

# **Oracle® Banking Platform**

Release Notes

Release 2.7.1.2.0

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Oracle Banking Platform Release Notes, Release 2.7.1.2.0

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# Preface

The release notes contain the details of the new features that are part of the Release 2.7.1.2.0.

Oracle recommends that you review the contents of the release notes before installing or working with the product.

This preface contains the following topics:

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

## Audience

This release note is intended for the users of Oracle Banking Platform.

## Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

### Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Platform Localization Installation Guide - Silent Installation guide.
- For a comprehensive overview of security, see the Oracle Banking Security Guide.
- For features, functionality, and options available for Oracle Banking and the licenses required to use them, 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 Guide.
- For information related to customization and extension of Oracle Banking, see the Oracle Banking Extensibility Guides for Host, SOA, and UI.
- For information on the functionality and features of the Oracle Banking product licenses, see the respective Oracle Banking Functional Overview documents.
- For information on the technical aspects, setups and configurations of Oracle Banking Collections, see the respective Oracle Banking Collections technical 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.                          |
| monospace       | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

The following acronyms are used in this document:

| Acronym | Meaning                             |
|---------|-------------------------------------|
| BCM     | Back Channel Message                |
| BPM     | Business Process Management         |
| GL      | General Ledger                      |
| IPA     | In-Principle Approval               |
| LOC     | Line Of Credit                      |
| OBCA    | Oracle Banking Channel Applications |
| OBP     | Oracle Banking Platform             |
| PMI     | Post Maturity Installment           |
| P&I     | Principal & Interest                |
| SCRA    | Servicemembers Civil Relief Act     |
| TMAD    | Total Minimum Amount Due            |



# 1 What's New

This chapter provides the details of the new features and enhancements in Oracle Banking Platform Release 2.7.1.2.0.

## 1.1 Oracle Banking Channels Bank User Experience

This section describes the key enhancements of Oracle Banking Channels Bank User Experience released as a part of Oracle Banking Platform Release 2.7.1.2.0.

### 1.1.1 Broker Onboarding and Inquiry

Following is the key enhancement in Broker Onboarding and Inquiry:

- Ability to search and view the broker details of the onboarded individual or organization. It may happen that the external broker ID is same for an individual and an organization type of broker. In this case, multiple records are displayed and the user can select the required broker record for processing or inquiry.

### 1.1.2 Submission Inquiry and Retry

Following is the key enhancement in Submission Inquiry and Retry:

- Ability to automatically process any resubmissions and display their status in the Submission Inquiry and Retry (Fast Path: BK01) page. However, if a resubmission takes place when the banker is working on the enrichment task or the offer letter task is triggered for the original submission, then the resubmission is kept on hold. In such cases, the banker has the ability to manually retry lodging the resubmission.

### 1.1.3 Initial Credit Decision

Oracle Banking Channel Applications (OBCA) processes the payload for the applications received from external systems through an industry supported message format and creates the application draft.

For IPA and full submission, an initial credit decision is triggered with an external vendor. The outcome can be Approved, Referred, Soft Declined or Declined. All applications except the declined ones, go through the Existing Customer Check task. The declined applications remain in the Submission Inquiry and Retry (Fast Path: BK01) page for further action.

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**Note**

For more information on the product features offered by Oracle Banking Channels Bank User Experience, see its functional overview document.

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## 1.2 Oracle Banking Originations

This section describes the key enhancements of Oracle Banking Originations released as a part of Oracle Banking Platform Release 2.7.1.2.0.



### 1.2.1 Enrichment Task

Following are the key enhancements in Enrichment Task:

- Ability to show the comparison of some fields when a broker sourced In-Principle Approval (IPA) submission is converted in a full submission.
- Ability to change the task priority for the broker sourced application in the Application Header section.
- Ability to record the outbound document delivery preferences for broker sourced application in the Application Header section, to deliver the customer's offer documents to broker.
- Ability to run the Financial and Objective Information Validity rule on the applicant's financial details to check the expiry of the submitted regulatory lending details on the submission of the broker sourced application. The broker should collect regulatory documents from customer again, if the regulatory lending expiry date is less than the submission date of an application.
- Ability to view the customer's documents that are uploaded through broker to identify whether the customer is new or existing.
- Ability to show the changes made submission when received as resubmission request in the View Change Log section. The section shows the comparison of old values and new values in the submission. Ability to select the values that proceeds in further account opening process.
- Ability to accept the IPA conversion request at any stage and start new process of account opening as full submission.

