Product Release Note
Oracle Banking Liquidity Management
14.4.0.0.0
May 2020

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FINANCIAL SERVICES

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**Product Release Note**
**May 2020**
**Version 14.4.0.0.0**

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Product Release Note

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# 1. Release Notes

## 1.1 Background

Oracle Banking Liquidity Management enables banks and financial institutions to provide a set of services to its corporate customers, which allows the corporate to a) optimize interest on their checking/current accounts (Increase credit Interest, decrease debit interest) and b) to pool funds from different accounts. This enables the corporate to manage the daily liquidity in their business in a consolidated fashion and derive maximum benefits at minimal cost. It encompasses Account Management, Balance Build, Cross Border Cash Management and Infrastructure management (Structure management).Its mission-critical, robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

## 1.2 Purpose

The purpose of this Release Note is to highlight the various features in Oracle Banking Liquidity Management 14.4.0.0.0

## 1.3 Abbreviations

| Abbreviation | Description |
|---|---|
| EOD | End of Day |
| BOD | Beginning of Day |
| SMS | Security Management System |
| IC | Interest and Charges |
| OBLM | Oracle Banking Liquidity Management |

## 1.4 Release Highlights

The scope of the current release Oracle Banking Liquidity Management 14.4.0.0.0 is to deliver the following enhancements

- Available Balance Fetch
- Sweep Execution Cycle Changes
- Pending Maintenance Authorization
- Special Characters in Customer and Account Screen
- Pair Level Adhoc Sweep Changes
- Adhoc Sweep 4 Eye Changes

- BIC Upload
- Interest Accounting Entry
- Intercompany Loans

# 1.5   Enhancements to existing module

## 1.5.1   Available Balance Fetch

- OBLM is enhanced to support sweeps with both Value Dated Balances and Available Balances

  Ex: The below example reflects the snapshot of transactions for an account in USD CCY

| Txn | Txn Date | Value Date | Txn. Type | Amt | V.D. BAL | Available. Bal. | Book Bal. |
|-----|----------|------------|-----------|-----|----------|-----------------|-----------|
|     |          |            |           |     | 1000     | 1000            | 1000      |
| A   | 1-Mar-19 | 1-Mar-19   | Cr.       | 100 | 1100     | 1100            | 1100      |
| B   | 1-Mar-19 | 20-Feb-19  | Dr.       | 60  | 1040     | 1040            | 1040      |
| C   | 1-Mar-19 | 2-Mar-19   | Cr.       | 200 | 1040     | 1040            | 1240      |
| D   | 1-Mar-19 | 2-Mar-19   | Dr.       | 30  | 1040     | 1010            | 1210      |

Debit will immediately reduce the available balance

- In the above example the amount to be considered for sweep (EOD) will change as per the type of balance
- For V.D. balance the sweep amount to be considered is – 1040 USD (01-Mar-19)
- For Available Balance the sweep amount to be considered is – 1010 USD (01-Mar-19)

## 1.5.2   Sweep Execution Cycle Changes

- Currently in OBLM there is no handle for Sweeps in H (Hand Off) & P (Pending) status
- OBLM is enhanced to provide System Configuration for Retry attempts at 'Application Parameter' maintenance
- On Retry records moves from P (Pending) to H\E (Hand off\ Error) in case of OBPM or S\E (Success\Error) in case of FCUBS on retires depending on the External System Action Configuration 'HandOff Stages(s)' - Two - H (Hand off) for OBPM  , One- P (Posting) for FCUBS (For a given External system for a given Service)

- OBLM is also enhanced to provide a manual handle to the user to move the sweeps transaction status
- Manual Intervention can be performed through the 'Manual Status Update' Screen to move Transaction from H to E (Error) or S (Success) status (OBPM)

### 1.5.3 Screen To View Pending Maintenance Authorization

- Currently in OBLM there in no view screen for the user to ascertain the pending maintenance records for authorizations
- OBLM is enhanced to provide a view screen for the user to view all the maintenance records pending for authorizations.
- This screen provides branch wise data on Unauthorized Maintenances, Unauthorized Structures and Pending Sweeps

### 1.5.4 Special Characters Customer and Account Screens

- Currently in OBLM, Application (Common Core) does not allow to capture special characters as part of Customer Name and Address fields on Customer and Account maintenance screens
- OBLM (Common Core) is enhanced to allow system to capture special characters as part of Customer Name and Address fields on Customer and Account maintenance screens
- Special Characters have been enabled on the following fields of Customer Screen

    a) Customer Name

    b) Short Name

    c) Address Line1

    d) Address Line2

    e) Address Line3

    f) Address Line4

- Special Characters have been enabled on the following fields of Account Screen

    a) Account Name

    b) Address Line1

    c) Address Line2

    d) Address Line3

    e) Address Line4

### 1.5.5 Instruction ID Selection – Pair Level Adhoc Sweep

- Currently in OBLM under Batch – Account Pair Sweep, User is not provided with an option to select an Instruction ID for a pair when the pair has multiple instruction Id's attached and system always executes Instruction having priority as 1
- OBLM is enhanced to provide an option for the user to select an Instruction ID on the Initiate Account Pair Sweep Screen

