

Patch Release Notes
Oracle FLEXCUBE Universal Banking
Release 14.8.2.0.0
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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 enables 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 14.8.2.0.0.

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 14.8.2.0.0 is the second 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 the 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 that all previous patch releases up to version 14.8.1.0.0 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 14.8.2.0.0 Install and Upgrade Guide, which is available here:

https://docs.oracle.com/cd/G52361_01/install.html

Customers installing this patch release should refer to the file included in the Patch Release zip.

- Readme.txt

1.5 **Release Highlights**

The rationale for the product release of Oracle FLEXCUBE Universal Banking version 14.8.2.0.0 is to support regulatory requirements and enhance features that are essential in the competitive market.

The 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 the approved Tech Stack.

- Technical changes to product as part of quality improvement
- Support for Hybrid (Structured) address in Consumer Lending
- Line Code Length Changes for linkages
- Performance improvements for SWIFT Message generation
- Inclusion of Actual Days for Profit Calculation
- Enabling REST service for Consumer Lending simulation
- Extensibility for Expense Processing Payments screen
- Instrument type changes
- Inclusion of Currency (CCY) in IBAN Account Mask
- REST Services API Versioning

1.5.1 Technical changes to product as part of quality improvement

- Multiple changes are introduced as part of quality improvement and support of the product processors.
 - Issues Resolved: Please refer to the FLEXCUBE bug list, which has been appended with the new bugs for an overview of the bugs that were addressed as part of this release.
 - Forward Porting has been applied to manage the solutions provided against CCB and other customer requests/concerns.
 - The “Customer Information Query” (ACDSCPQR) screen is updated to remove details related to deprecated UBS modules.
 - The enhancement of merging the system management Module (SMS) unifies SMS user/role management across OBMA and ODT
 - This is achieved through the System for Cross-domain Identity Management (SCIM), which facilitates seamless synchronization of user data (profiles, roles, attributes, permissions) across systems and domains.
 - SCIM offers standardized APIs for operations like Create, Read, Update, and Delete. It ensures that common SMS attributes in OBMA are exposed to ODT without data inconsistencies.
 - The installer process has been extended to build an Integrated WAR file instead of the previous EAR format for REST services.

1.5.2 Support for Hybrid (Structured) Address in Consumer Lending

- Hybrid Address support for SWIFT is introduced for the Lending module (CL) and is extended to Islamic Lending (CI).
- A new Postal Address sub-screen under SWIFT Message Details will allow capture or auto-population of structured and flexible address details for relevant SWIFT parties.
- These details will flow to the External Payment Queue and will be used in SWIFT message generation, with Hybrid Address taking precedence where maintained. Town Name and Country will be mandatory whenever any Hybrid Address field is populated.

1.5.3 Line Code Length Changes for linkages

- Oracle FLEXCUBE Universal Banking supports linkage reference numbers up to 43 characters (40-character line code + 3-character serial) to align with Oracle Banking Enterprise Limits and Collateral Management.
- The fields and impacted Function IDs across Current Account and Savings Account, Micro Financing, Expense Processing, Consumer Lending, Islamic Financing, Mortgage, and PD are altered to accommodate smooth processing without truncation/failure.
- Deployment requires running the schema patch, redeploying the updated UI/services, and regression testing of the scenarios, plus downstream consumers.

1.5.4 Performance improvements for SWIFT Message generation

- A multi-threaded processing model is introduced for message generation during End of Day operation, which enables parallel execution by defining thread counts at the parameter

level and distributing the workload across multiple threads.

- The message generation process has been amended to assign high priority to messages related to SWIFT media. This ensures critical financial transactions are processed and transmitted in a timely manner, reducing delays and improving customer service.

1.5.5 Inclusion of Actual Days for Profit Calculation

- Changes introduced in PDM calculation to factor in the account's interest start date and accurately calculate the actual number of days.
- The new calculation is based on the flag introduced, on the selection of the start date. Non-selection of the flag shall continue the earlier method of profit calculation.
- The system will start counting only the actual days the account was active (based on the account's interest start date), instead of the full month for PDM profit calculation.

1.5.6 Enabling REST service for Consumer Lending simulation

- REST service has been enabled for Consumer Lending screens CLDSIMVM and CLDEMINT screens for seamless value-dated amendment simulation operations and equated monthly instalment (EMI) simulation operations, respectively.
- This facilitates core operations, including querying existing simulations, simulating amendments and EMIs on fetched accounts, and deleting value-dated amendment records.

1.5.7 Extensibility for Expense Processing Payments screen

- Expense processing payment is enhanced to support Extensible functionalities by introducing a new screen being replica of the existing function ID.

1.5.8 Instrument type changes

- Manager's Cheques are now being used instead of Banker's Cheques to ensure compatibility with Oracle Banking Payment, and the API has been updated to include a prefunded GL flag based on the debit account.

1.5.9 Inclusion of Currency (CCY) in IBAN Account Mask

- Requirement is to include the currency mask in the BBAN format mask to generate the IBAN account number with currency. Currently, there is no mechanism to do the same in Oracle FLEXCUBE Universal Banking (FCUBS).
- To enable inclusion of the account currency within the IBAN account number by supporting a new mask character ('e') in the BBAN format mask.

1.5.10 REST Services API Versioning

- As part of the API versioning changes, all the REST service endpoint URLs in Oracle FLEXCUBE Universal Banking (FCUBS) will be stamped with the respective version number, for example, v14.8.2.0.0. It is required to obtain the new WADL to get the new endpoint URLs for FCUBS.

2 Deprecated Features

- Nil

3 Components of the Software

3.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note and Installer Kit

User and Installation manuals – https://docs.oracle.com/cd/G52361_01/index.html

- Online Help Files

3.2 Software Components

Software Components of Oracle FLEXCUBE 14.8.2.0.0 that form part of this release are as follows:

- Host
 - UI Components (JS, XML)
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - Tables, Types, Sequences, INC
 - Reporting Components (Data models(xdmz), Reports(xdoz), Subtemplate (xsbz))
- Java application layer
 - Java sources
 - Configuration files used for deployment.
- Integration Gateway
- Switch Gateway (ATM/POS/IVR)
- REST Services
- Conversion Utilities
- Installation utilities
- ADF files used by Generic Interface (GI) – incoming and outgoing.
- ODT
- Service Components

4 Tech Stack

Component	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Universal Banking	Application Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
			Java HotSpot(TM) JDK (with WebLogic Application Server)	17.0.18
	Database Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.29.0.0.0
	UI	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle JET	18.1.0.0
	Client Machines		Mozilla Firefox	132+
			Microsoft Edge	131+
			Apple Safari	17+
Google Chrome			131+	
Oracle FLEXCUBE Machine Learning	Machine Learning Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	OML4R (Previously Oracle R Enterprise)	1.5.1
Oracle FLEXCUBE Oracle Digital Assistant Integration	Application Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	oda-native-client-sdk-js	20.3.1

5 Third Party Software Details

- For information on the third-party software details, refer Oracle FLEXCUBE Universal Banking 14.8.2.0.0 License Guide



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Oracle Financial Services Software Limited
Oracle Park Off
Western Express Highway
Goregaon (East) Mumbai,
Maharashtra 400 063 India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/
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