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Release 11.10.0.0.0

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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 Background

This document highlights the features that are being developed, qualified and released with Oracle FLEXCUBE 11.10.0.0.0 release. The base version for this release is Oracle FLEXCUBE 11.9.0.0.0 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 Purpose

The purpose of this Release Note is to propagate the enhancements in Oracle FLEXCUBE 11.10.0.0.0 Release.

1.3 Abbreviations

Abbreviation	Description
KYC	Know Your Customer
CPPS	Cheque Positive Pay System
TDS	Tax Deducted at Source
PMAY	Pradhan Mantri Aawas Yojana
MIS	Management Information System
SHG	Self Help Group
PMFBY	Pradhan Mantri Fasal Bhima Yojana
KCCS	Kisan Credit Card Scheme
OBPM	Oracle Banking Payments System
NPCI	National Payments Corporation of India
ABPS	Aadhaar Bridge Payment System
NACH	National Automated Clearing House
NEFT	National Electronic Fund Transfer
RTGS	Real Time Gross Settlement
IMPS	Immediate Payment System
UPI	Unified Payment Interface
LEI	Legal Entity Identifier

1.4 Release Highlights

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

1.4.1 Oracle FLEXCUBE Core Banking enhancements

- OJET 10 Upgrade
- Customer Onboarding and KYC
 - Changes in customer onboarding flow
 - Document Plan enhanced to support document grouping and more than one mandatory documents in a category
- FC Core – OBPM Integration
- Cheque Positive Pay System (CPPS)
 - Mandate capture for cheques and extract generation for consumption by NPCI
 - Mandate validations
- TDS on Cash withdrawal
 - Tracking of Cash withdrawals done by a customer during a financial year
 - Configuration of conditions, amount slabs and exclusion criteria for SC charging
 - Charging during withdrawal where the conditions are met
- TDS u/s 206AB
 - Provision to configure a higher rate to be applied under 206AB
- Legal Entity Identifier (LEI) in High Value payment transactions
- Re designation of Accounts
 - Product transfer for RD and TD
- Re-opening of closed CASA accounts
- Pradhan Mantri Aawas Yojana (PMAY)
 - Identification of PMAY accounts and additional data capture
 - Subsidy support
- Interest subvention for women SHG
- Pradhan Mantri Fasal Bhima Yojana (PMFBY)
 - PMFBY Applicability and MIS data capture
 - Insurance premium deduction
- Debit cards for KCCS
- Taken-over loans
- Loan Securitization Data Capture
- Auto MIS classification of priority sector advances

1.4.2 Oracle FLEXCUBE Universal Banking enhancements

- Branch Transfer of facilities
- Product screen upgraded to extensible for Corporate Loans
- Customer Merger

1.4.3 Common

NA

1.5 Release Enhancements

1.5.1 Oracle FLEXCUBE Core Banking enhancements

1.5.1.1 OJET 10 Upgrade

- Easier to configure and upgrade
- Modernized code to take advantage of JavaScript features of modern browsers

1.5.1.2 Customer Onboarding and KYC

Customer Onboarding

- The workflow for customer onboarding will be the same irrespective of the value of the parameter “flg_new_kyc” in ci_bank_params
- For customer creation happening in the branch, the steps will be as follows
 - Capture of customer’s primary information and terrorist validation
 - Customer creation
 - Maintenance of documents to make the customer KYC compliant
- For customer creation happening via channels, the steps will be as follows
 - A new customer creation API provided which will populate the customer’s primary information if the details are not already available and then create the customer in the customer master
 - Maintenance of documents to make the customer KYC compliant

Document Capture

- Changes in the Document plan setup accommodate the configuration for number of documents to be captured per category
- Changes in the customer and account document collection screens for category-wise verification of documents and accordingly arriving at the customer’s KYC status
- Removal of KYC Details Maintenance (CIM61) and the relevant clean-up as an end result of the same

1.5.1.3 FC Core - OBPM Integration

FC Core is integrated with OBPM for payment processing and includes

- Initiation of outgoing payments of NEFT, RTGS and IMPS from FC Core branch screens. Following screens will continue to be in FC Core only to support branch initiated transactions :

TaskCode	Description
2055	RTGS Outgoing Payment Initiation
2056	RTGS Bank Payment
2057	NEFT Outgoing Payment Initiation

2060	IMPS Outgoing Payment Initiation
PM004	Payments Bank Branch Directory (Enquiry only)
PM025	Payment Transaction Enquiry
PM033	RTGS Outgoing Pymt Auth Screen
PM037	Payment Beneficiary Master Maintenance
PM038	Payment Window Period Modification
PM039	Payment Transaction Attribute
PM043	NEFT-Outgoing Payment Auth Screen
PM062	IMPS Transaction Enquiry
PMM03	NACH Account Inclusion / Exclusion Maintenance

