

Oracle® Banking Enterprise Limits and Collateral Management Cloud Service

Release Notes



Release 14.8.1.0.0
G45692-01
October 2025

ORACLE®

Copyright © 2008, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1	Preface	
1.1	Background	1
1.2	Purpose	1
1.3	Audience	2
1.4	Critical Patches	2
1.5	Conventions	2
1.6	Diversity and Inclusion	2
1.7	Documentation Accessibility	2
1.8	Abbreviations	3
2	Release Highlights	
3	Release Enhancements	
3.1	Functional Enhancements	1
3.2	Technical Enhancements	1
3.2.1	Functional Changes	2
3.2.1.1	Changes across Domains	2
3.2.1.2	Limits Domain Changes	4
3.2.1.3	Collateral Domain Changes	5
3.2.1.4	Exposure Domain Changes	6
3.2.1.5	Covenants and Conditions Domain Changes	6
3.3	Deprecated Features	6
4	Components of the Software	
5	Environment Details	
6	Third Party Software Details	

Index

1

Preface

- [Background](#)
- [Purpose](#)
- [Audience](#)
- [Critical Patches](#)
- [Conventions](#)
- [Diversity and Inclusion](#)
- [Documentation Accessibility](#)
- [Abbreviations](#)

1.1 Background

Oracle Banking Enterprise Limits and Collateral Management (OBELCM) is a comprehensive solution that centralizes the processes of limits and collateral managements, providing real time, enterprise-wide view of exposures.

Its industry leading capabilities supports creation and management of flexible multi-level credit facilities, hierarchical exposure tracking and collateral structures with collateral pooling.

It is enabled for multi-currency, multi-entity, multi-instance operations including centralized online tracking of coherence-based (scalable, fault-tolerant, cloud-ready, and distributed platform) utilizations helping banks monitor exposures by customer, business line, product, and industry in real time.

OBELCM has rich functionalities such as revaluation, fee architecture, breach tracking among others that transforms financial institution's credit risk management making them more resilient, compliant and efficient in managing credit and collateral. Being built on Oracle Banking Microservice Architecture (OBMA), Oracle Banking Enterprise Limits and Collateral Management offers robust integration capabilities to seamlessly coexist with the existing application landscape.

OBELCM integrates with the Covenants and Conditions module, which provides robust maintenance, linkage, and tracking of covenants and conditions.

Oracle Banking Enterprise Limits and Collateral Management 14.8.1.0.0 has been migrated from the base version 14.8.0.0.0 of Oracle Banking Enterprise Limits and Collateral Management.

1.2 Purpose

The purpose of this document is to provide an overview of the new features and technology changes introduced in OBELCM 14.8.1.0.0.

1.3 Audience

Intended audience of the Enterprise Limits Management User Guide.

Table 1-1 Intended Audience

Role	Function
Back office data entry clerk	Input functions for funds.
Back office managers/officers	Authorization functions.
Product Managers	Product definition and authorization.
End of day operators	Processing during end of day / beginning of day.

1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.6 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.7 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.8 Abbreviations

Table 1-2 Abbreviations

Abbreviation	Description
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
XML	Extensible Mark-up Language
GL	General Ledger
OBMA	Oracle Banking Microservices Architecture
OBRH	Oracle Banking Routing HuB

2

Release Highlights

This release primarily focuses on

- Tech stack migration from ODT to OBMA framework
- Functional enhancements
- User experience enhancements

3

Release Enhancements

This topic describes on the release enhancements.

The Following enhancements are released as part of OBELCM 14.8.1.0.0 innovation patch set.

- [Functional Enhancements](#)
This section explains functional enhancements that are enhanced or added in this release.
- [Technical Enhancements](#)
This topic explains the technical enhancements of this release.
- [Deprecated Features](#)
This topic explains the deprecated features in this release.

3.1 Functional Enhancements

This section explains functional enhancements that are enhanced or added in this release.

Introduction of charge registration due date at collateral:

- Collateral Maintenance now supports capturing a charge registration due date when the charge status is 'Proposed'.
- Configurable controls can automatically suspend the collateral and/or freeze linked facilities if registration (charge status as 'registered') is not completed by the due date.
- Automated restoration returns collateral and facility statuses to active when charge perfection conditions are met.

3.2 Technical Enhancements

This topic explains the technical enhancements of this release.

1. **OBELCM migration to OBMA architecture:** Oracle Banking Microservices Architecture is a cloud-native, microservices-based architecture that enables banks and financial institutions to build scalable, flexible, and secure banking platforms. The architecture is designed to support the evolving needs of the banking industry, including digital transformation, innovation, and regulatory compliance.
Oracle Banking Enterprise Limits and Collateral Management (OBELCM) is delivered as a set of microservices within the Oracle Banking ecosystem, enabling modern, modular integration with the bank's broader digital landscape. The migration of OBELCM to the OBMA architecture enhances agility, scalability, and resilience in delivering core credit management functionalities.

