

Product Release Notes
Oracle Banking Enterprise Limits and Collateral Management
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1. Release Notes

1.1 Background

Oracle Banking Enterprise Limits and Collateral Management is an enterprise application that enables banks to manage their exposure by centralizing limits definition process along with collateral management and effectively managing the underlying rules and the validations needed. It is a real-time solution for hierarchical exposure tracking, multi-level credit facilities creation, renewal and utilization along with collateral pooling and collateral re-valuation and is enabled for multi-currency, multi-entity, multi-instance operations. Being built on SOA, Oracle Banking Enterprise Limits and Collateral Management offers strong integration capability to coexist with the existing application landscape.

Oracle Banking Enterprise Limits and Collateral Management 14.6.0.0.0 is enhanced on the Base Version 14.5.0.0.0 of Oracle Banking Enterprise Limits and Collateral Management.

1.2 Purpose

The purpose of this Release Notes is to provide an insight about the new features in OBELCM 14.6.0.0.0.

1.3 Abbreviations

Abbreviation	Description
CO	Core Services
OBECM	Oracle Banking Enterprise Collateral Management
OBELCM	Oracle Banking Enterprise Limits and Collateral Management
OBELM	Oracle Banking Enterprise Limits Management
FCUBS	Oracle FLEXCUBE Universal Banking
LOV	List of Values
SOA	Oracle Service-Oriented Architecture
XML	Extensible Mark-up Language
XSLT	Extensible Stylesheet Language Transformations
GL	General Ledger
DDA	Demand Deposit Accounts
ROFC	Rest of Flexcube
EBR	Edition Based Redefinition
JDBC	Java Database Connectivity

1.4 Release Highlights

The following enhancements are released as part of OBELCM 14.6.0.0.0 version.

1.4.1 Common Changes

1.4.1.1 Zero Down-Time Patching using 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 an approach of EBR, using which it is possible to make the application available even during patch set application/upgrade
- Application is enhanced to use EBR in place of database tables in the pl/sql code
- Zero down-time patch set installation installer enhancements
 - Patch set installation with zero down-time 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 down-time during the Patch set installation
 - JDBC connections through Application, Gateway, and ATM are set to point to a specific edition (Patch set edition or Base edition) at appropriate stages

1.4.1.2 Integration with Multiple DDA Systems

- OBELCM is now capable of interacting with other DDA systems and not just FCUBS
- If the external account system is any system other than FCUBS, the request XML format must be done based on XSLT mapping
- Previously, ROFC was hardcoded as part of handoff. Now, WSDL URL will be picked up based on Account's source system
 - For validation, different source systems accounts must be configured for different DDA instances
- GL System should be the same for both ELCM and the DDA systems.

1.4.1.3 Corporate DDA Integration

- OBELCM is enabled for integration with Corporate DDA
- Integration with Corporate DDA co-exists along with integration with GL system like FCUBS
- Two types of accounting entries 'Single' and 'Double' are supported
- With configuration as single, OBELCM can send debit leg to Corporate DDA account and credit leg to GL system for fee liquidation related entries
- With configuration as double, the system allows signifying intermediary bridge GL and sending separate set of entries to Corporate DDA and GL system involving configured intermediary GL

1.4.1.4 Bulk Processing - Parallel

- Parallel processing is enabled for bulk processing of files/messages

1.4.1.5 OAuth support

- OAuth 2.0 is the industry-standard protocol for API authorization. An OAuth Access Token is a string that the OAuth client uses to make requests to the resource server
- The OAuth 2.0 authorization framework enables a third-party application to obtain limited access to an HTTP service, either on behalf of a resource owner by orchestrating an approval interaction between the resource owner and the HTTP service, or by allowing the third-party application to obtain access on its own behalf
- OBELCM uses Oracle Access Manager (OAM) for token validation which provides out of the box OAuth Services, which allows a Client Application to access protected resources that belong to an end-user
- User should configure the Authentication Scheme to be used for authorization using GEDPARAM Screen. Currently OBELCM supports FLEXCUBE, OAM and CUSTOM authentication schemes for authorization

