Product Release Note
Oracle FLEXCUBE
Release 11.9.0.0.0
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FINANCIAL SERVICES

Product Release Note
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Version 11.9.0.0.0

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

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1.   Release Notes

1.1 <u>Background</u>

This document highlights the features that are being developed, qualified and released with Oracle FLEXCUBE 11.9.0.0.0 release. The base version for this release is Oracle FLEXCUBE 11.8.0.0.0 release.

The document provides specific details on the environmental software used for the Integration Testing. The details covered in this document are – background of the current project, key release highlights & external deliverables (s/w components and accompanying documents).

1.2 <u>Purpose</u>

The purpose of this Release Note is to propagate the enhancements in Oracle FLEXCUBE 11.9.0.0.0.Release.

1.3 <u>Abbreviations</u>

Abbreviation	Description
SSO	Single Sign On
UI	User Interface
REST	REpresentational State Transfer
DB	Database
OAM	Oracle Access Manager
LDAP	Lightweight Directory Access Protocol
OID	Oracle Internet Directory
OIM	Oracle Identity Manager
ODA	Oracle Digital Assistant
NLP	Natural Language Processing

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1.4 <u>Release Highlights</u>

Following are the key items included in the scope of this release.

1.4.1 <u>Oracle FLEXCUBE Core Banking enhancements</u>

- Membership Module
  - ➤ Facility to capture details for Ordinary members and Nominal members for co-operative banks
  - ➤ Life cycle for membership and share allotment
- Single Sign on
  - ➤ Facility to have a common login mechanism for all FLEXCUBE related applications, so that the users can have single login credentials for accessing different FLEXCUBE as well as non-FLEXCUBE applications
  - ➤ Provision for standalone login module, where user login details are maintained and users are validated by comparing user details present in the system
- Chatbot
  - ➤ Integration of Chatbot with client using Oracle digital assistant (ODA)
  - ➤ Use of artificial intelligence for natural language processing and understanding, to automate engagements with conversational interfaces that respond instantly, improve user satisfaction, and increase business efficiencies
  - ➤ Beyond understanding and interacting conversationally, a chatbot has specific natural language processing (NLP) capabilities to understand the context of a conversation
- Centralized Authorization
  - ➤ Ability to configure additional authorization requirement for OLTP transactions based on the fast path
  - ➤ Ability to allow authorization for all branches or select branches
- Deferred Authorization
  - ➤ Support for deferred authorization for a set of screens which were only auto-auth
- Add by Copy
  - ➤ Support for add-by-copy in a certain set of screens where this feature is missing
  - ➤ This feature is useful in cases where most of the parameters are to be retained except a few
- REST API
  - ➤ Request in JSON format which is light in weight as compared to XML
- OJET 8 Upgrade
  - ➤ Static URL for loading libraries through CDN resulting in improvement of performance

1.4.2 <u>Oracle FLEXCUBE Universal Banking enhancements</u>

- Transaction Narration as per RBI format
  - ➤ Provision to form transaction narration as per prescribed RBI format

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- Swift 2020 Changes
  - Incorporated changes in 7 series & 3 series MT messages for Swift 2020 compliance
- Corporate Loan enrichment
  - Introduction of additional features in Corporate Loans module
- Enabling Treasury Modules
  - Incorporated basic touch points required for integrating with OBTR product processor

1.4.3 Common

- Silent Installation
  - Silent mode installation is enabled in installation of all components of FLEXCUBE on weblogic server

1.5 Release Enhancements

1.5.1 Oracle FLEXCUBE Core Banking enhancements

1.5.1.1 Membership Module

Membership application and share allotment

- Below is the lifecycle flow supported
  - Membership Application
  - Local branch level application approval or rejection
  - Application sanction or rejection by HO
  - Share allotment to ordinary member

Dividend Payment Setup

- Instruction maintenance to maintain dividend payment instruction for the financial year for the Ordinary members

Membership Surrender/Transfer

- Surrender & Transfer of membership as well as reversal of surrender & transfer of membership
- Surrender & Transfer of membership will be allowed to be done application wise for a membership ID

