funds for Fees (ECA)
  - Verifying balance in configured funding accounts with DDA system and recovery of fees based on full or partial configuration

## **1.5 Enhancements to Existing Modules**

### **1.5.1 Breach Tracking at main line**

- Tracking of utilization transaction on a sub-line resulting in breach of exception transaction amount and/or exception breach percentage at main line and routing for dual authorization.
- Picking up of appropriate queue and role for dual authorization for cross currency utilization transaction duly considering facility currency.
- Tracking of exception breach percentage reckons available balance on account of funds transfer out of facility.

### **1.5.2 Approval By Email**

- To facilitate instantaneous approval of dual authorization of breached transactions in contracts of High Net worth customers, feature of sending such transaction by email to configured user's email enabled.
- Recipients can either approve or reject transactions duly recording appropriate comments.
- If one authorizer out of multiple users in the role approves/rejects the transaction, others will get appropriate information message by email thus implying no further action is required.

### **1.5.3 Collateral/Pool Linkage**

- Linkage of collateral to a pool and pool to a facility by signifying type of linkage as 'amount' or 'percentage'.
- When collateral value/collateral pool value is subsequently modified, retaining the same linked amount at collateral pool and facility level if the type of linkage is 'amount' by recalculating the percentage based on modified value.
- When collateral value/pool value is decreased, validating existing linkages so as to ensure that modified collateral value/pool value is not less than already linked value, considering that contribution is not recalculated if type of linkage is 'amount' by recalculating the percentage based on modified value.

### **1.5.4 Credit Rating Capture at Facility Level**

- Existing feature of signifying credit rating at liability level extended to facility level
- Credit ratings can be internal or external credit ratings.
- Provision to capture multiple external credit ratings from different agencies and marking one of them as primary.
- Only one internal rating per liability/facility.
- Credit rating history at liability and facility level
- Triggering of alert when primary credit rating is changed to a lower priority and making available such alerts in dashboard

### **1.5.5 Facility Log Summary**

- Feature to view summary of changes for the selected facility for a particular date or for a range of dates.
- Provision to explode the particular log record and view the details of changes as well as other details of facility as at that point of time

- Summary includes changes on account of facility level modifications as well as certain sub-system level changes impacting facility and utilization.

### **1.5.6 Collaterals Perfection**

- As part of collateral perfection, charge registration can be done with the external registration authority considering charge type.
- Charge which is expiring can be renewed during charge lead days for a further period before expiry.
- When a linked loan to customer collateral is repaid in full, registered charge can be discharged with the concerned registration authority.
- Data required for generating notice to concerned external registration authority on charge creation, renewal and termination is pooled and summary provided.

### **1.5.7 Future dated Credit Line creation**

- Future dated line creation with line start date later than the book date is enabled. Such lines become available for utilization on the line start date.
- Amendments to future dated lines between book date and line start date is possible with maintenance value date default updated as line start date.

### **1.5.8 Defer Liquidation of fees**

- Liquidation of arrears fee with auto liquidation can be deferred for the specified period during a particular fee cycle and fee gets liquidated on the deferred liquidation date.
- Signifying defer liquidation for each fee rule can be done at facility level and needs to be signified for each fee cycle post liquidation of earlier cycle fees.
- Back dated utilization on the facility during deferment period pertaining to a date falling in the earlier fee cycle which has been deferred, does not result in recalculation of deferred fees.

### **1.5.9 Capture Covenants with Tracking Mechanism**

- Capturing of covenants at collateral and facility level either as part of creation or amendment.
- For a collateral, only applicable covenants configured at collateral category level can be linked.
- Signifying compliance of covenants during notice days period before revision date.
- Covenant status is updated as breached if not complied within revision date or grace period end date (where grace days is configured)
- Compliance of breach covenants on subsequent date is possible.
- Deferring of covenants for a specific period during which period covenant will not be tracked for compliance
- Termination of a particular covenant for a collateral or facility.

### **1.5.10 Verify Funds for Fees (ECA)**

- Ascertaining availability of funds in customer's charge funding account residing in DDA system before liquidation of fees attached to facility.
- Full or partial liquidation of fees as per configuration can be achieved based on available balance.
- Applicability of ECA feature for all types of fees (advances and arrears) and all liquidation methods (auto or manual).

