

# **Oracle® Banking Platform**

Release Notes

Release 2.12.0.0.0

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Oracle Banking Platform Release Notes, Release 2.12.0.0.0

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# Preface

The release notes contain the details of the new features that are part of the Release 2.12.0.0.0.

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 Platform.

## Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

### Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=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 Platform Security Guide.
- For features, functionality, and options available for Oracle Banking and the licenses required to use them, 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 Platform Administrator Guide.
- For information related to customization and extension of Oracle Banking, see the Oracle Banking Platform Extensibility Guides for Host, SOA, and UI.
- For information on the functionality and features of the Oracle Banking product licenses, see the respective Functional Overview documents.
- For information on the technical aspects, setups, and configurations of Oracle Banking Collections and Oracle Banking Recovery, see the respective Collections and Recovery technical guides.

## 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
AML	Anti Money Laundering
BPM	Business Process Management
BSB	Bank State Branch
CASA	Current Accounts and Savings Accounts
CCI	Consumer Credit Insurance
CRS	Common Reporting Standard
FATCA	Foreign Account Tax Compliance Act
FOP	Formatting Objects Processor
GL	General Ledger
GSA	General Securities Agreement
IPA	In Principle Approval
KYC	Know Your Customer
LMI	Lenders Mortgage Insurance
LVR	Loan to Value Ratio
NPA	Non Performing Assets
OBP	Oracle Banking Platform
OD	Overdraft
PPSR	Personal Property Securities Register
SOA	Service Oriented Architecture



# 1 What's New

This chapter provides the details of the new features and enhancements in Oracle Banking Platform Release 2.12.0.0.0.

## 1.1 Oracle Banking Base

This section describes the key enhancements of Oracle Banking Base that are released as a part of Oracle Banking Platform Release 2.12.0.0.0.

### 1.1.1 Common Services

This section describes the key enhancements in Common Services.

- Ability to maintain questionnaire for CCI category in Questionnaire Maintenance (Fast Path: CS103).
- Ability to configure new reason codes in Reason Codes (Fast Path: CS16) for Rectify Documents, and for Document Destroy action as part of Physical Document Tracking.

### 1.1.2 Content

This section describes the key enhancements in Content.

- Ability to maintain kiosks through Maintain Kiosk for Physical Documents (Fast Path: CNM22).
- Ability to track the life cycle of physical documents through the Manage Physical Documents (Fast Path: CNM23).
- Ability to configure whether physical tracking is required for a document or not through Document Type Definition (Fast Path: CNM01).
- Ability to update document type, mark documents as non rectifiable, and filter documents using new filters of document type, received date, and error type in Rectify Documents (Fast Path: CNM21).

### 1.1.3 Product Manufacturing

This section describes the key enhancements in Product Manufacturing.

- Ability to define the product groups that are eligible for In Principle Approval applications.
- Ability to configure CCI questionnaire template, if CCI is applicable.
- Ability to define campaign eligibility rule configure grace days for each of the campaign.
- Ability to display campaigns with in offer selector for selection that are expired but with in grace days.

### 1.1.4 Party

This section describes the key enhancements in Party.

- Ability to display Sourced By details in account details fetched in Party Context panel. If the account is sourced by broker or introducer, then Broker ID or Introducer ID is also displayed.



- Ability to capture of US related FATCA details and CRS question in application form and customer onboarding.
- Ability to capture AML consent and stamp the date for customers, guarantors, and affiliates in application form, Single Party View and customer onboarding.
- Ability to disable the Stability Check validation in Define Party Bank Policy (Fast Path: PI314) while onboarding parties through Customer Onboarding (Fast Path: PI048), Party to Party Relationship widget of Single Party View (Fast Path: PI100), and Credit Card Add-On Card Holder (Fast Path: CR012). This validation continues for onboarding parties through application form in Origination.
- Ability to capture Mailing Name for trust parties.
- Ability to display establishment date and registered address in the duplication check results while onboarding new organization and trust customers.
- Ability to display date of birth, email, phone number, and residential address in the duplication check results while onboarding new individual customers.
- Ability to set in Define Party Bank Policy (Fast Path: PI314) if FATCA/CRS is required to be captured during account opening and/or customer onboarding.
- Ability to set if Resident Stability check is applicable for all products or asset and credit card only.
- Ability to attach rule for Manual Due Diligence and maintain points and document category in seed data of various identification types.
- Ability to capture new identification types and new details for existing types.