- Standing Instruction execution by NEFT and TD Pay out by RTGS/NEFT in batch will continue to be in FC Core
- File Uploads will be done from OBPM
- Payments processing and message generation will be done in OBPM for outgoing payments of NEFT, RTGS, IMPS and UPI initiated from branch / channels / file uploads
- Processing of incoming payments of NEFT, RTGS, IMPS and UPI will be done in OBPM
- Processing of APBS and NACH will be done in OBPM

1.5.1.4 Cheque Positive Pay System

Cheque Details Capture

- New API for cheque mandate capture
- Configuration to decide whether mandate validation is required or not
- New parameters for Amount threshold for Cheque details extraction and Amount threshold for mandatory cheque details validation

Propagation of instrument details to NPCI

- A new category has been introduced which will generate a comma (,) separated extract. This extract will be invoked through the EOD10 screen
- The extract format is as prescribed by NPCI

Cheque Mandate Validation

- Mandate validation is done in Inward Clearing, Cash Withdrawal by Cheque (1013) and Transfers by Cheque (1006)

1.5.1.5 TDS on Cash Withdrawal

Parameterization and details capture

- Provision to set up the various criteria for cash withdrawal charge
- Day 0 configuration to exclude mnemonics that need to be exempted
- Maintenance screen to exclude products, accounts and customer types that need to be exempted

SC Setup and charging

- A new factory shipped rule has been provided which will accept Account number and cash withdrawal amount as input, evaluate the criteria and return the SC applicable for the transaction

1.5.1.6 TDS u/s 206AB

- To achieve the 206AB requirement, a new reason code will be defined in Reason Code Maintenance (BAM40) to uniquely identify 206AB non-compliance
- New maintenance to specify the Alternate tax code applicable for a customer type level base TDS Code and Reason Code combination
- Special rates will be operationally maintained for customers who are found to be non-compliant. The reason code chosen will be the one defined in BAM40 for this purpose

1.5.1.7 Legal Entity Identifier (LEI) in High Value payment transactions

- Facility to link Legal Entity Identifier to Customer id
- Provision to pass on remitter's LEI code in high value domestic payments
- Provision to capture Beneficiary LEI code during high value domestic payments

1.5.1.8 Re-designation of Accounts

- To support the requirement of re-designation of deposits of customers whose resident status changes from resident to NRI or vice versa, product transfer support for TD and RD has been provided
- The above will be allowed subject to certain validations

1.5.1.9 Re-opening of closed CASA accounts

- Provision to re-open a closed CASA account within a set number of days

1.5.1.10 Pradhan Mantri Aawas Yojana (PMAY)

- Provision to identify and maintain products for PMAY
- Provision to capture MIS details for PMAY accounts
- Provision to capture scheme codes valid for PMAY
- Provision to capture CERSAI details
- Provision to capture the interest rate for the consortium member banks for a loan account
- Interest subsidy for PMAY accounts

1.5.1.11 Interest Subvention for Women SHG

- Provision to identify products eligible for subvention
- Provision to capture subvention rate

1.5.1.12 Pradhan Mantri Fasal Bhima Yojana (PMFBY)

- Provision to capture PMFBY applicability for a loan and OD
- Provision to capture MIS details for PMFBY accounts

- Provision to maintain crop details and link the same to the MIS information
- Provision to debit insurance premium amount

1.5.1.13 Debit cards for KCCS Accounts

- Provision to link a debit card to KCCS accounts
- Cash withdrawal, Statement inquiry (last 10 transactions) and balance inquiry supported for a KCCS account in ATM
- Support of POS functionality for KCCS accounts

1.5.1.14 Taken-over loans

- Provision to identify a taken-over loan
- Details capture for taken-over loans

1.5.1.15 Loan Securitization data capture

- Provision to capture details of originator/financial institution
- Provision to capture buy out details and different pools under the buy out
- Provision to link the securitized loan account to pool ID
- Provision to capture original loan account details of securitized loan

1.5.1.16 Auto MIS classification of priority sector advances

- Provision to capture parameters of classification
- Process for auto MIS classification of priority sector advances

1.5.2 Oracle FLEXCUBE Universal Banking enhancements

1.5.2.1 Branch Transfer

- Transfer facilities of corporate customers between branches. Further, provided with flexibility to support both via online and batch

1.5.2.2 Extensibility adaption for Corporate Loan product screen

- Crate Loan product screen has been upgrade to handle extensibility framework.

1.5.2.3 Customer Merger

- Extended handling of customer merger for transactions available in UBS in line with FCR.

