# Oracle® Banking Credit Facilities Process Management

## Release Notes

Release 14.8.2.0.0

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Oracle Banking Credit Facilities Process Management Release Notes, Release 14.8.2.0.0

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# 1
# Preface


- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Conventions
- Related Resources


## 1.1 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

## 1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

## 1.3 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.

## 1.4 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 ensure effective security, as strongly recommended by Oracle Software Security Assurance.

## 1.5 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,



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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.

## 1.6 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. |
| *italic* | 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. |

## 1.7 Related Resources

For more information on any related features, refer to the following documents

- End user license agreement.
- Oracle Banking Enterprise Limits and Collateral Management User Manuals.


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# 2
# Release Highlights

This section lists the highlights of release enhancements.

The following enhancements are released as part of 14.8.2.0.0 version.

1. Borrowing Base
2. Collateral Warehouse
3. Audit Log
4. Bespoke covenants, Sub covenants, Dashboard
5. Events Management
6. OBDX Corp enrichment
7. Fungibility of Limits
8. OBO Related Enhancements - Vehicle Collateral


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# 3
# Release Enhancements

This topic describes on the release enhancements.

The following are enhancements developed in this release:

- Functional Features
  This section explains functional features that are enhanced or added in this release.
- Non- Functional Features
  This topic explains the non-functional changes of this release.
- Integration
  This topic explains the integration changes of this release.
- Depreacted
  This topic explains the deprecated features of this release.

## 3.1 Functional Features

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

The following are enhancements developed in this release:

1. **Borrowing Base**: Enhanced support for Periodic computation of borrowing base of collateral for asset backed facilities
2. **Collateral Warehouse**: Ability to create record for warehouses and indicate the collateral being stored in these warehouses during the onboarding or review of collateral applications
3. **Audit Log**: See a trail of changes made to the data within the various facility and collateral applications and also see the variance between the data in the system of records and how the same has been changed in the current applications.
4. **Bespoke Covenants, Sub covenants, Dashboard**: Ability to create covenants during credit or collateral applications. Ability to have sub covenants to the main covenants and a comprehensive dashboard to view covenant and conditions related data for the borrowers of the banks
5. **OBDX Corp Enrichment**:
   - A service api to fetch the facility categories.
   - A web api to fetch current status of the application.
6. **Events Management**: Various Business Events were published through Kafka as part of Collateral Life Cycle process flows
7. **Fungibility of Limits**:
   - OBCFPM now supports sharing limits across multiple lines under a liability to optimise resource utilization and credit management with the following features.
   - Defining fungibility rules for a customer liability combination with pre-defined set of parameters.
   - Provision to enable a line as fungible line which facilitates enabling fungibility between signified lines for a liability during transactions as per defined rules.


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- Based on real-time transaction handling supported in OBELCM, updated values of fungibility transfers (in and out amounts) are fetched from OBELCM and displayed at facility level.

8. **OBO Related Enhancements - Vehicle Collateral**: The objective is to automate the CFPM(Credit Facilities Process Management) tasks within the OBO Module I.e. Completion of CFPM tasks without user intervention or navigation into the CFPM Module. This minimizes manual effort, eliminates process inefficiencies, and enhances Straight-Through Processing (STP) for retail lending origination.

## 3.2 Non- Functional Features

This topic explains the non-functional changes of this release.

There are no non-functional features for this release.

## 3.3 Integration

This topic explains the integration changes of this release.

There are no integration features for this release.

## 3.4 Depreacted

This topic explains the deprecated features of this release.

There are no deprecated features for this release.


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# 4
# Components of the Software

This topic provides the information on the components of the software.

- Documents Accompanying the Software
  This topic lists the documents that accompany the software.
- Software Components
  This topic lists the software components which are applicable in this release.

## 4.1 Documents Accompanying the Software

This topic lists the documents that accompany the software.

The various documents accompanying the software are as follows:

- Product Release Note
- User and Installation manuals

## 4.2 Software Components

This topic lists the software components which are applicable in this release.

**Software Components**

Software Components of Oracle Banking Credit Facilities Process Management that form part of this release are as follows:

- Service and API Components
  - Java Sources
  - UI Components (OJET)
  - Tables, Sequences, Statis Data
  - FOP Report Templates
  - Configuration files used for deployment
  - Conductor based process flows


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# 5
# Environment Details

This topic lists the technical compatibility details of this release.

**Table 5-1 Tech Stack – Oracle Banking Credit Facilities Process Management**

| Layer/Tier | Operating System | Technology Stack Software | Technology Stack Software Version Number |
|---|---|---|---|
| Oracle Banking Credit Facilities Process Management | 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) | JDK 17.0.18 |
| | Oracle Enterprise Linux Server 8.7 (x86 64 Bit) | Oracle RDBMS Enterprise Edition | Oracle Database 19c Enterprise Edition Release 19.29.0.0.0 |
| | Oracle Enterprise Linux Server 8.7 (x86 64 Bit) | Conductor | 3.15.0 |
| | Oracle Enterprise Linux Server 8.7 (x86 64 Bit) | Coherence | 14.1.2.0.0 |
| Messaging | | Apache Kafka | 2.13 - 3.91 |
| UI | | Oarcle JET | 18.1.0 |
| End User Machine(s) | | Mozilla Firefox | Mozilla Firefox Release (132+) |
| | | Apple Safari | Apple Safari(17+) |
| | | Google Chrome | Google Chrome Release(Version 131+) |
| | | Microsoft Edge | Microsoft Edge(131+) |

> **Note**
>
> Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability, and security.

> **Note**
>
> # Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 10 and Mac OS.


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**Note**

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**


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# Third-Party Software

This topic describes about the license information for third-party software.

For information on the third-party software, refer the **Oracle Banking Credit Facilities Process Management License Guide** of this release.


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