

# **Oracle® Banking Enterprise Originations**

Release Notes

Release 2.10.0.0.0

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Oracle Banking Enterprise Originations Release Notes, Release 2.10.0.0.0

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# Preface

The release notes contain the details of the components that are part of Oracle Banking Enterprise Originations Release 2.10.0.0.0.

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 Enterprise Originations.

## 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 Enterprise Originations Installation Guide - Silent Installation.
- For a comprehensive overview of security, see the Oracle Banking Enterprise Originations Security Guide.
- For features, functionality, and options available for Oracle Banking and the licenses required to use them, see the Oracle Banking Enterprise Originations Licensing Guide.
- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Enterprise Originations Administrator Guide.
- For information related to customization and extension, see the Oracle Banking Enterprise Originations Extensibility Guide for Host, SOA, and UI.
- For information on the functionality and features, see the Oracle Banking Enterprise Originations Functional Overview document.

## 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
AIP	Agreement In Principle
IPA	In Principle Approval
LMI	Lender's Mortgage Insurance
MROS	Mortgage Record of Suitability
OBEO	Oracle Banking Enterprise Originations
OJET	Oracle JavaScript Extension Toolkit
SPV	Single Party View



# 1 What's New

This chapter provides the details of the new features and enhancements in Oracle Banking Enterprise Originations Release 2.10.0.0.0.

This release mainly contains new features for UK localization. For more information, see [UK Localization Features](#).





# 2 UK Localization Features

This chapter describes the key features for UK localization that are a part of Oracle Banking Enterprise Originations Release 2.10.0.0.0.

## 2.1 Broker Portal

Oracle Banking Enterprise Originations supports the following features for the Broker Portal:

- Ability to capture the payment route applicable for commission payments of the broker while initiating Simple Application Form and Agreement In Principle. The payment route is mortgage club or network associated with the broker.

## 2.2 Banker Portal

Oracle Banking Enterprise Originations supports the following features for the Banker Portal:

- Ability to initiate an application for mortgage for the selected party from the banker portal.
- Ability to initiate an agreement in principle for mortgage from the banker portal.
- Ability to search for a party in the banker portal based on name, mobile number or email ID.
- Ability to view and update party details using the Check Party Details option.

## 2.3 Simplified Application Form

Oracle Banking Enterprise Originations supports the following features for the Simplified Application Form:

### 2.3.1 Evaluation

Following are the key enhancements in evaluation:

- Ability to generate Mortgage Record of Suitability (MROS) document if the application form for mortgage loans is initiated from the banker portal. If the application is initiated from the broker portal, then MROS should not be generated.
- Ability to capture property address manually.
- Ability to identify the property owner automatically based on the applicants applying for the loan.
- Ability to capture the purchase price of the property in the application schemes, if the purpose of the loan is Remortgage With Us.
- Ability to capture banker's recommendation in the Offer card, if the application is initiated from the banker portal.
- Ability to capture the reason for additional borrowing amount, if the applicants are willing to borrow greater amount than the outstanding balance of the existing loan for purpose Remortgage With Us.
- Ability to capture the consent to terms and conditions and confirming acceptance of use of information before initiating the application.

- Ability to capture responses from the customer to identify whether the Buy To Let Mortgage is Regulated or unregulated loan.
- Ability to capture rental income if the purpose of the loan is Buy To Let Mortgage.
- Ability to capture the country in which the collateral is located.

### 2.3.2 Security

Following are the key enhancements in security:

- Property
  - Ability to display additional property details such as property type, market value and so on.
  - Ability to capture estimated market value of the property if the purpose of the loan is Remortgage With Us.

### 2.3.3 Summary

Following are the key enhancements in summary:

- Ability to determine the text within Mortgage Illustration document based on the channel.
- Ability to deliver different Mortgage Illustration documents for unregulated and regulated loans.
- Ability to display the text suggesting if the Buy to Let Mortgage is Unregulated.

