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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 2.7.1.0.0 to Release 2.9.0.0.0.

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 2.7.1.0.0 to Release 2.9.0.0.0. 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 Seed Data Configuration (Fast Path: OPA006)

The upgrade impacts are as follows:

Table 2–1 Seed Data Configuration - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Work Activity Assignee	Modified	The existing configuration maintained for entity name Action On will be present under this new entity name.	Day 0 set up
Work Activity Response	New	New configuration to be maintained for routing the response overview task.	Day 0 set up

2.1.2 Work Activity

The upgrade impacts are as follows:

Table 2–2 Work Activity- Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Assign To	Modified	No impact	
Assign To Task Group	Modified	No impact	
Send Response to	New	No impact	Mandatory Field
Task	New	No impact	Display Field (Conditional)

2.2 Product Manufacturing

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

2.2.1 Billing Classification Code

The upgrade impacts are as follows:

Table 2–3 Billing Classification Code - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Definition of Billing Classification Plan	New	There is no impact as it is a optional new screen.	

2.2.2 Define CASA Offer

The upgrade impacts are as follows:

Table 2–4 Define CASA Offer - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Rule for validating Requested Term for Government Guarantee Loans	New	There is no impact as it is an optional field. It is applicable only if in the Credit Policy "Is Government Guarantee Applicable" option is selected.	
Rule for Government Guarantee Applicable Percent	New	There is no impact as it is an optional field . It is applicable only if in the Credit Policy "Is Government Guarantee Applicable" option is selected.	
Offer Type	Modified	There is no impact as it is applicable only for Government Guarantee Loans.	

2.2.3 Define CASA Product

The upgrade impacts are as follows:

Table 2–5 Define CASA Product - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Billing Classification Code	New	There is no impact as it is an optional field.	
Due Days	Modified	No impact	

2.2.4 Define Credit Card Offer

The upgrade impacts are as follows:

Table 2–6 Define Credit Card Offer - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Add on Card/ Addition of Card Holders Allowed	Modified	There is no impact as it is only change in label name.	
Maximum Add or Cards/Max Card Holders Allowed	Modified	There is no impact as it is only change in label name.	
Unauthorized Usage Limit	New	There is no impact as it is an optional field.	As part of implementation this field will be unchecked for all the existing Credit Card offers.
Currency Code & Usage Limit	New	No Impact as this is an optional field. At least selection of one currency code will be mandatory only if the Unauthorized Usage Limit check box is selected.	
Agreement Applicable	New	There is no impact as it is an optional field.	

2.2.5 Define Credit Policy

The upgrade impact is as follows:

Table 2–7 Define Credit Policy - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Is Government Guarantee Applicable	New	There is no impact as it is an optional field.	
Guarantor	New	There is no impact as it is an optional field.	
Personal Guarantee Creation % for Government Guaranteed Loans	New	There is no impact as it is an optional field.	
Personal Guarantee Creation % for other Loans	New	There is no impact as it is an optional field.	
Product Type	Modified	No impact	Introduction of new product types.

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Collateral Type	Modified	No impact	All collateral types are allowed for linkage in case of secured Business Credit Card. In case of Equipment Finance Lease, the Allowed Collateral Type is Financial Agreements and Undertakings and Allowed Collateral Category is Equipment Finance Agreement.

2.2.6 Define Loan Offer

The upgrade impact is as follows:

Table 2–8 Define Loan Offer - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Rule for validating Requested Term for Government Guaranteed Loans	New	There is no impact as it is an optional field. It is applicable only if in the Credit Policy Is Government Guarantee Applicable option is selected.	
Rule for Government Guaranteed Applicable Percent	New	There is no impact as it is an optional field applicable only if in the Credit Policy Is Government Guarantee Applicable option is selected.	
Finance Lease Type	New	There is no impact as the Equipment Finance Lease is the new product type.	
Rate Refresh Frequency	New	There is no impact as it is an optional field.	
Fixed Rate Default Term	New	The fixed rate minimum term will be populated as fixed rate default term.	
Fixed Interest Rate in Percent Terms	New	There is no impact as this is applicable only for Equipment Finance Lease type of offer.	

2.2.7 Define Loan Product

The upgrade impact is as follows:

Table 2–9 Define Loan Product - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Fee Treatment Preference - OB_Subscription	Modified	There is no impact as it is an existing field and there is no code available for the Bill mode.	

2.2.8 Define Product Group

The upgrade impact is as follows:

Table 2–10 Define Product Group - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Personal Credit Card	Modified	No impact	The existing product type Credit Card label name is modified to Personal Credit Card.
Business Credit Card	New	No impact	
Equipment Finance Lease	New	No impact	
Maximum LVR Percentage	New	There is no impact as it is an optional field.	

