

Patch Release Notes
Oracle FLEXCUBE Universal Banking
Release 14.7.6.0.0
Part Number: G29457-01
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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.

1.2 **Purpose**

The purpose of this Release Note is to propagate the enhancements in Oracle FLEXCUBE Universal Banking 14.7.6.0.0.

A patch release is an official Oracle patch release for Oracle FLEXCUBE Universal Banking. The fourth & fifth digit in a patch release string indicates the patch release number. The first three digits indicate the release to which the patch is applied. For example, release 14.7.6.0.0 is the first patch for Release 14.7.0.0.0 each patch release includes libraries and files that have been rebuilt to implement one or more fixes. Each patch release is incremental. In other words, the latest patch release includes new fixes released after last patch released for the same release.

1.3 **Patch Requirements**

Customers installing this release should refer to 14.7_Patchset_Deployment_Guidelines.docx and 14.7.6.0.0 Java Services Deployment Guidelines.docx included in the Patch Release zip file. Confirm this patch release applied after applications of previous patch releases up to 14.7.5.0.0 completed successfully.

1.4 **Applying the Patch Release**

Customers installing this patch release should refer to the "Installation Guide" chapter in the Oracle FLEXCUBE Universal Banking Release 14.7.6.0.0 Install and Upgrade Guide, which is available here:

https://docs.oracle.com/cd/G29457_01/install.htm

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

1.5 **Release Highlights**

The rationale for the product release of Oracle FLEXCUBE Universal Banking version 14.7.6.0.0 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.

- Legal Entity Identifier handling at customer input
- Supporting track receivable for Loans against Salary
- Changes in CAMT Statement message
- Enhancements in Corporate Deposits' RFR contracts
- Changes in Term Deposit Payout for 'Local Payment'
- Integration with Oracle Banking Collections
- Screen for displaying tanked maintenances
- Swift confirmation message changes
- Technical Changes in the system
- Other changes to product
- Support for Goods and Services Tax functionality
- LATAM Localization Features enhancement

1.5.1 Legal Entity Identifier handling at customer input

- Provisions are made at the customer level to capture Legal Entity Identifier and expiry date which shall be queried using fine grain rest services from any external system.
- This can be incorporated as part of messages for financial transactions when participating institutions are business or banks.

1.5.2 Supporting track receivable for Loans against Salary

- Track receivable for Loans which are issued against Salary for comprehensive tracking of credits in the settlement accounts is introduced.
- Normal and salary credits are included in tracking, specific tracking of salary deposits shall yield in prioritizing loan repayments directly from the borrower's income, while normal credits can still be used to cover overdue amounts when they are available.

1.5.3 Changes in CAMT Statement message

- camt.052 STP
 - Oracle FLEXCUBE has been incorporated with a feature to match the entries of an external account with those of an internal account. The Existing batches are modified to accommodate extra format and additional values to match the changes.
 - The incoming message is parsed and nostro reconciliation can be initiated for the entries based on the transactions.
- camt.060 STP
 - Requesting alone camt.060 xml can be used to request multiple statements is supported. Generation of camt.053, camt.052 or camt.054 statement/report for account based on the request received and upload into Oracle FLEXCUBE is supported.
- For Additional Information in CAMT messages
 - Enhanced the system to send additional information about transactions in outgoing CAMT 052 / CAMT 053 messages.
- Splitting of CAMT Messages
 - Support for splitting longer messages, when message exceeds 32767 length, CAMT053 message shall be split in multiple messages.

1.5.4 Enhancements in Corporate Deposits' RFR contracts

- Latest amount due for RFR contract during CD Payments
 - Corporate deposit RFR contract shall recalculate and populate the latest amount due on click of populate button in payment screen.
- Effective Interest Rate before Save
 - Corporate Deposits with RFR component shall display Effective Interest rate used for calculation and schedule details.
 - Before authorisation of the contract, based on the modification of RFR parameters the Rate Re-Pickup would happen.