### 2.3.4 Other Capabilities

Following are the other key enhancements:

- Ability to cancel the submission and navigate the user to outcome page with cancellation details.

## 2.4 Agreement In Principle (AIP)

Oracle Banking Enterprise Originations supports the following features for the Agreement In Principle (AIP):

### 2.4.1 Applicants

Following are the key enhancements in applicants:

- Ability to capture applicant residential address manually.
- Ability to capture the Profession field if the employment type is self-employed.
- Ability to seed the values for profession that is captured as part of party employment details.
- Ability to link each profession as professional or non-professional in the backend.

### 2.4.2 Loan Request

Following are the key enhancements in loan request:

- Ability to capture property address manually.
- Ability to identify the property owner automatically based on the applicants applying for the loan.

- Ability to capture the purchase price of the property in the application schemes, if the purpose of the loan is Remortgage With Us.
- Ability to display additional property details such as property type, market value and so on.
- Ability to capture estimated market value of the property if the purpose of the loan is Remortgage With Us.
- Ability to capture the reason for additional borrowing amount if the applicants are willing to borrow greater amount than the outstanding balance of the existing loan for purpose Remortgage With Us.
- Ability to capture responses from the customer of the asked questions to identify whether the Buy To Let Mortgage is regulated or unregulated loan.
- Ability to capture the consent to terms and conditions in the form of questions before broker or assisted channel initiates the application.
- Ability to capture rental income if the purpose of the loan is Buy To Let Mortgage.
- Ability to capture the country in which the collateral is located.

### 2.4.3 Financials

Following are the key enhancements in financials:

- Ability to upload financial documents against document type and index it against the party ID, submission ID and financial.
- Ability to consume the fact Is Customer Professional in the rule determine the financial template and resolve different templates for professional and non professional based on rule.

### 2.4.4 Repayments

Following are the key enhancements in repayments:

- Ability to capture the repayment plan for bullet loan if the selected purpose Buy To Let Mortgage.
- Ability to resolve the questionnaire to capture the repayment plan for bullet loan.

### 2.4.5 Summary

Following are the key enhancements in summary:

- Ability to determine the text within Mortgage Illustration document based on the channel.
- Ability to deliver different Mortgage Illustration documents for unregulated and regulated loans.
- Ability to display the text suggesting if the Buy to Let Mortgage is Unregulated.

### 2.4.6 Other Capabilities

Following are the other key enhancements:

- Ability to cancel the submission and navigate the user to outcome page with cancellation details.

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**Note**

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

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# 3 System Requirements and Specifications

This chapter lists the Oracle Banking Enterprise Originations Release 2.10.0.0.0 system requirements and specifications.

## 3.1 Technology Stack Components

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

### Database

- Oracle Database Server Enterprise Edition 12.2.0.1.0

### 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\_172 (64 bit)

### Enterprise Application Server

- Oracle WebLogic Server 12.2.1.3.0

### Integration and Process Management

- Oracle Service Oriented Architecture (SOA) Suite 12.2.1.3.0 (includes Oracle WebServices Manager 12.2.1.3.0)
- Oracle WebServices Manager 12.2.1.3.0
- Oracle Data Integrator (ODI) 12.2.1.3.0

### Systems Management

- Oracle Enterprise Manager Cloud Control (OEM) 13.2.0.0.0

### Identity Management

- Oracle Platform Security Service Client (OPSS) 12.2.1.3.0
- Oracle Entitlements Server (Security Module) 12.2.1.3.0
- Oracle Internet Directory (OID) 12.2.1.3.0
- Oracle Identity Manager (OIM) 12.2.1.3.0
- Oracle Access Manager (OAM) 12.2.1.3.0