2.2.9 Define Product Type

The upgrade impact is as follows:

Table 2–11 Define Product Type - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Personal Credit Card	Modified	No impact	The existing product type Credit Card label name is modified to Personal Credit Card.
Business Credit Card	New	No impact	The External Flag option is selected in case of Business Credit Card product type.
Equipment Finance Lease	New	No impact	In case of Equipment Finance Lease, the External Flag option is selected.

2.3 Common Services

This section describes the upgrade impacts of functionalities in Common Services.

2.3.1 Data Privacy and Security

The upgrade impact is as follows:

- The data privacy and security configuration maintained in Party Bank Policy (Fast Path: PI314) page is replaced with a new Common Services page called Data Security Configuration (Fast Path: CS50), using which bank can configure the masking and tokenization parameters field-wise and user-wise.

2.4 Party

This section describes the upgrade impacts of functionalities in Party.

2.4.1 Data Privacy and Security

The upgrade impacts are as follows:

- The data privacy and security requirements are applicable to all the party roles of Individual party type.
- New user interface page called Request Party Information (Fast Path: PI501) is created to support bulk data export of Party PII data elements to an exportable file on customer request.

2.4.2 Broker

The upgrade impact is as follows:

- Parent Broker/Agency Name field has become mandatory and needs to be defaulted during migration of Individual broker party details.

2.4.3 Manage Party

The upgrade impacts are as follows:

- Ability to support role based access (Read Only or All Access) to Profile, Snapshot and Holdings widgets in the Single Party View (Fast Path: PI100) page.
- Ability to capture either income or expense or both for a business plan.

2.4.4 US localization - Manage Party

The upgrade impact is as follows:

- Ability to capture the MLA coverage for all the parties (service member, service member dependent or non-service member).

2.5 Limits and Collateral Management

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

2.5.1 Collateral Category Preference (Fast Path: LCM07)

The upgrade impact are as follows:

2.5.1.1 Day 0 Maintenance

The upgrade impact are as follows:

- A new collateral category Equipment Finance Agreement will be available under the collateral type Financial Agreement and Undertaking.

2.5.1.2 Summary of Impact

The upgrade impact are as follows:

- A new collateral category Equipment Finance Agreement will be available for configuration under the collateral type Financial Agreement and Undertaking.

Table 2–12 Collateral Category Preference - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Collateral Category	Modified	No impact	New collateral category Equipment Lease Agreement will be available for configuration under the collateral type Financial Agreement and Undertaking.

2.5.2 Collateral Details (Fast Path: LCMS08)

The upgrade impact are as follows:

- Ability to capture data related to the collateral category Equipment Finance Agreement.
- Ability to capture data in the new section Guarantor with attributes like Name, Contact Number, Address, and Email. The earlier section of Add Guarantor is now deprecated.

Table 2–13 Collateral Details - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Add Machinery (section)	New	No impact	Adding machinery is not mandatory.
Type	New	No impact	Adding machinery is not mandatory.
Model	New	No impact	Adding machinery is not mandatory.
Year of Manufacture	New	No impact	Adding machinery is not mandatory.
Quantity	New	No impact	Adding machinery is not mandatory.
Value	New	No impact	Adding machinery is not mandatory.

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Guarantor Name	New	For migrated collaterals, the Party Name under Add Guarantor section should get displayed as Guarantor Name.	
Contact Number	New	For migrated collaterals, the Contact Number under Add Guarantor section should get displayed Contact Number.	In case of multiple contact numbers, follow the Party Matrix for defaulting the contact number.
Email	New	For migrated collaterals, the Email under Add Guarantor section should get displayed as Email.	In case of multiple email IDs, follow the Party Matrix for defaulting the Email ID.
Address	New	For migrated collaterals, the Address under Add Guarantor section should get displayed as Address.	In case of multiple addresses, follow the Party Matrix for defaulting the Address.

2.5.3 Global Parameter Details (Fast Path: LCM48)

The upgrade impact are as follows:

2.5.3.1 Day 0 Maintenance

The upgrade impact are as follows:

- Ability to maintain rule in the new Valuation Type Rule section.

Table 2–14 Global Parameter Details - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Valuation Type Rule	New	No impact	Bank can link a rule here to default the Valuation Type, that is Evaluation or Appraisal with the facts like Collateral Type, Category, and Sum of linked facilities.