OBMA Foundation Components:

- **API Gateway:** Acts as an entry point for external requests, providing a unified interface for accessing Oracle Banking microservices.
- **Service Registry:** Maintains a registry of available microservices, enabling discovery and communication between services.
- **Config Server:** Centralized configuration management for microservices, allowing for easy management of configuration data.

- **Routing hub:** Routing Hub enables seamless integration between different systems, services, and channels, reducing integration costs and complexity.

OBELCM Components:

- **1. User Interface (UI):** The OBELCM User Interface has been migrated using the OBMA Toolkit. The UI is designed to provide an intuitive, responsive, and role-based experience for users across business functions. It enables seamless navigation across modules and ensures efficient execution of day-to-day credit operations.
 - **2. Maintenance Services:** Maintenance Services have been migrated using the OBMA RSO Framework. These services provide the foundational capabilities for setting up, managing, and maintaining all master data, reference data, and configuration parameters essential for system operations. Key entities such as liabilities, customers, limits, collaterals, covenants, and conditions are accurately defined and consistently maintained across the system.
 - **3. Transaction Services:** OBELCM Transaction Services are supported on both the Spring and Helidon frameworks. Both frameworks share common business logic to avoid duplication. These services provide core capabilities to process and manage all transactional activities related to credit facilities and collaterals, ensuring that all financial movements and credit operations are captured, validated, and tracked in real time.
 - **4. Batch Services:** Batch Services have been migrated using the OBMA Scalable Batch Framework. These services handle large-scale, automated processing of limits and collateral data that cannot be efficiently managed in real time, supporting periodic calculations, reconciliations, and bulk operations.
 - **5. Notifications:** Notifications have been migrated using Kafka topics. They provide real-time alerts and updates to users and administrators regarding critical events, actions, or exceptions within the limits and collateral management lifecycle, enabling timely decision-making and operational efficiency.
- [Functional Changes](#)

3.2.1 Functional Changes

- [Changes across Domains](#)
- [Limits Domain Changes](#)
- [Collateral Domain Changes](#)
- [Exposure Domain Changes](#)
- [Covenants and Conditions Domain Changes](#)

3.2.1.1 Changes across Domains

As part of OBELCM migration to OBMA architecture, following are common changes/enhancements done across domains.

1. **Redesigned Maintenance Screens :** Maintenance screens across entities are re-designed for smoother experience with following features,
 - Sequencing of data segments in the order of natural data capture flow.
 - Redesigned OBMA screen layouts with logical grouping of sections and fields within sections for faster, clearer data entry.

2. **Inquiry Options:** New look inquiry screens enabled with intuitive drill down capabilities covering,
 - Liability and Liability History Inquiry
 - Facility and Facility History Inquiry
 - Collateral Query and Collateral History
 - Pool Summary
 - Utilization Inquiry for Liability, Facility, Collateral and Collateral pool
 - Utilization log inquiry for Liability, Facility, Collateral and Collateral pool
 - For added convenience, these inquiry screens can be launched independently or accessed seamlessly through drill-down paths.
3. **Credit Rating and Score:**
 - A common maintenance is now available for both Credit Score and Credit Rating.
 - Credit Scores are now associated with agencies, consistent with the model used for Credit Ratings.
4. **Notification:**
 - Notification definition is enhanced to provide one-stop solution for following,
 - Generic Notification
 - Entity specific notification
 - Alert definition
 - Entity specific notification like collateral, facility, liability, exposure and collateral pool are moved from entity level to notification definition.
 - Parameters related to List of operands have been enhanced to support the above types and now offers many more for selection.
 - Alerts have been consolidated into Notification Maintenance, providing a single location to configure both notifications and factory-shipped alerts.
5. **Common Attribute Bulk Maintenance** – This screen now serves as a generic attribute maintenance option for Customer–Liability Linkage Maintenance. Exposure setup is now available in Exposure Maintenance for a more streamlined experience.
6. **External System Maintenance:** External System Maintenance is streamlined to focus on Corporate DDA, with a convenient option to choose the accounting entry mode (Single or Double).
7. **Static Type maintenance:** Static Type Maintenance in Oracle Banking Enterprise Limits and Collateral Management (OBELCM), is used to define and manage static or reference data codes that are utilized throughout the ELCM application. It now has maintenance options for below data types,
 - CONSTOFOWNER
 - CONSTRUCTION STAGE
 - CROPS
 - INS POLICY ENDORSED
 - LIVESTOCK
 - METALSFORM
 - METALTYPE

