

Patch Release Notes  
Oracle FLEXCUBE Universal  
Banking Release 14.5.5.0.0  
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**ORACLE**  
Financial Services



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# 1. Release Notes

## 1.1 **Background**

Oracle Financial Services Software Limited has developed Oracle FLEXCUBE Universal Banking, which enable banks to create a distributed network of branches for effective marketing and efficient handling of customer transactions.

Oracle FLEXCUBE Universal Banking is a real-time online solution, enabled for multi-currency, multilingual, multi-entity, multi-instance operations. Its mission-critical and 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 propagate the enhancements in Oracle FLEXCUBE Universal Banking 14.5.5.0.0.

## 1.3 **Release Highlights**

The rationale for the product release of Oracle FLEXCUBE Universal Banking version 14.5.5.0.0 is to support regulatory requirement and enhance features that are essential in competitive market.

Following are the features included in the release along with forward porting of applicable fixes related to the incidences reported in previous versions and technical qualification to comply with approved Tech Stack.

- Technical changes to product to qualify with latest tech stack
- Zero Down Time Patching using EBR
- Access Entitlement for Customer Account
- Common core entities replication to OBMA core
- Replication of data from FLEXCUBE to Common Core
- Account Report Request (camt.60)
- Latam Localization Features enhancement

### 1.3.1 **Technical changes to product**

- Product has been qualified on Oracle Database version 19.14.0.0.0, Oracle WebLogic Server 14.1.1.0.0
- Multiple changes are introduced as part of quality improvement and support of the product processors

### 1.3.2 **Zero Down Time Patching using Edition Based Redefinition (EBR)**

- The concept of zero down time is that the application must be available for users even when a patch set or upgrade is in progress. Oracle provides for an approach of Edition Based Redefinition (EBR), using which it is possible to make the application available even during patch set application/upgrade.
- Application has been enhanced to use EBR in place of database tables in the pl/sql code.
- Zero Downtime Patch Set Installation Installer Changes
  - Patch set Installation with Zero downtime (ZDT) requires Installer to use Editions in a Database Schema.
  - Installer is enhanced to use Database Schema Editions and apply the DB compilation in patch set edition and then Base edition in a staggered manner to achieve Zero Downtime during the Patch set Installation.
  - JDBC connections through Application, Gateway, and ATM to point to a specific edition (Patch set edition or Base edition) at appropriate stages are brought in.

### 1.3.3 **Access Entitlement for a Customer Account**

Access entitlement feature introduced to provide facilities to customer accounts that are tailored to their requirements by the way of an entitlement group. This group is currently available for Payments and Branch functionality. A customer account would have an entitlement group attached for Payment and another entitlement group attached for Branch functionality. Based on the entitlement group, specific services and facilities would be provided to the account. To enable this functionality, following changes have been done

- In Common Core, a new entitlement group maintenance has been created. Using this maintenance, entitlement group codes and descriptions can be maintained for Payment and Branch Functionalities. This list of entitlement group codes would appear as “List of Values” at the time of opening or editing a customer account.
- In FCUBS, at the time of account opening or at the time of editing an existing account, the entitlement groups created can be attached to the account or an existing entitlement group can be changed. On authorization, the entitlement group maintained for the account is replicated to the external customer account maintenance in common core.
- In Common Core, external account maintenance has been enhanced to receive and store the replicated entitlement group from FCUBS.
- Respective product processors i.e. Payments or Branch, would consume the entitlement group maintained for an account and would provide the services/facilities as defined within their system.

### **1.3.4 Common core entities replication to OBMA core**

- Following entities are replicated from ODT core to OBMA core
  - Branch definition
  - Currency definition
  - Currency pair definition
  - Currency Holiday
  - Exchange rate
  - Local holiday
  - Rate type
- Error queue screen is introduced for verification of replication request status and also to re-submit request for failure/time out.

### **1.3.5 Replication of data from FLEXCUBE to Common Core**

- Customer Maintenance(Staff Flag) and Chart of Account maintenance (Posting restriction) data are replicated to External Customer and External Chart of Account respectively

### **1.3.6 Account Report Request (camt.60)**

- Application is enhanced to generate Account Report Request with ISO20022 (camt.060), it is used to ask the account servicing institution to send a report on the account owner's account in a {BankToCustomerAccountReport} (camt.052), or a {BankToCustomerStatement} (camt.053).