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**Note**

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

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## 1.2 Oracle Banking Originations

This section describes the key enhancements of Oracle Banking Originations that are released as a part of Oracle Banking Platform Release 2.12.0.0.0.

### 1.2.1 Origination Preferences

This section describes the key enhancements in Origination Preferences:

- Ability to set default option for Collection Type field in Funding stage of Application Form (Fast Path: OR101) and Post Structure Solution. The rule is defined with in collect fee task flow based on the business configuration for each business unit.
- Ability to define rule for SOA composer to assign a priority for the worklist tasks in BPM.

### 1.2.2 Capture Application

This section describes the key enhancements in Capture Application:

- Ability to display eligible product groups for initiation of IPA submission on the landing page of Application Form (Fast Path: OR101).

- 
- Ability to capture purchase and construction details for the new primary purpose Purchase and Construction (Owner Occupied) and Purchase and Construction (Investment).
  - Ability to auto select the Construction in Stages check box if the primary purpose of the loan is selected as Construction (Owner Occupied) and Construction (Investment).
  - Ability to execute campaign eligibility rule and display eligible campaigns for selection in the Offer tab.
  - Ability to display campaigns that are expired but are with in grace days for selection in the Offer tab.
  - Ability to capture AML consent and stamp the date for customers, guarantors, and affiliates for all party types.
  - Ability to capture AML consents for existing and new parties.
  - Ability to capture of US related FATCA details and CRS question in application form and customer onboarding.
  - Ability to capture Mailing Name for trust parties.
  - Ability to capture the Signing Authority for organization party type, if at least one lending product is present in the submission. The value of the Signing Authority is persisted at submission level.
  - Ability to capture the previous address only if effective date is less than the defined years in the Define Party Bank Policy (Fast Path: PI314). Ability to capture this address only if lending product is present in the submission.
  - Ability to display establishment date and registered address in the duplication check results while onboarding new organization and trust customers.
  - Ability to display date of birth, email, phone number, and residential address in the duplication check results while onboarding new individual customers.
  - Ability to capture details of external credit facility that are available in the legacy system and share the same collateral details to LCM module.
  - Ability to display the external credit facility details and collateral details that are used to compute the market and bank LVR. This functionality is applicable only if the LVR Calculation Method is set as Residual Collateral Value Allocation.
  - Ability to reduce the term deposit amount less from the numerator as well as denominator, if term deposit is linked to the Family Guarantee type of collateral. This improves the LVR and reduce the instance of additional LMI needed to be provided by the customer to secure a loan. This functionality is applicable only if the LVR Calculation Method is set as Residual Collateral Value Allocation.
  - Ability to add number of GSA Registration and number of PPSR Search as additional parameters. This allows to configure fees for the facts that uses existing framework. This frame work is linked with existing events such as OR New Lending Facility and OR Amend Facility.
  - Ability to resolve the capture fees with in funding table.
  - Ability to process the campaign ID fact while initiating the credit card submission.
  - Ability to enable or disable the modification of existing accounts that are linked with OD facility with in Origination module through technical configuration. Ability to process this configuration to Transaction Account module.
  - Ability to display the list of offers recommended by credit decision engine on the outcome page, if the credit decision is Approved Downsell and offers are recommended by decision engine.

- Ability to display BSB number on the outcome page for transaction and term deposit accounts.

### 1.2.3 Credit Assessment

This section describes the key enhancements in Credit Assessment:

- Ability to perform manual adjustments for income and expense.
- Ability to display the financial summary of all the applicants, guarantor and cosigner that are involved in the submission including all assets and liabilities

### 1.2.4 Verify Application

This section describes the key enhancement in Verify Application:

- Ability to display verification type description in the Type Description field.

### 1.2.5 Create Offer and Accept Offer

This section describes the key enhancement in Create Offer and Accept Offer:

- Ability to capture offset account details, repayment instructions details, periodic credit instructions and lending questionnaire in the Account Configuration section in panel drawer and store the updated information.

### 1.2.6 Settlement Instruction

This section describes the key enhancements in Settlement Instruction:

- Ability to perform progressive disbursements at collateral level for various construction stages such as first disbursement or subsequent disbursements.
- Ability to display whether rate lock is opted for an account with in source accounts in the Payout tab.

### 1.2.7 Perform Origination Fulfillment

This section describes the key enhancements in Perform Origination Fulfillment:

- Ability to automatically suspend the state tasks of the submission that is marked for edit or withdraw. Ability to display only active task assigned to the logged in user.
- Ability to resolve the CCI questionnaire template and capture responses against each of the questions with in CCI worklist task.