### 1.2.2 Existing Customer Check Task

Following is the key enhancement in Existing Customer Check task:

- Ability to view the uploaded documents of the applicants in the Documents section of panel drawer. It is mandatory to receive at least one document of the applicant in order to proceed with account opening process. The Enrichment Task for that submission is suspended if documents are not uploaded and received.

### 1.2.3 Application Tracker

Following are the key enhancements in Application Tracker:

- Ability to save the work activity as draft. Ability to amend already saved work activity and submit it for the further actions. Only one draft work activity is allowed in one task.
- Ability to record the outbound document delivery preferences for broker sourced application in the Application Header section, to deliver the customer's offer documents to broker.

### 1.2.4 BPM Work List Tasks

Following are the key enhancements in BPM work list tasks:

- Ability to record the outbound document delivery preferences for broker sourced application in the Application Header section, to deliver the customer's offer documents to broker.
- Ability to save the work activity as draft. Ability to amend already saved work activity and submit it for the further actions. Only one draft work activity is allowed in one task.

- Ability to run the Financial and Objective Information Validity rule on the applicant's financial details to check the expiry of the submitted regulatory lending details in Create Offer and Accept Offer tasks. The broker should collect regulatory documents from customer again, if the regulatory lending expiry date is less than the submission date of an application.

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**Note**

For more information on the product features offered by Oracle Banking Originations, see its functional overview document.

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## 1.3 Oracle Banking Base

This section describes the key enhancements of Oracle Banking Base released as a part of Oracle Banking Platform Release 2.7.1.2.0.

### 1.3.1 Alerts

Following is the key enhancement in Alerts:

- The alerts framework is used to facilitate Back Channel Messaging (BCM). When Oracle Banking Channel Applications (OBCA) is implemented in a bank, and an alert is configured for an event with the Recipient as Broker and mode of delivery as Notification Widget, the alert is sent as a Back Channel Message.

### 1.3.2 Content

Following are the key enhancements in Content:

#### 1.3.2.1 Document Policy

Using the document policy, rules can be set to determine whether the documents ought to be sent to the original recipient or the broker.

#### 1.3.2.2 Rectification of Documents

When documents are uploaded through an external vendor, there are chances that the upload may fail due to following reasons:

- Invalid index type for the document type
- Invalid document type
- Non availability of the primary index
- Technical reasons such as size mismatch, clarity of documents, or corrupted document

The first three fall under rectifiable category while the last one is non rectifiable.

All such failed documents are queued for taking relevant actions and can be filtered for rectification. All rectifiable documents can be rectified by changing document type or index type. There is also an option to move the rectifiable documents to the non rectifiable queue.

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**Note**

For more information on the product features offered by Oracle Banking Base, see its functional overview document.

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## 1.4 Oracle Banking Loans

This section describes the key enhancements of Oracle Banking Loans that are released as a part of Oracle Banking Platform Release 2.7.1.2.0.

- **Allocated Payments towards Specific Fees:**
  - Ability to post payment towards specific fees or legal fees by ignoring the sequence in which the fee was charged.
- **Payoff Quote Enhancements:**
  - Ability to generate pay off quote for account in PMI stage.
  - Ability to generate backdated quote on holiday and make backdated payment on a holiday.
- **Cost Center and Company Code:**
  - Ability to support mandatory capture of Cost Center and Company Code as part of loan account preferences to support GL interface and reporting for tax purposes.

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**Note**

For more information on the product features offered by Oracle Banking Loans, see its functional overview document.

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## 1.5 Oracle Banking Current Accounts and Savings Accounts

This section describes the key enhancements of Oracle Banking Current Accounts and Savings Accounts that are released as a part of Oracle Banking Platform Release 2.7.1.2.0:

### 1.5.1 Line of Credit Accounts

Following are the key enhancements in Line of Credit (LOC) accounts:

- **Refund of Excess Repayment:** Ability to process refund of repayment made over and above Total Minimum Amount Due (TMAD).
- **Closure Adjustment of Credit Balance:** Ability to process refund of the closeout balance in account prior to account closure.
- **Provisional Credit:** Ability to post provisional credit for a customer initiated advance (debit) transaction that is reported as a disputed transaction. After investigation, if it is found that the debit transaction for which provisional credit is processed is a genuine transaction, then the provisional credit transaction can be further reversed. On reversal of provisional credit, the original debit transaction is reinstated.
- **Allocate Payment towards Specific Fees:** Ability to post payment towards specific fees or legal fees by ignoring the sequence in which the fee was charged.