### 1.5.6 4 Eye For Adhoc Sweeps

- Currently in OBLM, Adhoc sweep screens (Structure level Sweeps and Pair Level Sweeps) are not 4 Eye compliant
- OBLM is enhanced to make Ad-hoc Sweeps 4 Eye Compliant by introducing Maker and Checker
- Adhoc sweeps operations will now have three screens Initiate, Authorize and View
- Initiation screens will be used to initiate the Adhoc Sweeps
- Authorization screens will be used to either Authorize or Reject the Adhoc Sweeps Initiated
- Remarks can be provided by the Authorizer for an Authorization\Reject operation
- View screen lists all the records (both authorized and un authorized) in read only mode
- EOD block validation have been added for both Structure Level and Pair Level pending authorizations and the same can be viewed from the Pre-EOD check screen - 'Pending Authorizations' screen (Oracle Banking Liquidity Management – Monitor – Pending Authorization)

### 1.5.7 BIC Upload

- Currently in OBLM, BIC screen does not have the upload facility
- OBLM is enhanced to handled BIC upload
- Upload status will be displayed on the Upload Monitor

BANKDIRECTORYPLU
S.txt

### 1.5.8 Interest Accounting Entry

- Currently there is no provision for accounting entry posting for Interest
- New screen has been introduced for capturing accounting entry details
- During interest accrual and liquidation accounting entry posting is done

### 1.5.9 <u>Intercompany Loans</u>

- Support for Single currency, Cross currency Loans
- Loan type supported based on duration -Short Term, Long Term and On Demand Loans
- Revolving, Non-Revolving Loans
- Fixed and Floating rate of Interest for Loans
- Customer Level Sub Limits & Overall Limits Tracking
- Interest Accrual for the Loans can be on a Daily or Monthly basis
- Liquidation of Loans
- Interest capitalization for cross currency loans, with FX rate of the day
- Loan Settlement can be Auto, Manual

# 2. Components of the Software

## 2.1  Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals can be accessed from the below link

  https://docs.oracle.com/cd/F30579_01/index.htm

## 2.2  Software Components

Software Components of Oracle Banking Liquidity Management 14.4.0.0.0 that form part of this release are as follows:

- Application Server
  - ➢ Java Sources
  - ➢ UI Components (OJET)
  - ➢ Reporting Components (xdrz)
- Database Server
  - ➢ Stored Procedures (Packages, Functions, Procedures, Triggers, Views)

- Installation utilities
  - ➢ UI and Script based installation for Application Server and Database Server
  - ➢ Installation documents for
    - → Application Deployment
    - → Database setup
    - → Reports set-up

# 3. Annexure – A: Environment Details - Tech Stack

| Component | Deployment option | Machine | Operating System | Software | Version |
|---|---|---|---|---|---|
| Oracle Banking Liquidity Management | Single Instance Standalone | Application Server | Oracle Enterprise Linux Server 7.6 (x86 64 Bit) | Oracle WebLogic Server | 12.2.1.4.0 |
| | | | | Java HotSpot (TM) JDK (with WebLogic Application Server) | Oracle JDK 8 Update 241 |
| | | Database Server | Oracle Enterprise Linux Server 7.6 (x86 64 Bit) | Oracle Database 19c Enterprise Edition Release | 19.6.0.0.0 |
| | | Reporting Server | Oracle Enterprise Linux Server 7.6 (x86 64 Bit) | Oracle Fusion Middleware 12c Infrastructure | 12.2.1.4.0 |
| | | | | JDK | Oracle JDK 8 Update 241 |
| | | | | Oracle Database (for RCU) | 19.6.0.0.0 |
| | | | | Oracle Analytics Server | 5.5.0 |
| | | Single Sign on Server | Oracle Enterprise Linux Server 7.6 (x86 64 Bit) | JDK | Oracle JDK 8 Update 241 |
| | | | | Oracle Fusion Middleware 12c Infrastructure | 12.2.1.4.0 |
| | | | | Oracle Access Manager | 12.2.1.4.0 |
| | | | | Oracle Identity Manager | 12.2.1.4.0 |
| | | | | Oracle Unified Directory | 12.2.1.4.0 |
| | | | | Oracle HTTP Server | 12.2.1.4.0 |
| | | | | Oracle Database (for RCU) | 19.6.0.0.0 |
| | | Client Machines# | | Internet Explorer | Microsoft Internet Explorer Release (11.*) |
| | | | | Mozilla Firefox | Mozilla Firefox 1 Release (66.*) |
| | | | | Google Chrome | Google Chrome Release (73.*) |
| | | | | Microsoft Edge | Microsoft Edge Release (40.*) |
| | | | | Safari | Safari Release (10.*) |

**Note:** # Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 10 and Mac OS.

# 4. Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Liquidity Management 14.4.0.0.0 License Guide in the Documentation Library.