2.5.3.2 Instructions

The sample Valuation Type rule are as follows:

Table 2–15 Sample Valuation Type Rule

Collateral Type	Collateral Category	Sum of linked facilities	Complex 1-4 family	Valuation Type Outcome
Real Estate	Commercial	> 500,000	Not known	Appraisal
Real Estate	Commercial	> 500,000	No	Appraisal
Real Estate	Commercial	> 500,000	Yes	Appraisal
Real Estate	Commercial	1 to 500,000	Not known	Evaluation
Real Estate	Commercial	2 to 500,000	No	Evaluation
Real Estate	Commercial	3 to 500,000	Yes	Evaluation
Real Estate	Water	>1,000,000	Not known	Appraisal
Real Estate	Water	>1,000,000	No	Appraisal
Real Estate	Water	>1,000,000	Yes	Appraisal
Real Estate	Water	1 to 1,000,000	Not known	Evaluation
Real Estate	Water	1 to 1,000,000	No	Evaluation
Real Estate	Water	1 to 1,000,000	Yes	Evaluation
Real Estate	Industrial	>1,000,000	Not known	Appraisal
Real Estate	Industrial	>1,000,000	No	Appraisal
Real Estate	Industrial	>1,000,000	Yes	Appraisal
Real Estate	Industrial	1 to <1,000,000	Not known	Evaluation
Real Estate	Industrial	1 to <1,000,000	No	Evaluation
Real Estate	Industrial	1 to <1,000,000	Yes	Evaluation
Real Estate	Residential	>=250,000	Yes	Appraisal
Real Estate	Residential	1 to <250,000	Yes	Evaluation
Real Estate	Residential	Any Amount	No	Evaluation
Real Estate	Residential	Any Amount	Not known	Appraisal

2.5.4 Collateral Valuation Process (Fast Path: LCM063)

The upgrade impact are as follows:

Table 2–16 Collateral Valuation Process - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Valuation Type	Modified	No impact	Based on the rule linked using the Global Parameters Details (Fast Path: LCM48)

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
			screen, the valuation type gets defaulted. If the valuation type is available from external decision engine or Valuer, then the system will proceed with that and the Oracle Banking rule will not get evaluated.

For more information on valuation type rule, refer [Section 2.5.3.2 Instructions](#).

2.5.5 Limit and Collateral Management (Fast Path: LCM100)

The upgrade impact are as follows:

2.5.5.1 Summary of Impact

The upgrade impact are as follows:

- Ability to exclude a specific collateral and charge from the LVR computation using the new field Exclude from LVR in the Facility Dashboard page under Define Linkages section.

Table 2–17 Limit and Collateral Management - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Exclude from LVR Calculation	New	No impact	This field is not mandatory.

2.5.6 US localization - Collateral Category Preference (Fast Path: LCM07)

The upgrade impact are as follows:

2.5.6.1 Day 0 Maintenance

The upgrade impact are as follows:

- A new valuation type Flood Zone Determination is added.

2.5.6.2 Seed Data

The upgrade impact are as follows:

- The Flood Zone Determination is added as a new valuation type.

2.5.6.3 Summary of Impact

The upgrade impact are as follows:

- The new valuation type Flood Zone Determination will be available for configuration.

Table 2–18 US localization - Collateral Category Preference - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Valuation Type	Modified	No impact	New valuation type Flood Zone Determination will be available for configuration. New rule has been introduced to default whether Appraisal or Evaluation should be carried out for the collateral.

2.5.7 US localization - Collateral Details (Fast Path: LCMS08)

The upgrade impact are as follows:

2.5.7.1 Summary of Impact

The upgrade impact are as follows:

- Ability to capture the property zone of the collateral. The date on which the zone is captured will be stamped as the zone capture date and will get validated against the validity period set under collateral category preference for Flood Zone Determination valuation type.
- Ability to select the valuation type (Evaluation or Appraisal) if the residential real estate is classified as Complex 1-4 Family (for example, if the property has unique architecture, is historic in age, a beach front property).
- Ability to store Government Guarantee approval and fee details.

Table 2–19 US localization - Collateral Details - Data Elements

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Collateral Zone	New	During migration of the old collaterals, the following values should be stamped: <ul style="list-style-type: none"> ■ Collateral Zone: None and display the description for the zone ■ Date: Stamp the process date 	
Is Property Classified as Complex 1-4 Family	New	During migration of the old collaterals, the field Is Property classified as Complex 1-4 Family should be stamped as Not Known.	
Guarantee Fee	New	No impact	This field is not mandatory.

Data Element Label Name	Type (New / Modified / Dropped)	Impact of Change on Migration	Remarks
Amount			
Amount Paid Till Date	New	No impact	This field is not mandatory.
Add Fees (section)	New	No impact	This field is not mandatory.
Amount Paid	New	No impact	This field is not mandatory.
Date of Payment	New	No Impact	This field is not mandatory.
Payment Reference	New	No Impact	This field is not mandatory.
Payment Ticket ID	New	No Impact	This field is not mandatory.
Remarks	New	No Impact	This field is not mandatory.
Approval Details	New section		
Reference	New	No Impact	This field is not mandatory.
Date	New	No Impact	This field is not mandatory.