1.5.5 Changes in Term Deposit (TD) Payout for 'Local Payment'

- Term Deposit (TD) payout using type 'Local Payment' process from OBPM payment service with bank clearing code is enabled. IFSC code shall be captured and validated before sending.

1.5.6 Integration with Oracle Banking Collections

- System shall generate handoff file having limits expired and account balance in negative for Overdue Overdraft accounts to Oracle Banking Collections. Cured accounts file sent by OBC is received.

1.5.7 Screen for displaying tanked maintenances

- Summary screen has been introduced for displaying un-authorized maintenances for tanking enabled function id's so that appropriate action can be taken.

1.5.8 Swift confirmation message changes

- Confirmation of debit and credit messages (MT900 / MT910) shall be generated at FLEXCUBE for customers requesting information for their accounts from other product processors.
- Every Product processor / External system should identify their respective transactions based on a specific module.

1.5.9 Technical Changes in the system

- Support for Kafka Adapter for Notification
 - FLEXCUBE Notification framework currently supports JMS for messaging, the new enhancement shall enable FCUBS Notifications via KAKFA Adapter for those OBMA products which do not support JMS for consuming messages.
- Addition of batch type in external accounting check
 - New batch type field is introduced in the external accounting check (EAC) request, so that external system can pass the value for the same. If its value is passed as Y, FLEXCUBE shall consider the request as a batch request.
- Enabling Create, Close and Reopen Operation for GL Webservice
 - FLEXCUBE enable customer to perform operations like create, Modify, Close, authorize, re-open through webservices for various functionality.
 - Create, Close, and re-open operation for GL webservice is enabled as part of this update.
- Common core online replication
 - A mechanism has been introduced in the system for real-time/ synchronous replication of common core information from FCUBS to ODT Core and OBMA Core.
- Enablement of Hot Keys for Customer related requests from Webservices
 - Customer signature, customer image, customer instructions and customer account balance can be invoked using appropriate function keys while account operations from any product processors, this is extended to standalone deployment also.

1.5.10 Other changes to product

- Multiple changes are introduced as part of quality improvement and support of the product processors.
 - Issues Resolved: Please refer FLEXCUBE bug lists which has been appended with the new bugs for the overview of the bugs which were addressed part of this release.
 - Forward Porting has been applied to manage the solutions provided against CCB and other customer request/concerns.
 - Changes to Common Core modules are introduced where impacts for the CORE modules are originating from FLEXCUBE and other product processors.

1.5.11 Support for Goods and Services Tax functionality

- Following features are introduced India Goods and Services Tax (GST) functionality in cluster mode.
 - City, District and State code maintenance for GST
 - Branch GST maintenance
 - Customer GST details maintenance
 - Tax rule maintenance for GST calculations
 - State wise GST maintenance like IGST, CGST, SGST
 - GST for Standing Instructions module
 - GST transaction processing which are common to all modules
 - GST exempt for SEZ customers.

1.5.12 LATAM Localization Features enhancement

- Cost Annual Equivalent
 - Annual Equivalent Cost is the rate of interest arrived based on the net principal amount of the loan accounts considering number of instalments, EMI calculated on original principal amount and charges.
- Gastos De Cobranza
 - Gastos De Cobranza is the collection charge component arrived at for each overdue instalment of the loan account.
- Rate Uploads
 - MCR and Index Currency Rate Uploads have been enabled.

2. Deprecated Features

NA

3. Components of the Software

- For information on the Components of the Software, please refer Oracle FLEXCUBE Universal Banking 14.8.0.0.0 release notes section 3.

4. Tech Stack

- For information on the technical stack, please refer Oracle FLEXCUBE Universal Banking 14.8.0.0.0 release notes section 4.

5. Third Party Software Details

- For information on the third-party software details, please refer Oracle FLEXCUBE Universal Banking 14.8.0.0.0 License Guide



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