- PROPERTYTYPE
 - SENIORITY
 - UNDERLINE DOC
 - ZONE CLASSIFICATION
 - OBLIGATIONTYPE
8. **Global Exposure Parameter:** The Global Exposure Parameter maintenance is now managed via the PROPERTIES table and is consumed by plato-config-service. It supports both GETB_PARAM and CSTB_PARAM parameters, enabling centralized configuration and streamlined management of global exposure parameter settings.
 9. **Mandatory Batch Program Maintenance:** The EOD (End-of-Day) workflow automates the processing of critical batch operations, reconciliations, and system updates that must be completed at the close of each business day. This workflow ensures that all transactional and operational data are processed, validated, and consolidated accurately before the start of the next business day. OBELCM ships JSON configurations for all batch jobs, which can be integrated and configured as part of the Branch EOD in the Common Core.
 10. **File Processing:** Inbound File Processing done through Interface Definition and bulk upload in ODT will now have pre-defined file formats (flat file or JSON) for each service. The inbound files (adhering to the corresponding formats) needs to be placed in a folder (configuration setting provided for the path) for processing. A scheduler job will pick up these files on scheduled intervals based on a pre-configured frequency and process the files. Errors if any will be written to a file in the 'Error' folder in the same path. For Outbound extracts, a service endpoint is exposed which needs to be invoked manually to generate the extracts.

3.2.1.2 Limits Domain Changes

As part of the OBELCM migration to the OBMA architecture, following changes are done in Limits domain.

1. **Line Code Maintenance:** Line code maintenance enhanced with following facility parameters to facilitate defaulting during facility maintenance.
 - **Limit Amount Basis:** New option of 'Min (Limit Amount, Drawing Power)' is added to support creation of DP backed line code templates.
 - **Drawing Power Backed :** New flag is added to support creation of DP backed facilities using Facilities using line code template.
 - **Non-Revolving Special (Intra-day Revolving):** New option added to support creation of Non-Revolving Special lines using line code template.
 - **Class Code:** Provision to associate a fee class code at line code maintenance level and defaulting of all associated fee rules in fee preferences at facility level when facility is maintained with this line code template.
 - **Utilization Tracking:** New Option as LOCAL/GLOBAL is added.
 - **Category:** Category field is added to default facility category when creating facility using the template
2. **Facility Maintenance:** Facility Maintenance has been enhanced with the following updates:
 - Option to associate a Line Code Template during maintenance, defaulting values from the enhanced Line Code Maintenance so facilities align with standard business requirements.

- A single Status field that captures both user-defined status and system-derived status (e.g., Expired).
 - A streamlined, single data segment to capture all restriction types, including source restrictions at the facility level.
3. **Accounting Handoff Retry Summary:** The option to re-trigger accounting handoff is now available via the Accounting Handoff Retry Maintenance screen.
 4. **Utilization Transactions Query:** Utilization Transactions Query is now available through new drill down inquiry options, including Utilization and Utilization log Inquiries for Liability, Facility, Collateral, and Collateral Pool.
 5. **Customer to liability link Maintenance:** Customer–Liability Link Maintenance now sources exposures from Exposure domain maintenance and common attributes from the Common domain.
 6. **Liability Merger Maintenance:** A new Status field has been added to display the merger status.
 7. **Liability Merger Process:** Log details for various entities, previously available in Merger Maintenance, are now accessible in the Liability Merger Process screen.
 8. **Limit Utilization:** Separate option for Limits Utilization is now available, with all related actions consolidated under one option.
 9. **Facility view summary:** Drill down summary view is provided as an alternative.

3.2.1.3 Collateral Domain Changes

As part of the OBELCM migration to the OBMA architecture, following are changes in collateral domain.

1. **Dedupe Check:** The dedupe check is now automated during collateral maintenance, based on the option selected at the collateral category.
2. **Collateral Event Details Query:** New Value Date and Handoff Status columns are available for improved visibility
3. **Collateral Maintenance Launch Screen:** Each supported collateral type now has its own dedicated maintenance screen with seamless navigation across related data segments. The previous common launch screen has been retired.
4. Revaluation history is now accessed through the dedicated Collateral Revaluation History Summary screen, replacing the previous maintenance-level inquiry at the collateral maintenance level.
5. **Collateral pool query:** Collateral Pool Query is now available within the Utilization Inquiry and Utilization Log Inquiry screens.
6. **Utilization Query and Utilization Log Summary:** Utilization Inquiry and Utilization Log Summary are available as part of the enhanced drill down inquiry options for Collateral.
7. **Collateral Manual Fee Payment Maintenance:** Authorization is now handled through the View screen.
8. In Collateral, data segments such as Insurance and Valuation apply only to selected collateral types and are enabled for data entry based on applicability.
9. Associating insurance and valuation at child collateral level is now enabled through insurance and valuation data segments by signifying the unique reference number of the child.