Other features

- Printing & Reprinting of allotted share certificate through existing screens 7775 – Report Request & 7778 – Advice/ Report Status Inquiry
- Share details inquiry of a member based on the membership ID irrespective of the membership status
- Indication on landing page whether the customer is a Member or not
- CASA account closure disallowed if the account is maintained against an application

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1.5.1.2 Single Sign on

Parameter based changes in workflow

- A parameter will be provided to configure if SSO Login is enabled or not
- If the above configuration is enabled, OAM will handle the entire login module
- This will skip the existing login module provided by FLEXCUBE and the application will rely on OAM for validating the user
- For Local Authorization, FLEXCUBE will use LDAP Authentication service to validate the user

Configuration based login options

- FLEXCUBE Standard login
  - Users are created and maintained in FLEXCUBE System
  - Roles are defined and assigned by FLEXCUBE System
- LDAP login
  - Users are created and maintained in LDAP System and replicated in FLEXCUBE System
  - Roles are defined and assigned by FLEXCUBE System
- SSO login
  - Users will be created and maintained in OIM and will be replicated in FLEXCUBE System
  - Roles are defined and assigned by FLEXCUBE System

1.5.1.3 Chatbot

Integration with Chatbot using ODA

- Use of Oracle Digital Assistant - ODA to integrate ODA into FLEXCUBE
- The library provides a customizable messenger that communicates with the Oracle Digital Assistant web channel via the Oracle Digital Assistant message server
- With the help of simple language processing, communication and understanding, chatbot will help in conversational interactions that can respond instantly with results
- Inclusion of chatbot with a specific set of cases to showcase product capability

Parameter based enabling of Chatbot

- A macro has been introduced to enable or disable chatbot as per requirement.

1.5.1.4 Centralized Authorization

Configuration

- Configuration for second level authorization parameters based on branch, Template Level, Product, Task Code, transaction amount or Transaction Currency combination
- Facility to maintain Originating branch – Second Level Authorizing Branch xref

Changes in OLTP transaction flow

- Authorization flow

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- When first level authorizer grants a transaction, system will check whether the transaction require second level authorization as per the data maintained in the proposed new screen for second level authorization parameter
- If second level authorization is required, then transaction will be automatically sent for centralized authorization
- If second level authorization is not required then transaction will be completed at this stage
- If the first level authorizer denies the transaction, then transaction will be rejected

- Second level authorization
    - The transactions that required second level authorization will be available in Electronic Journal (centralized authorization mode) screen. Such transaction cannot be authorized through 6006-Remote authorization mode
    - While selecting the transaction for second level authorization, system will validate originating branch, authorization branch and template level setup maintained as part of Day0 screen. If validation is successful, system will allow second level authorization
    - Second level authorizer has to be different from the maker and first level authorizer of the respective transaction. However same level officer can be the second level authorizer
    - If second level authorizer grant the transaction, then transaction will be submitted
    - If second level authorizer deny the transaction, then transaction will be rejected

- Reversal flow
    - If reversal transaction is enabled for dual control option (FP TC001), system will prompt the user for remote authorization option. This is as per the current process
    - When first level authorizer approves the transaction, then system will check whether second level authorization is required or not as per the data maintained in the proposed new screen for second level authorization parameter. If second level authorization is required, system will send the transaction to Electronic Journal (centralized authorization mode) screen

1.5.1.5 Deferred Authorization

- Some functionalities were limited to local authorization only. To improve the end-user experience, the below screens have been enriched to support deferred authorization

Screen Name	Description
AC014	Account CRR Details Maintenance
CIM04	Profession Codes Maintenance
CHM51	Lucky Account Number Generation
BA078	CBR Label Maintenance
SB001	SDB Usage Log

