

Product Release Notes
Oracle Banking Retail and SME Lending Cloud Service
Release 14.8.2.0.0
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1. Release Notes

1.1 Background

Oracle Financial Services Software Limited has developed **Oracle Banking Retail and SME Lending Cloud Service (OBRSL)**, which enables banks to create a distributed network of branches for effective marketing and efficient handling of the entire Loan cycle

OBRSL streamlines the entire loan lifecycle—including origination, credit assessment, disbursement, and servicing—for both individual and SME clients. It supports diverse loan products, automates compliance, and integrates seamlessly with other banking modules for efficiency and risk management.

These services are deployed on OCI, leveraging its built-in security, scalability, and high-availability features. The solution enables banks to deliver enhanced, customer-centric services while supporting effective cross-sell and up-sell of banking products and services.

The platform provides configurable dashboards with widget-based real-time business insights and supports seamless integration with third-party systems.

1.2 Purpose

The purpose of this Release Note is to propagate the enhancements in Oracle Banking Retail and SME Lending Cloud Service 14.8.2.0.0.

1.3 **Release Highlights**

The rationale for the product release of Oracle Banking Retail and SME Lending Cloud Service 14.8.2.0.0 is to support regulatory requirements and enhance features that are essential in a 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
- Enabling REST service for Consumer Lending simulation.
- Line Code Length Changes for linkages
- Performance improvements for SWIFT Message generation
- Extensibility for Expense Processing Payments screen
- Instrument type changes
- REST Services API Versioning
- Synchronous EOD between ODT and OBMA Framework
- SMS Merger Changes

1.3.1 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 bug lists, which have been appended with the new bugs for the overview of the bugs that were addressed in this release.
 - Forward Porting has been applied to manage the solutions provided against CCB and other customer requests/concerns.

1.3.2 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 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.

1.3.3 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.

1.3.4 Line Code Length Changes for linkages

- Oracle Banking Retail and SME Lending 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.

1.3.5 Performance improvements for SWIFT Message generation

- A multi-threaded processing model is introduced for message generation during the 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 is amended to consider generating the messages related to SWIFT media with high priority. This ensures critical financial transactions are processed and transmitted in a timely manner, reducing delays and improving customer service.

1.3.6 Extensibility for Expense Processing Payments screen

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

1.3.7 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.

1.3.8 REST Services API Versioning

- REST services in Oracle Banking Retail and SME Lending Cloud, which are customer-facing service APIs, are versioned. API versioning will follow the product release numbering model.
- API version changes only when there are breaking changes in the API specification. The version number in the API reflects the release in which the last breaking change occurred.

1.3.9 Common Core Changes

1.3.9.1 Synchronous EOD between ODT and OBMA Framework

The system now supports synchronous EOD between OBMA products and ODT products to ensure consistency and accurate status updates across frameworks.

- New Parameter: OBMA_EOD_ENABLE – Determines whether EOD processing is triggered from ODT or OBMA. When enabled, EOD-related datastore updates for status and branch date from ODT are skipped to maintain synchronization.
- The system now allows users, EOD to be triggered centrally from OBMA for both OBMA and ODT products:
 - Centralized EOD Trigger: Users initiate EOD from OBMA.
 - Automated ODT EOD Invocation: OBMA triggers the ODT EOD by calling the REST service of End Of Cycle Operations (AEDSTART / BrnEODStartService) for each EOD stage.
- OBMA will wait/hold the EOD stage until the ODT EOD stage is completed. Completion of the ODT EOD stage, it will be identified by OBMA by querying the REST service of EOC Monitor (AEDBRMTR) (BrnEODMonitorService) screen.

This enhancement ensures synchronized, streamlined, and automated EOD processing across the OBMA and ODT frameworks, reducing manual intervention and improving operational efficiency.

1.3.9.2 SMS Merger Changes

The following changes have been made to unify the SMS modules across OBMA and ODT:

- The common data attributes shared between OBMA SMS and ODT SMS reside in the OBMA table.
- These common data attributes are made available to ODT through a view.

- ODT-specific additional SMS data attributes remain in ODT only.

ODT SMS Screen Changes:

User Interface changes are made to disable the fields, which are populated from OBMA SMS.

ODT Data model changes are done for the tables related to the following SMS screens:

- User Creation (SSDUSRDF)
- User Maintenance (SMDUSRDF)
- Role Definition (SSDROLDF)
- Role Maintenance (SMDROLDF)

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 Manuals
- Online Help Files

3.2 Software Components

Software Components of Oracle Banking Retail and SME Lending Cloud Service 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, Java application layer
 - Java sources
 - Configuration files used for deployment.
- Integration Gateway
- REST Services
- Service Components

4. Tech Stack

Component	Machine	Operating System	Software	Version Number	
Oracle Banking Retail and SME Lending	Application Server	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Tomcat	9.0.112	
			Java HotSpot(TM) JDK (with WebLogic Application Server)	17.0.18	
			Oracle Coherence	14.1.2	
	Database Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.29.0.0.0	
	UI	Oracle 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+

- # Browser support is no longer based on Operating Systems but strictly tied to the browsers themselves, no matter on which Operating Systems they are installed. The current release is certified on client workstations with Windows 10.
- For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at <https://www.oracle.com/middleware/technologies/browser-policy.html>.
- Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability, and security.

5. Third Party Software Details

- For information on the third-party software details, refer to Oracle Banking Retail and SME Lending Cloud Service 14.8.2.0.0 License Guide.



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