1.4.1.6 Covenant Enhancements

- Covenant is further enhanced to support the following functionalities
 - Option to link the covenants to customer in addition to existing facility and collateral linkages
 - Provision to maintain and link monitoring information to a covenant
 - Option to classify the covenants as financial and non-financial with further sub-types in non-financial type
 - Provision to associate formula with the financial covenants is provided for deriving compliance status
 - Provision to capture covenant start and end dates
 - New frequencies 'fortnightly' and 'custom' are introduced for covenant tracking
 - Common tracking screen for customer, facility, and collateral covenant is introduced
 - Covenant tracking status is introduced in addition to covenant status

1.4.2 Limits Management

1.4.2.1 Non-Revolving Special (Intra-day revolving) Line

- Non-revolving special (NRS) line is introduced as a sub-type of non-revolving line
- NRS lines work as revolving intra-day and as non-revolving across days
- Amount de-utilized during the day updates the NRS available balance for the line
- Utilizations to the extent of NRS available balance during the day do not impact the available balance
- NRS available balance becomes zero at the end of day and will not be available on the next day
- Backdated utilization first utilizes the NRS available balance zeroed as on value date before considering available balance as on transaction date

1.4.3 Collateral Management

1.4.3.1 Additional Collateral Fields

- Provision to capture additional attributes during collateral maintenance for applicable collateral categories is provided for the following collateral types

- Life Insurance
- Vehicles
- Aircraft

1.4.3.2 Collateral Maintenance

- Provision to signify ownership details during Collateral maintenance is provided
 - Option to set ownership as single or joint (including third parties)
 - Option to specify ownership percentage from 0 to 100
 - Support to capture additional details of third-party owners

1.4.3.3 Collateral Sub-System Level Changes

- Provision to capture additional attributes in the following sub-systems of collateral maintenance
 - Insurance
 - External check
 - Collateral perfection
- The following sub-systems in collateral maintenance screen now allow creation of multiple records
 - Field Investigation Details
 - External Check
 - Legal Opinion
 - Risk Evaluation
 - Collateral Perfection
- Provision to attach each record created in the sub-systems to a particular or all the child entities in a collateral record
- The system populates the unique identification reference (for example, Vehicle Identification Number) for each collateral type (for example, Vehicles) in the reference number field newly introduced at sub-system level to facilitate linkage of sub-system record to a specific child entity record

1.4.3.4 Property

- Provision to signify whether address details are mandatory/optional at collateral category level
- System validates the above configuration for property type of collateral while capturing property details
- Provision to capture detailed address in property details sub-system

2. Deprecated Features

The below mentioned module/feature is deprecated in Oracle Banking Enterprise Limits and Collateral Management 14.6.0.0.0 release

- Canned reports
- OBIEE repositories

3. Components of the Software

3.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Release Notes
- Installer Kit

Note: User Manuals and Installation Guide can be accessed from http://docs.oracle.com/cd/F56932_01/index.htm

3.2 Software Components

Software Components of Oracle Banking Enterprise Limits and Collateral Management 14.6.0.0.0 that form part of this release are as follows:

- **Host**
 - UI Components (JS,XML)
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- New UI Application Server
 - Java Sources
 - Configuration files used for deployment
- Interface
 - ASCII interface sources
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Gateway
- Java application layer
 - Java sources
 - Configuration files used for deployment
 - Messaging layer
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Installation utilities
 - Front end based installation for host
 - Front end based installation for Gateway backend
 - Installation documents for
 - Oracle FLEXCUBE Installer documents
 - Gateway
- SMS Related Components
- Online Help Files

4. Annexure - A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version Number	
Oracle Banking Enterprise Limits and Collateral Management	Standalone/Co-Deployed	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	
				Oracle Toplink	14.1.1.0.0	
				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 *	For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at https://www.oracle.com/middleware/technologies/browser-policy.html	Windows 10	Mozilla Firefox	87+
					Google Chrome	88+
					Microsoft Edge	89+
				Mac OS X	Mozilla Firefox	87+

				Safari	14+
				Google Chrome	88+

* 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 Machines** with Windows 10 and Mac OS X

5. Annexure - B: Third-Party Software Details

For information on the third-party software used, refer Oracle Banking Enterprise Limits and Collateral Management 14.6.0.0.0 License Guide.