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CIM01	Signature Types Maintenance
CIM06	Income Slab Maintenance
CIM05	Reporting Group Codes Maintenance
LN051	Loan Account Offset Account Xref
CIM12	Customer Contact / Complaint log Maintenance
BA101	Custom Functions Maintenance
ACM02	Asset Classification Preferences
ACM03	Asset Classification Codes Maintenance
CIM03	Customer Prefixes Maintenance
CIM02	Business Type Maintenance
CIM07	Relation Master Maintenance
BAM82	Business Acquirer ID Linkage Maintenance
LNM51	Loan Product CASA Product Xref for Offset
LN046	Loan Post Dated Cheques Maintenance
BAM62	Customer / Account AO / LOB Xref
LN061	Customer Initiated Rollovers
AC004	Account Write Off
AC006	Account Write off to Regular
7792	BC Liquidation
7793	DD Liquidation
6200	Cash Exchange
8058	Savings Scheme Account Opening
9540	Miscellaneous Loan Debit
8318	Transfer for Cardless Withdrawal
4111	BC Lost Status Update / Revalidation
2420	Savings Scheme Account Credit
2440	Savings Scheme Account Closeout Withdrawal
8004	FX Purchase (Walk-in)
1370	Loan Contribution Payin by GL
9007	Buy Cash from Vault
9009	Buy Cash from Central Bank
9008	Sell Cash to Vault
9010	Sell Cash to Central Bank

1.5.1.6 Add by copy

- Add by copy allows ease of maintenance, wherein, based on an inquiry on the key fields, all the other fields are populated on the screen and allowed for modification. This feature comes in useful in instances where there is a change in just one or two parameters and the rest are to be retained from an existing setup.

- This feature has been introduced in 93 screens as a part of this release (embedded below is the list)

11.9_Final_Screens_
ABC.xlsx

1.5.1.7 REST API

- Request will be sent in JSON format, which is light in weight in comparison to XML.

- Improved performance by avoiding the bottleneck of marshaling and un-marshaling.

- As part of these changes, a new web application project has been created which expects an incoming request from other system in JSON format.

- Currently REST API support is available for 190 XFACE APIs which are ready to be consumed by Interfaces.

1.5.1.8 OJET 8 Upgrade

- Improved performance and availability in comparison to older versions since OJET 8 provides a static URL for downloading the libraries through CDN

- Easier to configure and upgrade

- Modernized code to take advantage of JavaScript features of modern browsers

1.5.2 Oracle FLEXCUBE Universal Banking enhancements

1.5.2.1 Transaction Narration as RBI format

- Dynamic formation of Transaction narration for different Corporate transactions as proposed by RBI

1.5.2.2 Swift 2020

Below changes have been done to comply with Swift 2020:

- All necessary changes pertaining to 7 series & 3 series have been taken care.

- Addition of new messages as part of SWIFT 2020 standard for

    - Issue of a Demand Guarantee/Standby Letter of Credit (MT761)

    - Guarantee/Standby Letter of Credit Demand (MT765)

    - Amendment to a Demand Guarantee / Stand by Letter of Credit (MT775)

    - Guarantee/Standby Letter of Credit Non Extension Notification (MT785)

    - Guarantee/Standby Letter of Credit Demand Refusal (MT786)

    - Amendment Response message (MT787)

- Introduction of new Guarantee screens for processing Guarantee Issuance, Amendment and Transfer, which supports Stand by Letter of Credit processing as well.

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- Introduction of new screens for Guarantee Claim & Lodgement.
- Obligor Party for Guarantees/SBLCs
  - Feature where, Obligor as a party for Guarantees/SBLCs can settle the claims in lieu to Applicant.
  - Collateral can be collected from Obligor and processing/refund of collateral would be based on collateral percentage from Obligor.
  - Funds from Applicant/Obligor settlement account will be considered for claim settlement and in case of adequate funds then creating loan for obligor can be initialized.
- Support for issuance and amendment messages for Counter-Counter Guarantees/SBLCs and validation for length of each messages are kept in place.

1.5.2.3 Corporate Loan Enrichment

- Auto population of UDE
  - Auto population of UDE details from last available effective date for newly added effective date.
- Auto population of disbursement schedule during VAMI
  - Increased principal amount auto populated during VAMI in disbursement schedule without manual intervention
- Account screen displaying schedules enriched with start date to facilitate penalty components
  - Schedule start date displayed in schedule details for all the component
- Version description in version reversal screen
  - Version description displayed along with version number during version reversal
- Introduction of new event call form in CL payment screen
  - Event call form introduced in CL payment screen as like CI contract screen
- Facility to move directly to the required version in history screen
  - Required version movement directly using new 'GO' option.
- Consistency Check:
  - Loan consistency is checked during each authorisation of each operation to avoid issue during loan life cycle

