

Patch Release Notes  
Oracle FLEXCUBE Universal Banking  
Release 14.8.1.0.0  
Part Number - G41973-01  
October [2025]



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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 14.8.1.0.0.

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 14.8.1.0.0 is the first patch for Release 14.8.0.0.0 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**

For successful installation, customers should refer 14.8\_Patchset\_Deployment\_Guidelines.pdf document provided in the Patch Release zip file. Additionally, it would be imperative to verify all previous patch releases up to version 14.8.0.0.0 have been applied successfully before proceeding with this patch release.

## 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 14.8.0.0.0 Install and Upgrade Guide, which is available here:

[https://docs.oracle.com/cd/G41973\\_01/index.htm](https://docs.oracle.com/cd/G41973_01/index.htm)

Customers installing this patch release should refer below files included in the Patch Release zip.

- Readme.txt
- Readme\_ODT\_OBMA\_CORE\_Merge
- ODT\_Core\_data\_reconciliation\_Guide\_14.8.1.0.0
- FCUBS\_OBRH\_Configurations

## 1.5 **Release Highlights**

The rationale for the product release of Oracle FLEXCUBE Universal Banking version 14.8.1.0.0 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 for as part of quality improvement
- India and SEPA Payment - Account Validation Changes
- SWIFT 2025 Regulatory Changes
- Gateway Service for Term Deposit Certificate
- Support for Hybrid (Structured) address
- Automation of Retry for Notification failures.
- Performance changes for Limit utilization

### **1.5.1 Technical changes to product for as part of quality improvement**

- 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.
  - Fund ID maintained in Islamic Asset is made available for Oracle Banking Treasury product processor.
  - Oracle Banking Microservice Architecture (OBMA) and Oracle Development Tool (ODT) Core Merger
    - The OBMA Core and ODT Core have been unified into a single common core system to be shared by both OBMA and ODT products.
    - Functions that existed in both cores have been removed from the ODT common core if they were already available in the OBMA common core.
    - The OBMA common core screens will now be used to maintain all common core data.
    - The ODT common core will reference OBMA common core data through Oracle database views.
    - Replication of the following entities from Oracle FLEXCUBE Universal Banking to the ODT common core has been discontinued:
      - External Customer
      - External Customer Account
      - External Chart of Accounts
      - External Consumer Loan Account
      - External Transaction Code
  - Installer process has been extended to build Integrated WAR file instead of the previous EAR format for Web services. With this update, Common Core Web Services and ROFC Web Services are built independently, each generating its own dedicated WAR file.

### **1.5.2 India and SEPA Payment - Account Validation Changes**

- Product has been enhanced with web services to validate account details for changes with reference to SEPA and India payments,
- Oracle FLEXCUBE Universal Banking now provides account information via a web service or gateway, returning validated account details to the Oracle Banking Payment product processor.

### **1.5.3 SWIFT 2025 Regulatory Changes**

- SWIFT 2025 updates with reference to Value Date changes, MT 300 (Foreign Exchange Confirmation), Expiry Details Improvement in MT305 are incorporated in the product.

### **1.5.4 Gateway Service for Term Deposit Certificate**

- Generation of Term Deposit Certificate via Gateway Service has been enabled.

### **1.5.5 Support for Hybrid (Structured) address**

- Hybrid address of ISO20022 changes which mandates the use of Structured address for parties in Settlement is provided while capturing parties' settlement details.
- The distinct tags which include mandatory fields, and in addition newly introduced hybrid address has been supported.
- External payment queue is populated with hybrid address details there by supporting SWIFT message generation with hybrid address by Payment Processor.
- For release 14.8.1.0.0, the ISO20022 hybrid address updates are excluded for Consumer Lending, Islamic Financing, Leasing, and Mortgages modules.

### **1.5.6 Automation of Retry for Notification failures.**

- Auto retry of Notification job failures without any explicit intervention of end-user has been brought in which will retry push of notifications which failed during runtime due to connection issues.

### **1.5.7 Performance changes for Limit utilization**

- Performance changes for Limit utilization handling is introduced in the product.
  - A dedicated job is introduced to process ELCM product processor calls from Oracle FLEXCUBE Universal Banking (FCUBS). The new process/job segregates ELCM handling to streamline operations.
  - The action sent to ELCM for CASA deals is no longer limited to "ALTER". With the feature flag the system now supports sending "INCREASE" for debit transactions and "DECREASE" for credit transactions.
  - This enhancement shall address reliability issues noticed in failure scenarios, allowing more precise replication between FCUBS CASA actions and ELCM.

## 2. Deprecated Features

- Below Function id's are deprecated in this release as part of OBMA and ODT Core unification.

| <b>FUNCTION ID</b> | <b>DESCRIPTION</b>                             |
|--------------------|------------------------------------------------|
| CFDFLTRI           | Floating Rate Input                            |
| CFDRFRRT           | RFR Rate Input                                 |
| CYDCCYPR           | Currency Pair Maintenance                      |
| CYDCDEFE           | Currency Definition                            |
| CYDCRATY           | Currency Rate Type Maintenance                 |
| CYDRATEE           | Currency Exchange Rates Input                  |
| GLDCLSMT           | MIS Class Maintenance                          |
| MIDGRPMT           | MIS Group Maintenance                          |
| MSDMEDMT           | Media Maintenance                              |
| SMDLNGCE           | Language Code Maintenance                      |
| STDACCAD           | Customer Account Structured Address            |
| STDACGRP           | Access Group Maintenance                       |
| STDAMTMN           | Amount Text Maintenance                        |
| STDCCHOL           | Currency Holiday Calendar Maintenance          |
| STDCIFCR           | External Customer Input                        |
| STDCNMNT           | Country Code Maintenance                       |
| STDCRACC           | External Customer Account Input                |
| STDCRAEG           | Customer Account Entitlement Group Maintenance |
| STDCRBNK           | Bank Core Parameters Maintenance               |
| STDCRBRN           | Branch Core Parameters Maintenance             |
| STDCRCLN           | External Consumer Loan Account Input           |
| STDCRCOL           | External Collateral Maintenance                |
| STDCRFAC           | External Facilities Maintenance                |
| STDCRGLM           | External Chart of Accounts                     |
| STDCRLIB           | External Liability Maintenance                 |
| STDCRLIK           | External liability linkage Maintenance         |
| STDCRMCA           | External Multi Currency Account Mapping        |
| STDCRPOL           | External Collateral Pools Maintenance          |
| STDCRTRN           | External Transaction Code Maintenance          |
| STDCRVAM           | External Virtual Account Input                 |
| STDCSCAG           | Customer Category Maintenance                  |
| STDDATES           | System Dates Maintenance                       |
| STDECAMT           | External Credit Approval System                |
| STDHSTCD           | Host Code                                      |
| STDLOCHL           | Local Holiday Calendar Maintenance             |

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## 3. Components of the Software

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

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## 4. Tech Stack

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

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## 5. Third Party Software Details

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



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