### 1.2.8 Application Tracker

This section describes the key enhancements in Application Tracker:

- Ability to view all the collateral ID and description in the Application Details section on Summary Details page.
- Ability to display progressive disbursement details section in the Settlement Instruction stage as read only.

## 1.2.9 Joint Application Form

This section describes the key enhancements in Joint Application Tracker:

- Ability to capture AML consent and stamp the date for customers, guarantors, and affiliates for all party types.
- Ability to capture AML consents for existing and new parties.
- Ability to capture of US related FATCA details and CRS question in application form and customer onboarding.
- Ability to capture Mailing Name for trust parties.
- Ability to capture the Signing Authority for organization party type, if at least one lending product is present in the submission. The value of the Signing Authority is persisted at submission level.
- Ability to capture the previous address only if effective date is less than the defined years in the Define Party Bank Policy (Fast Path: PI314). Ability to capture this address only if lending product is present in the submission.

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**Note**

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

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## 1.3 Oracle Banking Limits and Collateral Management

This section describes the key enhancements of Oracle Banking Limits and Collateral Management that are released as a part of Oracle Banking Platform Release 2.12.0.0.0.

### 1.3.1 Progressive Disbursement

This section describes the key enhancements in Progressive Disbursement:

- Ability to set disbursement requirement for the collateral using the Global Parameter Details (Fast Path: LCM48) page.
- Ability to configure and select appropriate reason codes for modification or cancellation of payout instructions.
- Ability to configure and resolve inbound documents.
- Ability to perform collateral valuation before the disbursement.
- Ability to display origination and servicing fees for collection.
- Ability to perform collateral disbursement at various construction stages (first or second disbursements).
- Ability to perform single or multiple disbursements under same construction stage.
- Ability to validate stage wise available balance before performing the disbursement.
- Ability to persist the disbursement details in this page, when the details were maintained or captured in the Settlement Instruction BPM task.

- Ability to comply conditions that are applicable for the facility, collateral, or party in context before performing the disbursements.

### 1.3.2 Collateral Details

This section describes the key enhancements in Collateral Details:

- Ability to capture number of bathrooms for Property collateral type and all categories except Water Property.
- Ability to capture at collateral level that customer has given verbal payment authority to proceed with the subsequent or all future disbursements.
- Ability to capture the effective date from which the builder, owner builder, or registered owner builder has taken over or assigned with the construction work.
- Ability to display an indicator to show the current builder.
- Ability to view all the builders added for future reference.
- Ability to retain the information related to Under Construction details, Construction Stage details, or Verbal Payment Authority field, if at least single disbursement is performed.
- Ability to deselect the Under Construction option, even if single disbursement is performed.

### 1.3.3 Collateral Valuation

This section describes the key enhancements in Collateral Valuation:

- Ability to ignore the valuation report for specific valuation type by not updating the collateral market value.
- Ability to send updated collateral details to external credit decision system against each of the valuation records based on the valuation type used for the respective valuation record.

### 1.3.4 Generic Features

This section describes the key enhancements in generic features:

- Ability to capture details of external credit facility that are available in the legacy system and share the same collateral details to Origination.
- Ability to display the external credit facility details and collateral details that are used to compute the market and bank LVR. This functionality is applicable only if the LVR Calculation Method is set as Residual Collateral Value Allocation.
- Ability to reduce the term deposit amount less from the numerator as well as denominator, if term deposit is linked to the Family Guarantee type of collateral. This improves the LVR and reduce the instance of additional LMI needed to be provided by the customer to secure a loan. This functionality is applicable only if the LVR Calculation Method is set as Residual Collateral Value Allocation.

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#### Note

For more information on the product features offered by Oracle Banking Limits and Collateral Management, see its functional overview document.

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## 1.4 Oracle Banking Relationship Pricing

This section describes the key enhancements of Oracle Banking Relationship Pricing that are released as a part of Oracle Banking Platform Release 2.12.0.0.0.

- Ability to negotiate a fee to zero amount by configuring it in Price Definition (Fast Path: PR006).

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**Note**

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

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## 1.5 Upgrade of Technical Components

The technical components of Oracle Banking Platform have been modified in this release. This is to ensure flexibility in configurations and to make integration with external components easier.

Following are the upgrades made to technical components:

- Document generation is now possible using Apache FOP. This removes the dependency on Documaker and Oracle Analytics Server.