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**Note**

For more information on the product features offered by Oracle Banking Current Accounts and Savings Accounts, see its functional overview document.

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# 2 US Localization Features

This chapter describes the key features for US localization that are a part of Oracle Banking Platform Release 2.7.1.2.0.

## 2.1 Oracle Banking Loans

This section describes the key enhancements of Oracle Banking Loans that are released as a part of Oracle Banking Platform Release 2.7.1.2.0.

### ■ SCRA:

- Ability to delete SCRA active duty record and revocation of the interest benefit is provided. This is applicable for cases where the active duty period is current dated, backdated, or future dated.
- SCRA benefits can be applied after modifying, extending, and editing the repayment date.
- After SCRA benefit is stamped on the account, modifying, extending, and editing the repayment date is supported.

### ■ Cost Recovery Method Of Accounting:

- Ability to support Cost Recovery Method of Accounting when an account becomes delinquent due to non-payment of dues.
- Ability to create and maintain bank side balance on movement of account to Suspended status.
- Ability to accept loan payment in suspended account and perform appropriation of payment on customer side and bank side as per respective appropriation sequence.
- Ability to pass accounting entry as per bank side balances.
- On moving of account to Back to Normal status, ability to accrue interest on the account at the Effective Interest Rate based on future cash flows.

### ■ Charge Off Account:

- Ability to perform full charge off and partial charge off in P&I and PMI stages for account in Normal or Suspended status.
- Ability to change the account status automatically to Suspended when partial charge off is performed on account in Normal status.

### ■ Reversal of Charge Off:

- Reversal of full charge off and partial charge off is supported.
- Reversal of charge off in P&I and PMI stages is supported.

### ■ Waive and Refund of Fees:

- Ability to waive unpaid fees.
- Ability to refund paid fees.
- Ability to perform reversal of refund of fees or waiver of fees.

- **Reversal of Accrual Status Change:** Reversal of accrual status change is supported for the following actions:
  - Normal to Suspended
  - Back to Normal to Suspended
  - Suspended to Back to Normal
- **Late Fee:** Charging of late fee as percentage of the installment amount as well as percentage of unpaid arrears in the account is supported based on the payment status in payment tracker.
- **External Account:** Processing of periodic credit and payment instructions is supported through External Account.

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**Note**

For more information on the product features offered by Oracle Banking Loans, see its functional overview document.

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# 3 System Requirements and Specifications

This chapter lists the Oracle Banking Platform Release 2.7.1.2.0 system requirements and specifications.

## 3.1 Technology Stack Components

Oracle Banking Platform installation and configuration will not complete successfully unless users meet the following hardware and software pre-requisite requirements before installation:

### Database

- Oracle Database 19c Enterprise Edition 19.8.0.0.0

### Operating System

- Oracle Linux 7.5 (64 bit)
  - Red Hat Enterprise Linux Server release 7.5 (Maipo)
  - Linux 4.1.12-124.27.1.el7uek.x86\_64
- Compatible Oracle VM server release 2.2.3 / 3.2.9 / 3.3.9 (Virtualization) (Optional)

### Runtime Software

- Oracle JDK 1.8.0\_281 (64 bit)

### Enterprise Application Server

- Oracle WebLogic Server 12.2.1.4.0

### Integration and Process Management

- Oracle Service Oriented Architecture (SOA) Suite 12.2.1.4.0 (includes Oracle WebServices Manager 12.2.1.4.0)
- Oracle WebServices Manager 12.2.1.4.0
- Oracle Data Integrator (ODI) 12.2.1.4.0

### Systems Management

- Oracle Enterprise Manager Cloud Control (OEM) 13.2.0.0.0

### Identity Management

- Oracle Platform Security Service Client (OPSS) 12.2.1.4.0
- Oracle Entitlement Server (Security Module) 12.2.1.4.0
- Oracle Internet Directory (OID) 12.2.1.4.0
- Oracle Identity Manager (OIM) 12.2.1.4.0
- Oracle Access Manager (OAM) 12.2.1.4.0



