

Product Release Notes  
Oracle Banking Liquidity Management  
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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 14.5.0.0.0.

## 1.3 Abbreviation

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 14.5.0.0.0 is to deliver the following enhancements:

- Multi Entity Support
- Common EOD invocation and Monitoring
- Structure Changes – multiple enhancements
- Withholding Tax for Pool
- RTL Sublimit Monitor
- MT94x Message Changes
- Regulated Debits
- Repetitive Frequency
- NLS Support
- OBRH Implementation – RTL, Payments & DDA

## **1.5 Release Enhancements**

### **1.5.1 Functional Features**

#### **1.5.1.1 Multi Entity Support**

##### **Multi-Entity Deployment**

Multi Entity feature will enable single instance deployment of OBLM platform and onboard multiple entities of the bank onto the platform. Following features will be available

- Entity Definition and maintenance
- User mapping to one or more entities and home entity
- User Entitlement – Global and Local Rights
- Data Segregation at Entity Level

##### **Liquidity Management Across Multiple entities of the bank**

Multi Entity feature will enable central deployment (single entity mode) of OBLM platform and onboard Accounts from multiple entities of the bank onto the platform for liquidity management purpose.

This feature will enable customers to perform Liquidity Management with accounts across different entities

The accounts and branches from various entities will be tagged with the entity ID. To facilitate that, OBLM application has been enhanced to capture Entity ID and Name at Branch Parameter, Account Parameter, Third Party Account level. The Entity ID and name of the Account will be available to the user to view at the Structure level.

During balance fetch and accounting posting, the Entity ID that is tagged to the account is used for performing the integration call to the relevant DDA system or DDA system plus entity Id combination.

#### **1.5.1.2 Common EOD Invocation and Monitoring**

A common EOD framework has been provided under core module to perform EOD operation for OBLM. A new menu has been added to invoke the EOD i.e. Core Maintenance > Branch EOD. Once EOD is invoked, the details and status of the EOD jobs can be viewed on the Monitor - "View End of Cycle Processes". All the jobs will be in 'COMPLETED' status once the EOD process is complete. In case of any errors during the process, the same will be shown in Error Code and Error Message columns

Further Enhancements in existing process definition screen are done to define EOD process

### 1.5.1.3 Structure Changes

As part of this release, following changes have been done on the Account Structure Screen.

#### **Account Description – Mouse Hover changes**

- Account description will also be shown on hover of the account on the tree hierarchy.

#### **Account Description – In Link Account Screen in List and Graph**

- Structure creation > Link Account Screen has been enhanced to show Account description on the Left pane having Account List as well as on the tree diagram (in the box).
- In case account description is long, the diagram will show three dots at the end of the description. User can see the complete description by doing mouse hover on the account.

#### **Structure Tree – Arrows depicting 1 way or 2 way sweeps**

- Structure Tree on the Summary Screen will depict the direction of sweep through One way or Two way arrows between the Accounts.

#### **Alert for Accounts Participating in Multiple Sweep Structures**

OBLM has been enhanced to alert to user while creating Sweep structure in case the account/s which is now getting added to the structure is already participating in another Sweep Structure.

- Such accounts will be displayed with an asterisk (\*) mark on the right upper side.
- User will be alerted with a message while migrating from link screen to the summary screen.

#### **Instruction Suspension**

- Instruction Details accordion in Account Structure Screen has been updated with new fields to provide User an option to suspend an Instruction at the account pair level.
- The start date and end date will define the period the instruction will remain suspended for (both dates inclusive).

#### **Export option for created structure**

- User will be provided an option to export the details of Structure from Structure Summary screen.
- The data will be exported in excel (xls) format.

#### **Expiry date made non-mandatory and defaulting removed**

- In Account Structure Creation screen, the End Date is now made a non-mandatory field and will no longer be defaulted to Dec 31, 2099.
- User can choose to keep the End date Blank. In such case, structure will be active perpetually.

#### 1.5.1.4 Withholding Tax (WHT) for Pool

OBLM is enhanced to handle Withholding Tax on Interest Paid on accounts. This will cater to the regulatory needs in WHT applicable regions

- WHT will be configured through the IC sub system
- WHT can be configured on
  - Accounts in OBLM with IC computed on the accounts but not part of structure
  - Notional Pool structure – Interest method
  - Notional Pool structure – Advantage method
- OBLM accounts with IC and/or Notional Header Account should be mapped with two formulas (one Credit/Debit formula for computing Interest and another Debit formula for computing Tax)
- A new mapping screen “WHT Interest Map” is introduced to properly map the constituent debits and credits to be considered for calculating the Advantage interest for In case of Advantage method Pool

#### 1.5.1.5 RTL Sublimit Monitor

OBLM is enhanced with a new screen RTL Sublimit Monitor. In this screen User will be able to view the sublimit utilization for an account participating in a given RTL Structure ID over the given period of time

The details will show Generic information regarding queried Structure & Account. Also, the Current and Historic Sublimit Utilization of the queried Account will be displayed

#### 1.5.1.6 Structures Query Based on Customer ID / Account ID

OBLM is enhanced with a monitor screen under

##### **Oracle Banking Liquidity Management -> Monitor -> Structure Query**

Using this screen, the users would be able to query a structure based on the input parameters of customer ID / Account ID. Either Customer ID or Account Number should be provided to fetch the results.