# 2 Australia Localization Features

This chapter describes the key features for Australia localization that are a part of Oracle Banking Platform Release 2.12.0.0.0.

## 2.1 Oracle Banking Base

This section describes the key enhancements of Oracle Banking Base that are released as a part of Oracle Banking Platform Release 2.12.0.0.0.

### 2.1.1 Party

This section describes the key enhancements in Party.

- Ability to stop displaying the document type in the list for reinitiating active KYC whenever KYC is received as Unconfirmed for the active KYC.
- Ability to capture new identification types and new details for existing types such as Medicare Card.

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**Note**

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

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# 3 System Requirements and Specifications

This chapter lists the Oracle Banking Platform Release 2.12.0.0.0 system requirements and specifications.

## 3.1 Technology Stack Components

Oracle Banking Platform 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 19.8.0.0.0

### 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\_281 (64 bit)

### Enterprise Application Server

- Oracle WebLogic Server 12.2.1.4.0

### Integration and Process Management

- Oracle Service Oriented Architecture (SOA) Suite 12.2.1.4.0 (includes Oracle WebServices Manager 12.2.1.4.0)
- Oracle WebServices Manager 12.2.1.4.0
- Oracle Data Integrator (ODI) 12.2.1.4.0

### Systems Management

- Oracle Enterprise Manager Cloud Control (OEM) 13.2.0.0.0

### Identity Management

- Oracle Platform Security Service Client (OPSS) 12.2.1.4.0
- Oracle Entitlements Server (Security Module) 12.2.1.4.0
- Oracle Internet Directory (OID) 12.2.1.4.0
- Oracle Identity Manager (OIM) 12.2.1.4.0
- Oracle Access Manager (OAM) 12.2.1.4.0

- Oracle WebGate 12.2.1.4.0
- Oracle Web Tier 12.2.1.4.0

### **Content Management**

- Oracle WebCenter Content 12.2.1.4.0

### **Installation Tools**

- Oracle Repository Creation Utility (RCU) 12.2.1.4.0
- Oracle JDK 1.8.0\_281 (64 bit)
- Oracle Universal Installer 13.9.2.0.0

### **Presentation**

- Oracle Application Development Framework Runtime 12.2.1.4.0

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

- Oracle Documaker 12.6.4.0.0
- Apache Formatting Objects Processor (FOP) 2.5

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

# 4 Known Issues

This chapter covers the known issues in Oracle Banking Platform Release 2.12.0.0.0.

## 4.1 Oracle Banking Platform Known Issues

This section describes the known issues associated with Oracle Banking Platform Release 2.12.0.0.0.

**Table 4–1 Known Issues in Oracle Banking Platform Release 2.12.0.0.0**

Issue Description	Workaround (If available)
If the installment and fee repayment are aligned and repayment holiday is introduced for that period, the system considers only the first installment due in that period for repayment holiday.	
First lien amount of a collateral is not available as a fact to define NPA rules.	
The feature to trigger approval for granting Temporary Excess is not available.	
In case of upsell, system generates the upsell task. When the user clicks Pay-in and adds the details using GL as the settlement mode, the Details column appears blank in the summary of settlement instruction.	
The parameter to allow redemption or renewal of unclaimed deposit conflicts with automatic unclaimed processing and prevents generation of accounting entries.	
When a dormant CASA account is brought back to Regular or Unclaimed status, the notification on the Single Party View page is not removed.	
The system allows the user to attach hardship policy with Liability products.	This has to be controlled operationally.
The invoking of Insurance Linkage Details page and CCI Policy Servicing page from the Credit Monitor page is not supported.	<p>The user can invoke Insurance Linkage page and CCI Policy Servicing page as standalone pages to perform the following actions:</p> <p>Insurance Linkage Details (Fast Path: LCM09) page:</p> <ul style="list-style-type: none"> <li>■ View the CCI policy detail</li> <li>■ View and update the LMI policy</li> <li>■ Create, update and view the asset insurance policy</li> </ul> <p>CCI Policy Servicing (Fast Path: LCM011) page:</p>