- Oracle WebGate 12.2.1.4.0
- Oracle Web Tier 12.2.1.4.0

### **Content Management**

- Oracle WebCenter Content 12.2.1.4.0

### **Installation Tools**

- Oracle Repository Creation Utility (RCU) 12.2.1.4.0
- Oracle JDK 1.8.0\_281 (64 bit)
- Oracle Universal Installer 12.2.1.4.0

### **Presentation**

- Oracle Application Development Runtime 12.2.1.4.0

### **Business Analytics**

- Oracle Analytics Server (OAS) 5.5.0.0.0

## **3.1.1 Out-of-the-Box Applications Integrations**

- Oracle Documaker 12.6.4.0.0

For more information on the Oracle Banking Platform requirements from an environment perspective including minimum hardware requirements with Operating System (OS) and the middleware software products which the Oracle Banking Platform solution depends and runs on (example Database or WebLogic) or interfaces with (for example, OID), see the Oracle Banking Platform Installation Guide - Silent Installation.

# 4 Known Issues and Limitations

This chapter covers the known issues and limitations in Oracle Banking Platform Release 2.7.1.2.0.

## 4.1 Oracle Banking Platform Known Issues

This section describes the known issues associated with Oracle Banking Platform Release 2.7.1.2.0.

**Table 4–1 Known Issues in Oracle Banking Platform Release 2.7.1.2.0**

| Issue Description   | Workaround (If available)   |
|---|---|
| If the installment and fee repayment are aligned and repayment holiday is introduced for that period, the system considers only the first installment due in that period for repayment holiday.                   |   |
| During amend facility (MOF), the disbursement amount in Settlement Instructions task is displayed as negative. This happens only if CCI is already opted by the customer.   |   |
| First lien amount of a collateral is not available as a fact to define NPA rules.   |   |
| The feature to trigger approval for granting Temporary Excess is not available.   |   |
| The feature to display the delinquency status of an account in the Highlights widget of the Limit and Collateral Management page is not available.  |   |
| In case of upsell, system generates the upsell task. When the user clicks Pay-in and adds the details using GL as the settlement mode, the Details column appears blank in the summary of settlement instruction. |   |
| The parameter to allow redemption or renewal of unclaimed deposit conflicts with automatic unclaimed processing and prevents generation of accounting entries.  |   |
| When a dormant CASA account is brought back to Regular or Unclaimed status, the notification on the Single Party View page is not removed.  |   |
| The system allows the user to attach hardship policy with Liability products.   | This has to be controlled operationally.  |
| The invoking of Insurance Linkage Details page and CCI Policy Servicing page from the Credit Monitor page is not supported.   | <p>The user can invoke Insurance Linkage page and CCI Policy Servicing page as standalone pages to perform the following actions:</p> <p>Insurance Linkage Details (Fast Path: LCM09) page:</p> <ul style="list-style-type: none"> <li>■ View the CCI policy detail</li> <li>■ View and update the LMI</li> </ul> |

| Issue Description   | Workaround (If available)   |
|---|---|
|   | <p>policy</p> <ul style="list-style-type: none"> <li>■ Create, update and view the asset insurance policy</li> </ul> <p>CCI Policy Servicing (Fast Path: LCM011) page:</p> <ul style="list-style-type: none"> <li>■ New CCI policy issue</li> <li>■ Opt in, opt out, cancellation and suspension of the policy</li> </ul> |
| For loan repayment done using the Manage Loan Account (Fast path: LN100) page, collection account as a settlement mode is not supported.  | The same can be set up as a periodic credit instruction.  |
| In case multiple human tasks are created for verification process, the task title for all the human tasks appears the same.   |   |
| If banker has not captured the mandatory documents for the parties, then on click of Validate or Submit button, system flags (badge) the document panel drawer with red icon. However, once the banker goes to the Documents page, system does not show the red icon on parties for whom mandatory documents have not been collected.   |   |
| A user amends an existing credit facility, opens a new loan account, and links a new savings account for principal offset facility to the loan account. After credit assessment, user performs edit submission and adds a new borrower to the existing credit facility. On review and submit, system does not force the user to reconfigure the accounts. This may result in account holder preferences for the new borrower not being defined. | As part of addition of borrower, user has to manually visit the Configure step and reconfigure the accounts.  |
| When an insurance policy is closed with the reference of facility closure transaction reference and the account is being reopened, then the reference of account closure transaction is passed to the insurance module. Hence, insurance module is not able to find the CCI policy with respect to the closure transaction reference.   |   |
| The enhancements done for the outbound document functionality such as verification, history and pending alerts capability is not applicable for the US localization Accept Offer task.  |   |
| System does not update the new account number in case of rebook CASA transaction scenario within the Transaction Limits configuration at account level.   | User is expected to maintain the limits on the new account operationally. In case of a rebooked account, the user can identify the new account number from the non financial logs through Statement Inquiry being performed on the old account.   |
| The Multiple Offers Allowed in Single Application check box is not displayed even when Origination workflow behavior is of Liability type. The user will not be able to select multiple offers within a single application.   |   |