- Provision for retrying fee collection in respect of failures in automatic fee liquidation. Likewise manual collection can be retried for uncollected fees.
- Summary view of status of fees linked to a facility including liquidation details.

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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

[http://docs.oracle.com/cd/F15108\\_01/index.htm](http://docs.oracle.com/cd/F15108_01/index.htm)

### 2.2 Software Components

Software Components of Oracle ELCM 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
  - Front end based installation for host
  - Front end based installation for Gateway backend
  - Installation documents for
    - Oracle FLEXCUBE 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	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Enterprise Limits and Collateral Management- 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 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 Server	12.2.1.3.0
			JDK	JDK 1.8 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 1.8 Update 202
			Oracle BI Publisher	12.2.1.4.0
	FLEXCUBE Information Server – Analytics	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.3.0
			JDK	JDK 1.8 Update 202
			Oracle Business Intelligence Enterprise Edition (OBIEE)	12.2.1.4.0
	Client Machines Important - Browser Support is	Windows 7	Internet Explorer	Microsoft Internet Explorer 11+
			Mozilla Firefox	60+
Google Chrome			73+	

	strictly tied to the Browser itself , and no longer based on the Operating System.	Windows 8	Internet Explorer	Microsoft Internet Explorer 11+
			Mozilla Firefox	60+
			Google Chrome	73+
		Windows 10	Internet Explorer	Microsoft Edge 42+
			Mozilla Firefox	60+
			Google Chrome	73+
	Mac OS X	Safari	Apple Safari 11+	
		Google Chrome	73+	
	Single Sign On Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	JDK	JDK 1.8 Update 202
			Oracle WebLogic Server	12.2.1.3.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Identity Management	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 FLEXCUBE Enterprise Limits and Collateral Management BPEL/BPMN Processes and Process Framework- Stand Alone	Application Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	JDK	1.8 Update 202
			Oracle WebLogic Server	12.2.1.3.0
			Oracle Database (for RCU)	18.3.0.0.0
			Repository Creation Utility	12.2.1.3.0
			Oracle SOA Suite, Oracle BPM Suite	12.2.1.3.0
Oracle FLEXCUBE Enterprise Limits and Collateral Management Integration Gateway 1. Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.3.0

2. HTTP Servlet (incoming)				
3. EJB (incoming)				
4. MDB (incoming)				
5. Notifications (outgoing)				
Oracle FLEXCUBE Enterprise Limits and Collateral Management REST- Web services	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	JDK	1.8 Update 202
			Oracle WebLogic Server	12.2.1.3.0
			Oracle Toplink	12.2.1.3.0

### 3.2 Tech Stack – IBM

Component	Deployment option	Machine	Operating System	Software	Version Number			
Oracle FLEXCUBE Enterprise Limits and Collateral Management	Standalone	Application Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0.0.0			
				IBM WebSphere MQ Server	9.0.0.0			
				Open Symphony Quartz	2.3.0-d56e1d0			
		Database Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	18.3.0.0.0			
					Client Machines Important - Browser Support is strictly tied to the Browser itself , and no longer based on the Operating System.	Windows 7	Internet Explorer	Microsoft Internet Explorer 11+
							Mozilla Firefox	60+
							Google Chrome	73+
					Windows 8	Internet Explorer	Microsoft Internet Explorer 11+	
						Mozilla Firefox	60+	
						Google Chrome	73+	
					Windows 10	Internet Explorer	Microsoft Edge 42+	
						Mozilla Firefox	60+	
						Google Chrome	73+	
					Mac OS X	Safari	Apple Safari 11+	
Google Chrome	73+							
Oracle FLEXCUBE Enterprise Limits and Collateral Management 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)	9.0.0.0			
	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)	9.0.0.0			
	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)	9.0.0.0			

	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)	9.0.0.0
				IBM WebSphere MQ Server	9.0.0.0
	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)	9.0.0.0
				IBM WebSphere MQ Server	9.0.0.0
Oracle FLEXCUBE Enterprise Limits and Collateral Management REST	Web services	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	IBM WebSphere Application Server with inbuilt JVM (IBM JDK 1.8_64)	9.0.0.0
				Oracle Toplink	12.2.1.3.0

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

For information on the third party software details, refer Oracle FLEXCUBE Enterprise Limits and Collateral Management 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
SMS	Security Management System
EL	Enterprise Limit
GE	Global Exposure
GC	Global Collateral