Product Release Notes
Oracle Banking Liquidity Management
Release 14.6.0.0.0

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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 14.6.0.0.0.

1.3 Abbreviation

Abbreviation	Description
NLS	Natural Language Support
DDA	Demand Deposit Account
SDE	System Data Elements

1.4 Release Highlights

The scope of the current release Oracle Banking Liquidity Management 14.6.0.0.0 is to deliver the following enhancements:

- Default Payment Instruction
- Interest Optimization
- Advices & Monitors
- Updates to Link Account screen of RTL structure
- Display of Bank Name and IBAN for External accounts
- Fortnightly Sweeps and Sweep Calendar
- Charges for Liquidity Management
- Ratio Method of Notional Pooling
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- Pool Simulation
- NLS changes
- UI/UX changes
- Oracle Banking Microservices Architecture Feed Service adoption for file uploads
- Oracle Banking Microservices Architecture Batch Service adoption
- Oracle Banking Microservices Architecture Event Hub Library adoption

- Micro Services changes
- SSL changes
- Support for ISO CAMT messages
- VAM Liquidity Customer Onboarding
- Oracle Banking Routing Hub adoption for investment sweeps
- Day 0 Configuration changes
- Migration of Schema for Existing Pool Structures

1.5 Release Enhancements

1.5.1 Functional Features

1.5.1.1 Default Payment Instructions

Default Payment Instruction allows maintenance of a matrix that will decide the default payment instruction for an account pair involved in a liquidity structure, based on parameters like DDA/Hosts involved, Entities involved, and the Type of Payment (Internal/Domestic/Cross-Border)

At the time of structure creation, the system will default the payment instruction based on the above maintenance. User can opt to either retain the defaulted payment instruction or change it to a different instruction as needed

1.5.1.2 Interest Optimization

Interest Optimization enables the bank to offer preferential rates to participating accounts of a customer based on overall balance thresholds. Bank can now set up currency wise interest rates that the pool of accounts would additionally earn if their balance is beyond the threshold amount. Bank can nominate an account where the additional interest income is credited.

1.5.1.3 Advices & Monitor related changes

- Oracle Banking Liquidity Management application had multiple PDF reports which had data & details for various functionalities. In this release these reports have been rationalized based on the way these reports are meant to be used.
- Reports that are typically shared with a customer will continue to be in PDF format and are now called “Advices”. These are
    1. Interest Paid Advice
    2. Interest Reallocation Advice
- Reports that are typically used by bank users for further analysis/study will now be available as “Monitor” screens where user can inquire details and download the inquiry result in excel format. The changes are as follows.
    1. Information available in Sweep Summary Report & Sweep Reject Report are available in Sweep Monitor
    2. Details in Interest Accrual Report are available in “Interest Accrual Monitor”
    3. Details in Exception Report are available in “Exceptions Monitor”
    4. Interface Report details are available in “Interface Monitor”
- Following reports will no longer be available
    1. Structure Creation Report – Charges
    2. Structure Modification Report – Charges
    3. Structure Details Report– Charges
    4. Structure Contribution Report – Charges

5. Customer Report

1.5.1.4 Updates to Link Account screen of RTL structure

Users can now see the Account Description in the Link Account screen along with Account Number, Currency and Branch

1.5.1.5 Display of Bank Name and IBAN for External accounts

For the External accounts participating in the liquidity management structures, users can now see Bank Name and IBAN also.

1.5.1.6 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.

1.5.1.7 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	These are periodic tier or slab based charges configured based on number of sweep executions per structure. This is applicable only for sweep structures.

Charges	Description
number of sweep executions	
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.

1.5.1.8 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 can 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.

1.5.1.9 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 will go through the approval process.

1.5.1.10 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.

1.5.1.11 Support for ISO CAMT messages

- With this feature Oracle Banking Liquidity Management now has support for upload of CAMT messages (Cash management) CAMT.053 and CAMT.052 for updating the Third-Party Account (External Bank Accounts) balances to support Multi Bank Cash Concentration (MBCC).
- For CAMT messages Oracle Banking Liquidity Management can handle scenarios of duplicate messages, messages based on sequence if any and value dating of balances
- Camt.052 maps to MT941 and MT942. Similarly, camt.053 maps to MT940 & MT950

1.5.1.12 VAM Liquidity Customer Onboarding

- With this feature Virtual Account Management customers who opt to use the Virtual Accounts in Liquidity Management will get on boarded in Oracle Banking Liquidity Management system automatically
- When virtual accounts are created with flag “Liquidity Management Allowed” as Yes, Oracle Banking Virtual Account Management will publish a Kafka event consuming which the relevant customer (if not already present) and liquidity management accounts are created in Oracle Banking Liquidity Management

1.5.1.13 NLS Changes

- Application has been enhanced with Natural Language Support for French, Arabic, Spanish, Portuguese, Chinese and Traditional 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 Non-Functional Changes

1.5.2.1 Batch Service Adoption

- Oracle Banking Liquidity Management batches are now migrated to Oracle Banking Micro Services Architecture Batch framework. This change would mean that the existing EODs will have to be redefined with new end points.
- The following functional activity codes are added for the EOC process.
    - LMS_FA_SWEEPDATA_VIEW
    - LMS_FA_SWEEPDATA_CREATE
    - LMS_FA_SWEEPDATA_UPDATE
- For configuration and new functional activity code details, refer to **Oracle Banking Liquidity Management Configuration Guide**.
- For data migration details, refer to **Oracle Banking Liquidity Management Data Migration User Guide**.