#### 1.5.1.7 Cover Overdraft Sweep – Maximum Amount Parameter

Currently for Cover OD type of sweep Instruction method, system allows to capture only ‘Minimum’ amount of Sweep transfer. System is now enhanced to capture ‘Maximum’ amount along with ‘Minimum’ amount

The Cover OD sweep will be restricted by the ‘Maximum’ amount captured at the Instruction maintenance

#### 1.5.1.8 NLS Support

Application has been enhanced with Natural Language Support for French, Arabic, Spanish, Portuguese and Chinese.

Application menus, screens, Alerts, LOVs, etc would be displayed (translated) based on the language preferences provided by the User on the User Maintenance screen.

### 1.5.1.9 MT94x Message Changes

OBLM has been enhanced with a new Screen “Message Monitor” under the Monitor tab of the application. All the incoming MT9xx Messages will be parsed and details will be displayed on the Message Monitor.

User can search the record by providing details in the search criteria and perform necessary actions.

Further to this, Third Party Maintenance Bank and Branch screens are enhanced with new fields to support end to end processing of incoming MT94x and MT950 Statements.

### 1.5.1.10 Regulated Debits

OBLM has been enhanced with an Account level flag “Regulated Debits” to enable user to mark an account for Regulated Debits - Yes/No.

User will be alerted with a warning message during Account creation and/or structure creation, if selected account is marked or Regulated Debits as Y.

### 1.5.1.11 Repetitive Frequency

As part of Repetitive Frequency, a new radio button is added in the Create Frequency screen to provide “Frequency Start Hour”, “Frequency End Hour” and “Frequency in Minutes”.

Intra-day frequency parameters are changed to capture hours and minutes for that hour.

## 1.5.2 Integrations

### 1.5.2.1 OBRH Implementation – RTL, Payments & DDA

OBRH enables seamless & standardized integrations between Products using configurations provided as part of the product Infrastructure. Consumer Application need not know.

- Servicing Product Processors - Product processor to which the integration is required.
- Name of the Service - Logical name of the service e.g. (ECA Block Response).
- Messaging structure of Service - Structure of the message e.g. Json, XML.
- Communication Protocol – Webservice, Rest API.

RTL touchpoints have been integrated using OBRH. Also, Payments & DDA touchpoints have been integrated using OBRH. For RTL, responses of Block, Post and Undo requests from FCUBS have been implemented.

For Payments, responses of Single Payment Book Transfer - MT103 & Payment Service for MT 101 have been implemented. For DDA, Balance Call and Handoffs have been implemented.

Please refer to **OBLM Integration Guide** for the screen changes done to support the OBRH integration.



### **1.5.3 Platform Changes**

#### **1.5.3.1 Foundation App-Shell Changes**

- Earlier all components of OBMA products were part of a single App Shell
- As part of the current change OBMA modules have been broken down into multiple components
- Generic features which are applicable across modules (OBLM, OBVAM, etc.) have been bundled in an app-shell component
- Module specific features (OBLM, OBVAM, SMS etc.) have been bundled in to their respective component servers
- This will help in enabling modules to clients as per their business needs and also reduce the impacts of changes happening on any one module on another module.

#### **1.5.3.2 UX-UI components standardization**

As part of this enhancement, a standardization in terms of look and feel has been done for Button Labels, Standard Action Icons, Search LOV and Currency LOV

This is to ensure the look and feel (shape, size, font, color etc.) of these features is consistent and as per UX standards.

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## 2. Components of the Software

### 2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note and Installer Kit
- User manuals and Installation manuals can be accessed from the below link  
[https://docs.oracle.com/cd/F41688\\_01/index.htm](https://docs.oracle.com/cd/F41688_01/index.htm)

### 2.2 Software Components

Software Components of Oracle Banking Liquidity Management 14.5.0.0.0 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 setup

### 3. Annexure - A: Environment Details

#### 3.1 Tech Stack – OBLM

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Liquidity Management	Single Instance Standalone	Application Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.4.0
				Oracle Fusion Middleware 12c Infrastructure	12.2.1.4.0
				Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 8 Update 281
		Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle Database 19c Enterprise Edition Release	19.10.0.0.0
		Message Broker	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Apache Kafka	2.13-2.6.0
				Apache ZooKeeper	3.6.2
		Reporting Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.4.0
				Oracle Fusion Middleware 12c Infrastructure	12.2.1.4.0
				JDK	Oracle JDK 8 Update 281
				Oracle Database (for RCU)	19.10.0.0.0
				Oracle Repository Creation Utility (RCU)	12.2.1.4.0
		Oracle Analytics Server	5.9.0		
		Client Machines#		Mozilla Firefox	Mozilla Firefox 1 Release (79+)
				Google Chrome	Release (Version 88.0.4324.146)
				Microsoft Edge	Microsoft Edge (79+)
				Safari	Apple Safari (12.*,11.*)

**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.

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## 4. Annexure - B: Third-Party Software

For information on the third-party software, refer Oracle Banking Liquidity Management 14.5.0.0.0 License Guide in the OHC Documentation Library.

<https://docs.oracle.com/en/industries/financial-services/banking-liquidity-management/index.html>