### **1.3.7 LATAM Localization Feature Enhancements**

- Following features are introduced in the LATAM localisation pack
- Payments (Next Instalment payment, Indirect payment, Massive payments and payment reversal reason codes)
- Gastos (Insurance termination days and continue post maturity)
- Fomento (Refinanced) Loans
- Loan Account Special Conditions
- Tax (Chile) on Loan Accounts
- Agreed Overdraft Tracking
- Balance Verification
- Closure of Agreed Overdraft
- Support of Transaction Tax for Customer Accounts and Interest and Charges Accounting with exemption criteria (ITF Tax)
- Special Customer Type & Customer Risk Category for customer evaluation
- Show Balances in Channels
- Query of Associated Accounts and Products
- CASA Query for querying Savings Account balance and other financial details at Frontend and Channels
- CASA Query Summary to list the summary of Current Account
- Withdrawal eligibility for interest
- Minimum Balance for Interest Calculation
- Marginal Cost of Funds Based Rate (MCR)
- Interest calculation on overdraft utilization
- Term Deposit Advice
- Term Deposit Custody Status
- Term Deposit Print Reversal
- Fractioning of Term Deposit
- Pre-closure of Term Deposit
- Cheque Bounce alert for Payments



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## 2. Deprecated Features

Below mentioned modules/features are deprecated in Oracle FLEXCUBE universal Banking 14.5.5.0.0

- Oracle FLEXCUBE Universal Banking Islamic Loan Origination
  - Islamic Workflows – Retail
  - Islamic Workflows – Corporate
- Salary processing module
- Retail Teller \*\*
- Accounting Rate and Charges (ARC) Maintenance (IFDATMMN Screen)\*\*
- Oracle FLEXCUBE Universal Banking Process Framework Base
- Direct Accounting processor (DAP) interface
- Oracle FLEXCUBE Universal Banking Connector for Oracle Identity Manager
- Canned reports
- OBIEE repositories
- Advice generation in PDF Format using BIP Server
- PL/SQL batches for Term deposit
- PL/SQL batch processing for Interest and Charges Module

\*\* Will be on restricted usage to internal modules like Account closure, online charges, ATM

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## 3. Components of the Software

### 3.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note and Installer Kit

User and Installation manuals – [https://docs.oracle.com/cd/F56608\\_01/index.htm](https://docs.oracle.com/cd/F56608_01/index.htm)

- Online Help Files

### 3.2 Software Components

Software Components of Oracle FLEXCUBE 14.5.5.0.0 that form part of this release are as follows:

- Host
  - UI Components ( JS,XML)
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
  - Tables, Types, Sequences, INC
  - Reporting Components(Data models(xdmz), Reports(xdoz), Subtemplate (xsbz))
- Java application layer
  - Java sources
  - Configuration files used for deployment
- Integration Gateway
- Switch Gateway (ATM/POS/IVR)
- REST Services
- Conversion Utilities
- Installation utilities
- ADF files used by Generic Interface (GI) – incoming and outgoing
- ODT
- Service Components

## 4. Tech Stack

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Universal Banking	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic Server	14.1.1.0.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	1.8 Update 321
				Open Symphony Quartz	2.3.2
		Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.14.0.0.0
		Client Machines	Window 10	Mozilla Firefox	91+
				Google Chrome	100+
				Microsoft Edge	99+
			Mac OS X	Mozilla Firefox for Mac	91+
Safari	15+				
Google Chrome	100+				
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic Server	14.1.1.0.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	JDK	1.8 Update 321
Oracle FLEXCUBE Universal Banking REST Services	Web services	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	JDK	1.8 Update 321
				Oracle WebLogic Server	14.1.1.0.0
				Oracle Toplink	14.1.1.0.0

Oracle FLEXCUBE Machine Learning	Centralized	Machine Learning Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	OML4R (Previously Oracle R Enterprise)	1.5.1
Oracle FLEXCUBE Oracle Digital Assistant Integration	Centralized	Application Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	oda-native-client-sdk-js	20.3.1

**Note:** Browser Support is strictly tied to Browser itself and not based on Operating System.

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## 5. Third Party Software Details

- For information on the third party software details, refer Oracle FLEXCUBE Universal Banking 14.5.5.0.0 License Guide



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