1.5.2.2 Event Hub Library Adoption

- Oracle Banking Liquidity Management Event Hub is now based on the Oracle Banking Microservices Architecture Event Hub framework.
- For further details, refer to **Oracle Banking Liquidity Management Kafka Configuration Guide**

1.5.2.3 Feed Service Adoption for File Uploads

- The file uploads from Oracle Banking Liquidity Management will now happen through the Oracle Banking Microservices Architecture Feed Service. Please note the below changes in UI & Services due to Oracle Banking Microservices Architecture Feed Service adoption
- ***UI Changes:***
    - The file upload screen under menu “Oracle Banking Liquidity Management System > Maintenance > Upload” will no longer be available. File uploads is now available in main screen itself, “File Management > File Upload” screen.
    - The screen Oracle Banking Liquidity Management System > Monitors > File Upload Monitor will no longer be available. The new screen to track status of uploaded files is now available in main screen itself, “File Management > View File Upload Status”
- For the File Management screen details, refer to **Oracle Banking Microservices Platform Foundation User Guide**.
- For the File Upload templates, refer to **Oracle Banking Liquidity Management File Upload User Guide** and **Oracle Banking Common Core User Guide**.
- For the File Upload initial setups, refer to **Oracle Banking Liquidity Management Getting Started with Installation Guide.**

1.5.2.4 Oracle Banking Routing Hub adoption for investment sweeps

- Following integrations for investment sweeps will happen through Oracle Banking Routing Hub.
    a. Integration with Oracle Banking Treasury Management for Money Market investments
    b. Integration with FLEXCUBE Universal Banking System for Term Deposits

1.5.2.5 Day 0 Configuration Changes

- The current process of manually doing Day 0 set up using SQL scripts has been changed and UI has been made available.

- For further details, refer to **Oracle Banking Multi-Entity Deployment Guide**.

1.5.2.6 Migration of Schema for Existing Pool Structures

- Existing clients who have deployed oblm-pool-services need to migrate from existing pool schema (XXXLMP) to new schema (XXXLMX).
- For further details, refer to **Oracle Banking Liquidity Management Installation Guide**

1.5.2.7 SSL Changes

- Oracle Banking Liquidity Management application has been SSL enabled by default both at api-gateway level and for inter-service calls
- For further details, refer to "**Oracle Banking Liquidity Management Pre-Installation Guide"**

1.5.3 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 Currency, Date fields along with Dashboard, Multi Select component and 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 19.14.0.0.0.

1.5.3.3 Service changes

- Following changes have taken place in the Oracle Banking Liquidity Management micro-services due to the adoption of various Oracle Banking Microservices Architecture frameworks
    - ***Services dropped:*** oblm-batch-services
    - ***Services included:*** plato-feed-services, plato-batch-server, plato-report-services, plato-orch-service
- cmc-datasegment-services: This service needs to be deployed due to dependency for customer access group changes introduced in cmc-customer-services. For further details, refer to "**Oracle Banking Common Core User Guide**"
- For charges 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
    - obvamlm-component-server

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/F57137_01/index.htm

2.2 Software Components

Software Components of Oracle Banking Liquidity Management 14.6.0.0.0 that form part of this release are as follows:

- Service and API Components
    - Java Sources
    - UI Components (OJET)
- Database objects which include tables, sequences, seed data and 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	14.1.1.0.0 + Patch 32077936**
				Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 8 Update 321 & JDK 11.0.14
		Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit))	Oracle Database 19c Enterprise Edition Release	19.14.0.0.0
		Message Broker	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Apache Kafka	2.13-2.8.1
				Apache ZooKeeper	3.6.2
		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		Mozilla Firefox	Mozilla Firefox Release (87+)
				Google Chrome	Release (Version 88+)
				Microsoft Edge	Microsoft Edge (89+)
				Safari	Apple Safari (14+)

**** Patch 32077936:** JSF APPLICATION RESPONSE ISSUE FOR HTTPS PROTOCOL WHEN HTTP2 IS ENABLED, needs to be applied to Weblogic version 14.1.1.0.0.

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 14.6.0.0.0 License Guide in the OHC Documentation Library.

https://docs.oracle.com/cd/F57137_01/license.htm