Product Release Notes
Oracle FLEXCUBE Universal Banking
Release 14.9.0.0.0
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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 enable banks to create a distributed network of branches for effective marketing and efficient handling of customer transactions.

Oracle FLEXCUBE Universal Banking is a real-time online solution, enabled for multi-currency, multilingual, multi-entity, multi-instance operations. Its mission-critical and robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

1.2 Purpose

The purpose of this Release Note is to propagate the enhancements in Oracle FLEXCUBE Universal Banking 14.9.0.0.0.

1.3 Release Highlights

The rationale for the product release of Oracle FLEXCUBE Universal Banking version 14.9.0.0.0 is to support regulatory requirement and enhance features that are essential in competitive market.

Release 14.9 shall be the terminal release of Oracle FLEXCUBE Universal Banking certified on Oracle WebLogic Server.

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
- 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
- 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
- Changes in CAMT Statement message

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 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
  - The “Customer Information Query” (ACDSCPQR) screen is updated to remove details related to deprecated UBS modules.
  - The enhancement on merging of 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.
  - 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.

1.3.2 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.

1.3.3 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.

1.3.4 Gateway Service for Term Deposit Certificate

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

1.3.5 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.

1.3.6 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.

1.3.7 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.

1.3.8 Support for Hybrid (Structured) address in Consumer Lending

- Hybrid Address support for SWIFT is introduced for Lending module (CL and are extended to Leasing (LE), Mortgage (MO), Microfinance (MF) and 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.

1.3.9 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.

1.3.10 Performance improvements for SWIFT Message generation

- 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.

1.3.11 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 selection inclusion of interest 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.

1.3.12 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.

1.3.13 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.

1.3.14 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.

1.3.15 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.

1.3.16 REST Services API Versioning

- As part of the API versioning changes, all the Rest services endpoint URLs in Oracle FLEXCUBE Universal Banking (FCUBS) will be stamped with v 14.8.2.0.0. It is required to obtain the new WADL to get the new endpoint URLs for FCUBS

1.3.17 Changes in CAMT Statement message

- Updated SWIFT CAMT message handling to support the 2026 standards for camt.052, camt.053, camt.054, and camt.060.
- The changes align message parsing and processing with the latest schema and market-practice updates. This ensures continued compatibility for account reporting, debit/credit notifications, and cash-management reporting flows.

2. Deprecated Features

- The following function IDs are deprecated in Oracle FLEXCUBE Universal Banking(FCUBS). Going forward, the corresponding OBMA menu paths provided in the table below needs to be used to perform the required maintenance activities.

FUNCTION ID	DESCRIPTION	OBMA Menu Path
CFDFLTRI	Floating Rate Input	Core Maintenance - Interest rate maintenance
CFDRFRRT	RFR Rate Input	Core Maintenance - RFR rate Maintenance
CYDCCYPR	Currency Pair Maintenance	Core Maintenance - currency pair definition
CYDCDEFE	Currency Definition	Core Maintenance - Currency definition
CYDCRATY	Currency Rate Type Maintenance	Core Maintenance - currency rate Type
CYDRATEE	Currency Exchange Rates Input	Core Maintenance - Currency exchange rate
GLDCLSMT	MIS Class Maintenance	Core Maintenance - MIS class
MIDGRPMT	MIS Group Maintenance	Core Maintenance - MIS group
MSDMEDMT	Media Maintenance	Core Maintenance - Media
SMDLNGCE	Language Code Maintenance	Core Maintenance - Language code
STDACCAD	Customer Account Structured Address	Core Maintenance - External Customer Account Structured Address
STDACGRP	Access Group Maintenance	Core Maintenance - customer access group
STDAMTMN	Amount Text Maintenance	Core Maintenance - Amount text language
STDCCHOL	Currency Holiday Calendar Maintenance	Core Maintenance - currency holiday master
STDCIFCR	External Customer Input	Core Maintenance - External Customer
STDCNMNT	Country Code Maintenance	Core Maintenance - Country code
STDCRACC	External Customer Account Input	Core Maintenance - External Account
STDCRAEG	Customer Account Entitlement Group Maintenance	Core Maintenance - Account Entitlement Group
STDCRBNK	Bank Core Parameters Maintenance	Core Maintenance - Extrarenal Bank parameter
STDCRBRN	Branch Core Parameters Maintenance	Core Maintenance - External branch parameter
STDCRCLN	External Consumer Loan Account Input	Core Maintenance - External Lending Entity
STDCRCOL	External Collateral Maintenance	Limits and Collaterals - Collateral

STDCRFAC	External Facilities Maintenance	Limits and Collaterals - Facility
STDCRGLM	External Chart of Accounts	Core Maintenance - External Chart of Accounts
STDCRLIB	External Liability Maintenance	Core Maintenance - External Customer
STDCRLIK	External liability linkage Maintenance	Limits and Collaterals - Liability
STDCRMCA	External Multi Currency Account Mapping	Core Maintenance - Multi-Currency Account Linkage -
STDCRPOL	External Collateral Pools Maintenance	Limits and Collaterals - Liability
STDCRTRN	External Transaction Code Maintenance	Core Maintenance - Transaction code
STDCRVAM	External Virtual Account Input	Core Maintenance - External Virtual Account
STDCSCAG	Customer Category Maintenance	Core Maintenance - customer category
STDDATES	System Dates Maintenance	Core Maintenance - System Dates
STDECAMT	External Credit Approval System	Core Maintenance - ECA system
STDHSTCD	Host Code	Core Maintenance - Host Code
STDLOCHL	Local Holiday Calendar Maintenance	Core Maintenance - Local Holiday

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/G60251-01/install.htm

- Online Help Files

3.2 Software Components

Software Components of Oracle FLEXCUBE 14.9.0.0.0 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
	Client Machines Important - Browser Support is strictly tied to the Browser itself , and no longer based on the Operating System.		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 14.9.0.0.0 License Guide

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