

Product Release Notes
Oracle Banking Liquidity Management
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Product Release Notes

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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 Notes is to highlight the various features in Oracle Banking Liquidity Management 14.5.3.0.0.

1.3 Abbreviation

Abbreviation	Description
NLS	Natural Language Support
DDA	Demand Deposit Account

1.4 Release Highlights

The scope of the current release Oracle Banking Liquidity Management 14.5.3.0.0 is to deliver the following enhancements:

- Fortnightly Sweeps and Sweep Calendar
- Charges for Liquidity Management
- Ratio Method of Notional Pooling
- Account Structure Approvals
- Pool Simulation
- NLS changes
- UI/UX changes

1.5 Release Enhancements

1.5.1 Functional Features

1.5.1.1 Fortnightly Sweeps and Sweep Calendar

- User can now maintain two new sweep frequencies (Fortnightly Sweep and Sweep Calendar). These two frequencies provide greater flexibility in managing liquidity when attached to account structures.
- In Fortnightly Sweep frequency, the user can choose a day of the week and sweep is triggered on that day every alternate week making it a fortnightly sweep
- In Sweep Calendar, the user can choose any random dates in the future and sweeps will be executed on those dates.

1.5.1.2 Charges for Liquidity Management

- Charges functionality enables bank to maintain, calculate and collect charges to customers for various liquidity management related activities.

Below charges are supported for Oracle Banking Liquidity Management:

Charges	Description
Onetime Liquidity Management setup charges	These are one-time flat charges configured whenever a customer is on boarded for liquidity management.
Structure Setup Charge	These are flat charges configured per account structure creation. Different charges can be setup based on the type of account structures i.e., Sweep, Pool and Hybrid.
Maintenance Charge for Liquidity Management Usage	These are flat periodic charges configured at customer level for liquidity management usage.
Structure Maintenance Charges by Structure	These are flat periodic charges configured for account structure maintenance and are charged by structure. Different charges can be setup based on the type of account structure i.e., Sweep, Pool and Hybrid.
Structure Maintenance Charges by Accounts	These are periodic tier or slab based charges configured for account structure maintenance and are charged by number of accounts in a structure. Different charges can be setup based on the type of account structure i.e., Sweep, Pool and Hybrid.
Structure Execution Charges based on number of sweep executions	These are periodic tier or slab based charges configured based on number of sweep executions per structure. This is applicable only for sweep structures.
Tax on Charges	These are taxes which are configured on charges.

- The functionality also supports preferential pricing that the bank can apply for the selected customers.
- The functionality also has “Charges Inquiry” where user can inquire, view & download the details of the charges applied and collected.

1.5.1.3 Ratio Method of Notional Pooling

- The erstwhile “Optimization” method of interest calculation has been re-architected with new SDEs and is now called “Ratio Method”
- In this method bank arranges preferential interest rates for participating accounts without fully offsetting credit and debit balances. This option will be used in jurisdictions where full notional pooling is not permitted.
- Balance of the account is segregated in to compensated and non-compensated balances and interest rates applied accordingly.
- With the support for Ratio Method, the application now supports four types of pooling – Interest Method, Advantage Method, Ratio Method and Interest Optimization.

1.5.1.4 Account Structure Approval

- This feature enables the bank to approve or reject account structure creation or modifications initiated by the bank users as well as corporate users (using online banking channel application).
- With this the approvals for account structures have been moved out of the authorization monitor to a separate “Structure Approval” screen.
- In the “Structure Approval” screen, the bank users with appropriate rights can view the account structures pending approvals & approve or reject them by capturing the related remarks.
- User can also view the approvals/rejections history of an account structure along with their approval/rejection comments.
- Both newly created structures and modifications to existing structures can go through the approval process.

1.5.1.5 Notional Pool Simulation

- This feature enables the bank user to simulate the notional pool account structure for an existing customer or a prospective customer. The pool simulation is available only for the “Interest” method of interest calculation where interest is accrued in the notional header and then reallocated to participating child accounts.
- In case of an existing customer, the accounts participating in the pool and their balances can be pulled from the DDA system.
- For a prospective customer, there is the option to upload accounts and balances data using file upload.
- Using the accounts, the bank user can build a notional pool account structure and simulate it for a select period for which balance data is available.
- Currently the application has been enhanced to provide a pool benefit advice that gives comparison of interest benefit to participating accounts with pooling and without pooling. Compares it the without pooling.
- User also gets the option to convert the structure built for simulation to a real structure.

1.5.1.6 NLS Changes

- 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.

1.5.2 Platform Changes

1.5.3.1 UX-UI components standardization

As part of this enhancement, a standardization in terms of look and feel has been done for the table grid in various screens.

1.5.3.2 Database changes

As part of this enhancement, the database version for Oracle Database 19c Enterprise Edition Release is changed to 19.12.0.0.0.

1.5.3.3 Service changes

As part of this enhancement, the below listed services are newly added to the Oracle Banking Liquidity Management application.

- cmc-businessoverrides-services
- cmc-charges-calculation-services
- cmc-resourceclass-services
- cmc-resource-segment-orchestrator-service
- cmc-screenclass-services
- vamlm-charge-services

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/F50376_01/index.htm

2.2 Software Components

Software Components of Oracle Banking Liquidity Management 14.5.3.0.0 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 – Oracle Banking Liquidity Management

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	19.12.0.0.0
		Message Broker	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Apache Kafka	2.13-2.6.0
				Apache ZooKeeper	3.6.2
		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.

4. Annexure - B: Third-Party Software

For information on the third-party software, refer Oracle Banking Liquidity Management 14.5.3.0.0 License Guide in the OHC Documentation Library.

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