| Issue Description   | Workaround (If available)   |
|---|---|
| Default Agency model changes do not reflect on the Credit Monitor page.   |   |
| When a party address type is copied to be the collateral address, during collateral addition, if the Clear button is clicked on that page, the party whose address was copied, remains in the dropdown and does not get cleared.  | Deselect the Same as Party's Residential Address check box. This clears the party dropdown. New party can be selected by selecting the check box again. |
| Currently Sweep-in is triggered only for online transactions. Sweep-in is not triggered for future dated funds transfer which are executed as part of a batch.  |   |
| Credit memorandum is not indexed with a truncated application ID while the e-sign disclosure is indexed with both truncated as well as full application ID. Inquiry with only truncated application ID fetches only e-sign disclosure.  |   |
| Ad hoc inbound document upload does not support capture of document expiry date for documents for which expiry is configured.   |   |
| In the holiday rule maintenance for calendars, the Specific Dates option does not work (For example, 4th July every year or 3rd Saturday of November).  |   |
| If uncapitalized LMI / fees are present in the submission and if there is change to LMI premium / fees in Structure Solution task, then system should not force the user to reconfigure the account. However, currently system is forcing the user to reconfigure the account which is incorrect.<br>Additionally, system allows the user to complete Structure Solution task even though the funds table is in deficit balance due to change in LMI premium. | This validation is correct if LMI / fees are capitalized.<br>No workaround if the LMI / fees are not capitalized.                                       |
| Only one multi-value fact can be used for defining rules as part of Rule Author framework.  |   |
| For the Debit to Loan settlement mode, even if the account in reference has multiple owners (joint holders), the list of loan accounts is fetched only where the primary holder of the reference account is an owner.   |   |
| The data captured in the Collateral stage of the application Form during an In Principle Approval (IPA) flow is the same as done during the full application.   |   |
| The rate lock document does not display the role of the parties in the account such as Single Owner, Joint Owner, Guarantor, and so on.   |   |
| During generation of quote, if the bill date falls on a holiday, it is picked up on the next working day and is treated as a backdated transaction. Hence, incorrect amount is being picked up for interest computation.  |   |
| The Quick Action link in Application Tracker shows the Offer Letter actions that cannot be completed from Application Tracker.  |   |
| System supports negotiation of funds table in settlement task. The banker also has an option to only open the account or even skip  |   |

| Issue Description  | Workaround (If available) |
|--|---------------------------|
| <p>settlement. However, system does not validate if fee negotiations are approved, in case the banker chooses to skip the settlement or chooses to only open the account.</p> <p>The banker can visually identify that a negotiation is done based on status at facility level and has to operationally send the negotiations for approval before doing the action of creating account or skipping settlement.</p> |                           |
| <p>Indirect Lending module is not fully functional in this release. So it is recommended that this module should not be used, even though it is seen in the menu and application UI.</p>   |                           |

## 4.2 Oracle Banking Platform Limitations

This section describes the limitations associated with Oracle Banking Platform.

**Table 4–2 Limitations in Oracle Banking Platform Release 2.7.1.2.0**

| Sr. No. | Problem Statement  |
|---------|--|
| 1       | After upgrading to FMW 12.2.1.4, the Define Affinity (Fast Path: PM042) page does not function properly when viewed in 100% browser screen size. |