

Innovation Patch Release Notes  
Oracle Banking Enterprise Limits and Collateral Management

Release 14.7.2.0.0

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**Table of  
Contents**

<b>1.INNOVATION PATCH RELEASE .....</b>	<b>3</b>
<b>1.1 UNDERSTANDING PATCH RELEASE.....</b>	<b>3</b>
<b>1.2 PATCH REQUIREMENTS.....</b>	<b>3</b>
<b>1.3 APPLYING THE PATCH RELEASE.....</b>	<b>3</b>
<b>2.RELEASE ENHANCEMENTS.....</b>	<b>4</b>
<b>2.1 NEW OBMA COLLATERAL UTILIZATION SERVICES BASED ON HELIDON &amp; COHERENCE 4</b>	
<b>2.2 TERMS AND CONDITIONS.....</b>	<b>4</b>
<b>2.3 PRICING .....</b>	<b>5</b>
<b>3.COMPONENTS OF THE SOFTWARE .....</b>	<b>6</b>
<b>4. ENVIRONMENT DETAILS .....</b>	<b>7</b>
<b>5. THIRD PARTY SOFTWARE DETAILS .....</b>	<b>8</b>

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# 1. Innovation Patch Release

## 1.1 Understanding Patch Release

A patch release is an official Oracle patch release for Oracle Banking Enterprise Limits and Collateral Management. Every quarter, an innovation or upgrade patch set is released. This patch set consists of new features and changes apart from the regular bug fixes that is being provided. An innovation or upgrade patch set is determined by the third digit in the release number. For example, 14.7.2.0.0 would indicate the second upgrade patch set under 14.7 release.

## 1.2 Patch Requirements

Customers installing this release must refer to **14.7\_Patchset\_Deployment\_Guidelines.docx** included in the Patch Release zip file. Innovation patch set release starts from 14.7.0.0.0.

## 1.3 Applying the Patch Release

Customers installing this patch release must refer to the "Installation Guides" chapter in the Oracle Banking Enterprise Limits and Collateral Management 14.7 Install and Upgrade Guide, which is available here:

[https://docs.oracle.com/cd/E96638\\_01/fcelcmptsets.htm](https://docs.oracle.com/cd/E96638_01/fcelcmptsets.htm)

Customers installing this patch release should refer to the Readme and Patch set deployment guides included in the Patch Release zip file.

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## 2.Release Enhancements

Following enhancements are released as part of OBELCM 14.7.2.0.0 innovation patch set.

### 2.1 New OBMA Collateral Utilization services based on Helidon & Coherence

Existing utilization services for Collateral and Collateral Pool have been migrated to OBMA based Helidon and Coherence services.

Helidon is a cloud-native, open-source framework for writing Java micro services that run on a fast web core powered by Netty.

Coherence stores frequently accessed data as serialized key-value pairs in JVM cluster with automatic sharding. Coherence ensures maximum scalability and performance by providing clustered low-latency data storage that enables multiple applications to rapidly read and write data.

Customers have the option to adopt the new collateral utilization services by enabling the coherence flag in GEDPARAM. However, existing customers who prefer to continue using the old utilization services can do so without making any configuration changes.

The product is packaged with Oracle Coherence Enterprise Edition under a Restricted Use License (RUL). Depending on the volumes, customers may need to increase their RAM capacity and utilize Solid State Drives (SSDs) for coherence cluster backups.

### 2.2 Terms and Conditions

Terms and conditions functionality for entities like customer, facility and collateral is supported with the following features.

T&C Maintenance –

- Common terms and conditions maintenance for all 3 entities.
- Creation, modification, inquiry, and summary features for maintenance.

T&C Linkage -

- Support for linking terms and conditions with entities like customer, facility, and collateral.
- One or more conditions can be attached to an entity.
- For facility and collateral, separate sub-system is provided in existing maintenance screen for Terms and conditions.
- For customer, separate function is provided for linking terms and conditions.
- Once a condition is updated as part of tracking, tracking related details are updated in linkage level.

T&C Tracking –

- Common tracking screen for conditions of all entities.
- Condition is available for tracking on or after the due date.
- As part of tracking condition status can be updated like met, breached, waived, or deferred.
- New due date can be signified for deferred condition in the linkage screen.
- Deferred condition can be tracked and taken for a logical closure by updating the status like met, breached, or waived.

## 2.3 **Pricing**

Pricing functionality is supported for facility with the following features.

- New Pricing sub-system is introduced in facility maintenance.
- Pricing components like Interest, Charges and Commission are supported.
- Multiple records of pricing components can be signified for a facility.
- Based on facility type, applicable pricing components can be signified. For ex., for Funded type of facility, Interest and Charges are supported whereas for non-funded type of facility, Commission and charge components are supported.
- Applicable attributes are provided for each pricing component.
- The Pricing details captured in ELCM can be used by other PPs (Loans, OD etc) by querying the facility.

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## 3.Components of the Software

For information on software components, refer Components of the Software section in **Oracle Banking Enterprise Limits and Collateral Management 14.7.0.0.0 Release Notes**.

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## 4. Environment Details

For information on environment details, refer Annexure – A: Environment Details section in ***Oracle Banking Enterprise Limits and Collateral Management 14.7.0.0 Release Notes***.



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## 5. Third Party Software Details

For information on third party software used, refer *Oracle Banking Enterprise Limits and Collateral Management 14.7.0.0.0 License Guide*.