1.5.3 Common

NA

2. Components of the Software

2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- User Manual

2.2 Software Components

The hardware/software environment / configuration used during the system testing of Oracle FLEXCUBE 11.10.0.0.0 release is as follows:

| **Application server**

- Oracle Weblogic Application Server 12c (Release 12.2.1.4.0)
- Oracle Linux 8.3
- JAVA JDK 1.8.0_281
- Open Symphony Quartz 2.3.2
- Oracle WebCenter Content Imaging 12.2.1.4.0

| **Branch server**

- Oracle Weblogic Application Server 12c (Release 12.2.1.4.0)
- JAVA JDK 1.8.0_281
- Oracle Toplink 12.2.1.4.0
- Oracle Linux 8.3

| **Database**

- Oracle Database 19c Enterprise Edition Release 19.10.0.0.0
- Oracle Linux 8.3

| **Integration Server**

- Apache Ant 1.10.9
- Windows 2012 R2 Enterprise Edition 64 Bit
- Java JDK 1.8.0_281
- Oracle Weblogic 12.2.1.4.0

| **UI Server**

- Oracle HTTP Server 12.2.1.4.0
- Oracle Linux 8.3
- Oracle JET 10.0

Client Machines

- Operating System
 - Windows7/Windows 10
- Browsers
 - Microsoft Edge (92.0.902.55 (Official build) (64-bit))
 - Mozilla Firefox Release (78.12.0esr (32-bit))
 - Google Chrome Release (92.0.902.55 (Official build) (64-bit))

Reporting Server

- Oracle Linux 8.3
- Oracle Analytics Server 5.9.0

Single Sign On Server

- Oracle Weblogic 12.2.1.4.0
- Java JDK 1.8.0_281
- 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
- Oracle WebGate 12.2.1.4.0
- Oracle Web Tier 12.2.1.4.0
- Oracle Fusion Middleware Infrastructure 12.2.1.4.0

3. Tech Stack

Component	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Core Banking	Application Server	Oracle Linux Server Release 8.3 (x86 64 Bit)	Oracle Weblogic	12.2.1.4.0
			JDK	1.8.0_281
	Branch Server	Oracle Linux Server Release 8.3 (x86 64 Bit)	Oracle Weblogic	12.2.1.4.0
			JDK	1.8.0_281
			Oracle Toplink	12.2.1.4.0
	Integration Server	Windows 2012 R2 Enterprise Edition 64 Bit	Apache Ant	1.10.9
			JDK	1.8.0_281
			Oracle Weblogic	12.2.1.4.0
	Database Server	Oracle Linux Server Release 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.10.0.0.0
	Reporting Server	Oracle Linux Server Release 8.3 (x86 64 Bit)	Oracle Weblogic	12.2.1.4.0
			Repository Creation Utility	12.2.1.4.0
			Oracle Database (for RCU)	19.10.0.0.0
			JDK	1.8.0_281
			Oracle Analytics Server	5.9.0
	Document Management System	Oracle Linux Server Release 8.3 (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)	19.10.0.0.0
			JDK	1.8.0_281

# Browser Support is no longer based on	UI Server	Oracle Linux Server Release 8.3 (x86 64 Bit)	Oracle Weblogic	12.2.1.4.0
			Oracle HTTP Server	12.2.1.4.0
			Oracle OJET	10.0
			JDK	1.8.0_281
	Single Sign On Server	Oracle Linux Server Release 8.3 (x86 64Bit)	Oracle Weblogic	12.2.1.4.0
			Oracle Identity Directory (OID)	12.2.1.4.0
			Oracle Identity Management (OIM)	12.2.1.4.0
			Oracle Access Management (OAM)	12.2.1.4.0
			JDK	1.8.0_281
			Oracle WebGate	12.2.1.4.0
			Oracle Web Tier	12.2.1.4.0
	Client Machines#	Windows 7/ Windows 10	Oracle Fusion Middleware Infrastructure	12.2.1.4.0
			Mozilla Firefox	Mozilla Firefox Release (78+)
Google Chrome			Google Chrome Release (92+)	
		Microsoft Edge	Microsoft Edge Release (92+)	

4. Third Party Software Details

Please refer the Licensing Guide for further reference.

- Oracle FLEXCUBE Core Banking Licensing Guide_11.10.0.0.0.pdf
- Oracle FLEXCUBE Universal Banking Licensing Guide_11.10.0.0.0.pdf

5. Release Contents

This release has two media packs and both are required.

- Oracle_FLEXCUBE_Universal_Banking_11.10.0.0.0
- Oracle_FLEXCUBE_Core_Banking_11.10.0.0.0

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