1.5.2.4 Enabling Treasury Modules

- Basic touch points have been incorporated in order to integrate FCUBS India Version with Treasury Product Processor, OBTR
- Static data Propagation from FCUBS/FCR to Common Core and same will be made available to OBTR processing
  - Customer Information
  - Customer Account
  - Nostro Account
  - General Ledger
  - Transaction Codes
- ECA Blocking and Accounting Hand off Processing

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1.5.3 <u>Common</u>

1.5.3.1 <u>Silent Installation</u>

- Installation in silent mode FC-Core app server, FC-UBS app server and UI has been made available
- This is enabled by making available .rsp file for all respective FLEXCUBE OUI components

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2. Deprecated Functionality

Nil

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3. Components of the Software

3.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- User Manual

3.2 Software Components

The hardware/software environment / configuration used during the system testing of Oracle FLEXCUBE 11.9.0.0.0 release is as follows:

Host:

☐ **Application server**

- Oracle Weblogic Application Server 12c (Release 12.2.1.4.0)
  - Oracle Linux 7.6
  - JAVA JDK 1.8.0_241
  - Open Symphony Quartz 2.3.2
  - Oracle WebCenter Content Imaging 12.2.1.4.0

☐ **Host Database**

- Oracle Database 19c Enterprise Edition Release 19.6.0.0.0
  - Oracle Linux 7.6

☐ **Integration Server**

- Apache Ant 1.10.7
  - Windows 2012 R2 Enterprise Edition 64 Bit
  - Java JDK 1.8.0_241
  - Oracle Weblogic 12.2.1.4.0

Branch:

- Oracle HTTP Server 12.2.1.4.0
- Oracle Linux 7.6
- Oracle JET 8.0

Client Machines:

☐ **Operating System**

- Windows 7/Windows 10

☐ **Browsers**

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- Microsoft Edge (44+)
- Mozilla Firefox 1 Release (68+)
- Google Chrome 1 Release (81+)

Report Server:

- Oracle BI Publisher 12.2.1.3.0
- Oracle Linux 7.6

Single Sign On Server:

- Oracle Weblogic 12.2.1.4.0
- Java JDK 1.8.0_241
- Oracle Identity Directory (OID) 12.2.1.4.0
- Oracle Webgate 12.2.1.4.0
- Oracle Identity Management 12.2.1.4.0
- Oracle Access Management 12.2.1.4.0

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Component	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Core Banking	Application Server	Oracle Linux Server release 7.6 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			JDK	JDK 8 Update 241
	Database Server	Oracle Linux Server release 7.6(x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.6.0.0.0
	Reporting Server	Oracle Enterprise Linux 7.6 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Database (for RCU)	19.6.0.0.0
			JDK	JDK 8 Update 241
	Document Management System	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			Oracle WebCenter Content Imaging	12.2.1.4.0
			Repository Creation Utility	12.2.1.4.0
			Oracle Database (for RCU)	19.6.0.0.0
			JDK	JDK 8 Update 241
	UI Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			Oracle HTTP Server	12.2.1.4.0
			Oracle OJET	8.0
			JDK	JDK 8 Update 241
	Single Sign On Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	JDK	JDK 8 Update 241
			Oracle WebLogic Server	12.2.1.4.0
			Oracle Identity Directory (OID)	12.2.1.4.0
				12.2.1.4.0
			Oracle Identity Management (OIM)	12.2.1.4.0
			Oracle Access Management (OAM)	12.2.1.4.0
# Browser support is no longer based on	Client Machines#	Windows 7/ Windows 10	Mozilla Firefox	Mozilla Firefox Release (68+)
			Google Chrome	Google Chrome Release (81+)
			Microsoft Edge	Microsoft Edge Release (44+)

5. Third Party Software Details

Please refer the Licensing Guide for further reference.

- Oracle FLEXCUBE Core Banking Licensing Guide_11.9.0.0.0.pdf
- Oracle FLEXCUBE Universal Banking Licensing Guide_11.9.0.0.0.pdf

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6. Release Contents

This release has two media packs and both are required.

- Oracle_FLEXCUBE_Universal_Banking_11.9.0.0.0
- Oracle_FLEXCUBE_Core_Banking_11.9.0.0.0

Operating System mentioned in the Environment details reflects the OS used as part of testing

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