- Oracle WebGate 12.2.1.3.0
- Oracle Web Tier 12.2.1.3.0

### **Content Management**

- Oracle WebCenter Content 12.2.1.3.0

### **Installation Tools**

- Oracle Repository Creation Utility (RCU) 12.2.1.3.0
- Oracle JDK 1.8.0\_172 (64 bit)
- Oracle Universal Installer 13.9.2.0.0

### **Presentation**

- Oracle Application Development Runtime 12.2.1.3.0
- Oracle JET 7.0.1

### **Business Intelligence**

- Oracle Analytics Publisher (formerly known as Oracle Business Intelligence Publisher) 12.2.1.4.0
- Oracle Business Intelligence Enterprise Edition (OBIEE) 12.2.1.4.0

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

- Oracle Documaker 12.6.2.0.0

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

# 4 Known Issues

This chapter covers the known issues in Oracle Banking Enterprise Originations Release 2.10.0.0.0.

## 4.1 Oracle Banking Enterprise Originations Known Issues

This section describes the known issues associated with Oracle Banking Enterprise Originations Release 2.10.0.0.0.

**Table 4–1 Known Issues in Oracle Banking Enterprise Originations Release 2.10.0.0.0**

Issue Description	Workaround (If available)
<p>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.</p> <p>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.</p>	<p>This validation is correct if LMI / fees are capitalized.</p> <p>No workaround if the LMI / fees are not capitalized.</p>
<p>Only one multi-value fact can be used for defining rules as part of Rule Author framework.</p>	
<p>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.</p>	
<p>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.</p>	
<p>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.</p>	
<p>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.</p>	
<p>In Simplified Application Form for Remortgage scenario, multiple rows are populated for Loan with Other Banks - Refinance liability.</p>	
<p>When the application is viewed from the Application Tracker, the charge details section appears enabled and the Business Number field can accept values.</p> <p>It is recommended not to enter the Business Number from the Application Tracker.</p>	
<p>In Agreement In Principle (AIP) application form, the party details are not getting populated for existing parties.</p>	
<p>In AIP application form, if all the applicants in the submission are self employed, then system gets timed out on submitting the application</p>	



Issue Description	Workaround (If available)
form.	
In AIP application form, the financial details recorded or updated in the Single Party View (SPV) page are not getting displayed for an existing party.	
The SPV (OJET version) is currently supported only on the Google Chrome browser. So user may encounter some alignment issues if opened in other browsers.	
In the Financials section of the SPV (OJET version), the financial information is editable, even in the View mode.	
In the Financials section of the SPV (OJET version), if the user successfully updates the financial information, goes back to the dashboard, and again revisits the Financials section, system shows blank summary.	
<p>In the SPV (OJET version), the following issues are seen in the Financials section:</p> <ul style="list-style-type: none"> <li>■ If the user records or updates the financial information and then does not save the updated details, system navigates to the summary section instead of the previous section.</li> <li>■ The Ownership % field appears which should not be displayed.</li> </ul>	
In the Party to Party Relationship section of the SPV (OJET version), onboarding of new parties is not supported.	Only existing parties can be used to maintain party to party relationships.
In the Party to Party Relationship section of the SPV (OJET version), party details along with their relationships are not displayed in the Show Graph link.	
In the Address section of the SPV (OJET version), the user is unable to select the reason while choosing the Stop Mail functionality in the address preferences.	
In the Legal Reporting section of the SPV (OJET version), the legal reporting details are not getting saved if the foreign tax residence of the party is United States.	
In the Contact section of the SPV (OJET version), all timezones are not displayed.	
In the broker portal, as part of broker registration, system does not validate and display error message to the user when the password configured or set is not per the password policy configured in OID. As a result, the broker registration goes through successfully, but when the broker tries to log in with the same password in the broker portal, system displays an error message and does not allow the broker to log in.	The password has to be set as per the password policy configured in OID.
In the broker portal, when the user returns to dashboard from the Manage Profile section, the alignment of contents in the To Do widget is disturbed and the Submission widget appears blank. This issue also happens when the Home icon is clicked.	