Issue Description	Workaround (If available)
	<ul style="list-style-type: none"> <li>▪ New CCI policy issue</li> <li>▪ Opt in, opt out, cancellation and suspension of the policy</li> </ul>
For loan repayment done using the Manage Loan Account (Fast Path: LN100) page, collection account as a settlement mode is not supported.	The same can be set up as a periodic credit instruction.
System does not update the new account number in case of rebook CASA transaction scenario within the Transaction Limits configuration at account level.	User is expected to maintain the limits on the new account operationally. In case of a rebooked account, the user can identify the new account number from the non financial logs through Statement Inquiry being performed on the old account.
The Multiple Offers Allowed in Single Application check box is not displayed even when Origination workflow behavior is of Liability type. The user will not be able to select multiple offers within a single application.	
Default Agency model changes do not reflect on the Credit Monitor page.	
Currently, Sweep-in is triggered only for online transactions. Sweep-in is not triggered for future dated funds transfer which are executed as part of a batch.	
Credit memorandum is not indexed with a truncated application ID while the e-sign disclosure is indexed with both truncated as well as full application ID. Inquiry with only truncated application ID fetches only e-sign disclosure.	
Ad hoc inbound document upload does not support capture of document expiry date for documents for which expiry is configured.	
In the holiday rule maintenance for calendars, the Specific Dates option does not work (For example, 4th July every year or 3rd Saturday of November).	
<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>
Only one multi-value fact can be used for defining rules as part of Rule Author framework.	
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	

Issue Description	Workaround (If available)
account is an owner.	
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.	
The Quick Action link in Application Tracker shows the Offer Letter actions that cannot be completed from Application Tracker.	
<p>System supports negotiation of funds table in settlement task. The banker also has an option to only open the account or even skip settlement. However, system does not validate if fee negotiations are approved, in case the banker chooses to skip the settlement or chooses to only open the account.</p> <p>The banker can visually identify that a negotiation is done based on status at facility level and has to operationally send the negotiations for approval before doing the action of creating account or skipping settlement.</p>	
System allows user to move out of the Bankruptcy train stop only after providing information for the mandatory fields.	User can select mandatory values. User does not save the data and can click the other required tabs or links.
User is unable to approve the manual settlement offer due to lack of details on the approval page of Work Item Inquiry (Fast Path: WL001).	Auto-approval can be configured to ensure that the manual settlement offer is auto-approved.
In Application Form, the linking of offset account is not working for accounts in the external system.	External hooks can be leveraged for linking external offset accounts to Loan account.
Future dated Split Loan transactions cannot be processed.	Users can perform a current dated Split transaction on the value date, instead of setting up an instruction for the future date.
Origination fees are not getting charged, if user skips settlement and tries to do disbursement from the Manage Loan Account (Fast Path: LN100) page.	User has to complete at least one disbursement from the Settlement task to avoid this issue.
The option to reopen a loan account should not be displayed.	This transaction can be restricted by setting it up as a restricted transaction while defining the loan offer.
In case of an amend facility, where no new account is added or modified and the user tries to apply for a bundle, the system gives an error.	
Approval task does not get created in case a policy deviation is added as part of structure solution.	
The broker rebate benefit margin (which is an interest benefit) is not passed on in amend scenario when an existing account is modified.	
In Application Form in the Configure stage, if user enters	

Issue Description	Workaround (If available)
commission details, goes to the next section and then navigates back to the Commission section, the system does not retain the newly captured commission details.	
System ignores inflight bundle validation error and proceeds to next step.	
In Settlement Task for LOC amend product, incorrect available amount is displayed.	
Origination submission alert with destination as Email displays failed state.	
The KYC - Active flow fails in XD environment.	
System does not allow user to change log in Enrichment task, post submission upgrade.	
In Application form for any upgrade submission, Loan to Value ratio is not processed.	
In the Subscribe for Bundles (Fast Path: BN100) page, an error appears when user tries to subscribe to a bundle with an existing Loan Account.	
The Funding Table Template Maintenance [Fast Path : ORM26] - Update mode, the page is not operational in Chrome browser.	User can use other browser like Edge.
The system does not process the consolidation of loan accounts.	
The system displays an error when user tries to modify a loan contract with recalculate term option.	
The system displays an error when user tries to perform a deferment of loan installment on a loan account.	
Duplicate row for EPI stage is displayed while performing split loan when user deletes the IOI stage.	User needs to delete the duplicate (2nd row) and proceed.
In Credit Bureau Reporting for LOC accounts, the amount which is past due for backdated or reversal and the date of first delinquency appears incorrect.	User can update date of first delinquency from the Maintain Regulatory Reporting Details (Fast Path: OPA100) page. User can correct the date of first delinquency through SQL patch.
The system does not allow to make an adjustment to the principal amount of a LOC or Loan accounts.	
While configuring product, user is unable to define dormancy policy.	