

Oracle® Banking Platform

Functional Upgrade Guide

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Preface

Oracle Banking is a one-stop solution for a bank for its core banking operations, across retail and business banking operations. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

Oracle Banking provides a unified yet scalable IT solution for a bank to manage its data and end-to-end business operations with an enriched user experience. It is a composed set of different modules, wherein each module is serviced by a set of services and other subsystems.

This guide covers the impacts of upgrading the functionalities of Oracle Banking from Release 2.7.0.0.0 to Release 2.7.1.0.0.

This preface contains the following topics:

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

Audience

This guide is intended for the users of Oracle Banking.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/us/corporate/accessibility/index.html>.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#info> or visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#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 the complete list of Oracle Banking licensed products and the Third Party licenses included with the license, 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.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	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.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1 Overview

This guide covers the functional impacts of upgrading Oracle Banking from Release 2.7.0.0.0 to Release 2.7.1.0.0. If a functionality has an impact while upgrading from the previous version, the impact and related maintenances are included in this guide.

2 Upgrade Impacts

This chapter describes the upgrade impacts for different functionalities of Oracle Banking.

2.1 Origination

This section describes the upgrade impacts of functionality in Origination.

2.1.1 Application Form (Fast Path: OR101)

The following enhancements are made in the Capture Application process:

- The Applicant Not Present functionality is available for a new as well as an existing customer. Prior to the upgrade, only new customers could be marked as not present. The functionality is now available for existing customers as well.
- Reminder alerts can be sent to the joint applicants that are not present, to provide their details to get them added to the account. If the Application Form was submitted prior to the upgrade, the reminder alerts will not be sent to the joint applicant. The bank must follow up operationally.

2.1.2 Define Origination Preferences (Fast Path: ORM20)

The following enhancements are made in Origination Preferences:

- Configuration to enable reminder alerts:
 - Post upgrade, the bank can set the new parameters introduced in Origination Preferences, to enable sending alerts to joint applicants who were not present during application form submission.

2.1.3 Joint Application Form (Fast Path: OR172)

The following enhancements are made in Joint Application Form and related tasks:

- The landing page of the Joint Application Form displays additional columns for the Product Group selected and the Actions that can be performed for a joint applicant who was not present during application form submission.
- Using the Actions, the user can update the details of a joint applicant to be added to an account, as well as remove an applicant from the application.
- For each joint applicant added to the account from the Joint Application Form, a new Application ID is created. This ID is displayed in the Outcome page of the Joint Application Form.
- On submitting the Joint Application Form for an applicant, the Manual Identity Verification task or the Manual Debit Decision task (specific to US localization) is created, if applicable.
- The Outcome page displays the following statuses:
 - Success: When the joint applicant is added to the account.
 - Debit Decision - Decline: When debit assessment decision is Decline.

- Debit Decision - Downsell: When debit assessment decision is Downsell.
 - Manual Identity Verification task created
 - Manual Debit Assessment task created - Refer Decision
 - Manual Debit Assessment task created - Upsell Decision
 - Due Diligence Declined: When automatic due diligence (identity verification) is declined, and a task is created to generate and dispatch the decline letter.
- The user must maintain the required configuration in the Document Policy to enable generation and dispatching of outbound documents to the joint applicant, added to the account through the Joint Application Form.

2.1.4 Manual Debit Assessment (US Localization)

The following enhancements are made to Manual Debit Assessment:

- A technical configuration is available at bank-level to set the manual debit assessment either at application level or at applicant level. If the assessment is set at applicant level, then the Manual Debit Decision task displays both the application-level decision as well as the applicant-level decision received from the decision engine.
- The user can select an appropriate decision for each applicant. Based on the decisions selected for each applicant, an application-level decision is automatically taken. The remainder of the Origination flow is rolled out based on this decision.

2.1.5 Application Tracker (Fast Path: OR100)

The following enhancements are made to the Application Tracker:

- Each new joint applicant added is tracked through a new child application.
- The status of each applicant can be viewed from the Application Details widget of the parent application.

2.2 Product Manufacturing

This section describes the upgrade impacts of functionalities in Product Manufacturing.

2.2.1 Define CASA Offer

The upgrade impacts are as follows:

Table 2–1 Define CASA Offer - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Quote Parameters / Backdated Quote generation permissible up to (days)	New	No impact as it is a non-mandatory field.	

2.2.2 Define CASA Product

The upgrade impacts are as follows:

Table 2–2 Define CASA Product - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Control Panel			
Activation Confirmation	New	No impact as it is an optional field.	
Billing Parameters			
Waive Bill Amount below Threshold Limit	New	No impact as it is an optional field.	
Interest only MAD method for initial 'X' No. of bills	New	No impact as it is an optional field.	
Arrear Treatment Preferences			
Arrears – Legal Fee Arrears	New	By default, the Bill option is selected.	
Arrear Treatment	New	By default, the Bill option is selected.	

2.2.3 Define Loan Offer

The upgrade impact is as follows:

Table 2–3 Define Loan Offer - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Quote Parameters			
Quote Generation Permissible Up to (Days)	Modified	No impact as the selection of number of days is extended up to 90 days.	
Restriction Transaction Types			
Restricted Operations	Modified	No impact as it is an optional field. An additional Transaction Type is added, mainly Allocated Payment.	

2.2.4 Define Loan Product

The upgrade impact is as follows:

Table 2–4 Define Loan Product - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Control Parameters			
Bank Appropriation Sequence	New	No impact as it is not modifiable.	
Alert / Outbound Documentation Parameters			
Event Name	Modified	No impact as it is an optional field. An additional Event LN_Maturity (Loan Maturity) is added.	
Asset Classification Parameters			
Bank NPA Appropriation Sequence		No impact as it is not modifiable.	

2.2.5 Define Loan Bank Policy (Fast Path: PM004)

The upgrade impacts are as follows:

Table 2–5 Define Loan Bank Policy - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Pledged Account Rule	New	No impact as it is an optional field.	

2.2.6 Define CASA Bank Policy (Fast Path: PM002) (US Localization)

The upgrade impact is as follows:

Table 2–6 Define CASA Bank Policy (US Localization) - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Payment Rule ID	New	No impact as it is an optional field.	

2.3 Limits and Collateral Management

This section describes the upgrade impacts of functionalities in Limits and Collateral Management.

- While defining rules for fees or documents for under construction properties using Construction By Facts, bank should use the Facts that are required. Any Fact that appears which is not required need not be used in the rule definition.