3.2.1.4 Exposure Domain Changes

1. Exposure is now available as a separate domain to enable cross-product integration.
2. Maintenance for the three exposure types Custom Hierarchical, GICS Hierarchical, and Atomic has been simplified with dedicated flows.
3. Bulk creation of hierarchical exposures is enhanced with a visual representation of the full hierarchy.
4. Factory-shipped GICS Hierarchical exposure codes are available in the UI with drill-down selection.
5. **Bulk Track Exposure Input** : Bulk creation of exposures is now handled through the new Define Exposure screen.
6. **Exposure Type Maintenance**: The hierarchical order for custom exposure types can now be defined in the Exposure Maintenance screen.

3.2.1.5 Covenants and Conditions Domain Changes

Covenants, Monitoring Information, and Condition Maintenance are centralized in the Covenants domain.

1. Covenant linkage during Collateral Category, Collateral, and Facility maintenance in OBELCM now sources records from the Covenants domain.
2. Condition linkage during Collateral and Facility maintenance in OBELCM also sources records from the Covenants domain.
3. Customer Covenant Linkage and Customer Condition Linkage are managed within the Covenants domain.

Covenants and Conditions tracking is centralized in the Covenants domain.

1. Notice Days can be set at the condition-linkage level to enable proactive tracking before the condition end date.
2. Grace Days can be set at the condition-linkage level to defer breach marking until the grace period ends if the condition is not marked as met on the end date.

New Covenants and Conditions Dashboard provides a unified view to monitor and manage customer-level covenants and conditions, enabling quick review of compliance history and timely action.

1. Facility Covenants Inquiry and Collateral Covenants Inquiry are now consolidated into the Covenants and Conditions Dashboard.
 - The Covenants and Conditions Dashboard provide a unified view to monitor and manage customer-level covenants and conditions, enabling quick review of compliance history and timely action.
2. Covenants are applied at the category level and automatically defaulted during collateral maintenance.
 - Users can retain or remove these defaults as needed and add new covenants via Covenant Maintenance, rather than linking them directly at the collateral level.

3.3 Deprecated Features

This topic explains the deprecated features in this release.

The following screens/functionalities have been deprecated as part of OBELCM migration to OBMA architecture. Where applicable, their capabilities have been streamlined or relocated to the new OBMA-based screens/functionality.

Table 3-1 Deprecated Screens

Domain	Screen / Functionality being deprecated	Reason for Deprecation
Common	Location maintenance	This screen is not used in OBELCM.
Common	Chatbot	This was developed based on ODA which is since deprecated.
Common	Change Log	Framework dependency. Will be enabled once feature is available in OBMA framework
Limits	Spread Maintenance for FCY-FCY pair with through currency	Currency spread definition used for through currency not available in OBMA common core

4

Components of the Software

Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Notes
- Installation Guides
- User Guides

Software Components

Software Components of Oracle Banking Enterprise Limits and Collateral Management 14.8.1.0.0 that are part of this release are as follows:

- Host
 - Service Components
 - User Interface (UI) Components like OJET
 - Tables, Sequences, Static Data
 - Advices
 - Configuration files used for deployment
 - Conductor based process flows

5

Environment Details

Tech Stack – Oracle

Table 5-1 Tech Stack

Component	Operating System	Software	Version Number
Oracle Banking Enterprise Limits and Collateral Management(OBEL CM)	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
		Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 17.0.12
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database19c EnterpriseEdition Release19.26.0.0.0
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Kafka	2.13-3.9.1
		Gradle	8.10.2
		Apple Safari	Apple Safari (17+)
		Conductor	3.15.0
		Mozilla Firefox	Mozilla Firefox Release (132+)
		Google Chrome	Google ChromeRelease (Version 131+)
		Coherence	14.1.2.0.0
	Google Chrome Release (Version 131+)	Microsoft Edge	Microsoft Edge (131+)

6

Third Party Software Details

For information on the third-party software used, refer Oracle Banking Enterprise Limits and Collateral Management 14.8.1.0.0 License Guide.

Index

C

Changes across Domains, [2](#)
Collateral Domain Changes, [5](#)
Covenants and Conditions Domain Changes, [6](#)

D

Deprecated Features, [6](#)

E

Exposure Domain Changes, [6](#)

F

Functional Changes, [2](#)

Functional Enhancements, [1](#)

L

Limits Domain Changes, [4](#)

R

Release Enhancements, [1](#)
Release Highlights, [1](#)

T

Technical Enhancements, [1](#)