

Oracle® Banking Enterprise Limits and Collateral Management

Release Notes



Release 14.8.2.0.0

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The Oracle logo, consisting of the word "ORACLE" in white, uppercase, sans-serif font, centered within a solid red square.

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Preface

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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 14.8.2.0.0 is an upgraded version of 14.8.1.0.0, the first OBMA release migrated from 14.8.0.0.0.

1.2 Purpose

The purpose of this Release Note is to propagate the features of Oracle Banking Enterprise Limits and Collateral Management 14.8.2.0.0.

1.3 Audience

This guide is intended for the following audience.

- Customers

- Partners

1.4 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.

1.5 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, 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 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.

1.7 Abbreviations

Table 1-1 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

Table 1-1 (Cont.) Abbreviations

Abbreviation	Description
OBRH	Oracle Banking Routing HuB
PII	Personally Identifiable Information

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Release Highlights

The following are the release highlights of OBELCM 14.8.2.0.0 Release.

1. Functional Enhancements
2. Technical Enhancements

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Release Enhancements

This topic describes on the release enhancements.

The Following enhancements are released as part of OBELCM 14.8.2.0.0 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.

- [Changes across Domains](#)
- [Limits Domain Changes](#)
- [Collateral Domain Changes](#)

3.1.1 Changes across Domains

1. Transaction Processing – Block Amount Enhancements:

- Processing Utilization Above Block Amount
 - Utilization transactions against a block can now be processed even when the amount exceeds the block value.
 - Any excess utilization (exceeding the block value) is applied against the available amount at the respective entity levels.
- **Block Amount Restoration on Utilization Reversal:**
 - OBELCM now supports restoring the block amount when a utilization transaction on an entity is reversed.
 - A new flag controls whether the block amount is restored during reversal:
 - * By default, the flag is unchecked, maintaining current behavior (no restoration).
 - * When checked, the block amount is restored to the extent used.
 - Restoration is supported for Reverse and Event Reversal (E-reverse) actions.

2. Generic Notification Enhancements: Generic Notification Definition now supports the following new collateral-related list of operands.

- ChargeRegistrationDueDate
- ChargeRegistrationStatus
- PerfectionDate

- ChargeReleaseDate
- ChargeRegistrationAmount
- ValuationDate
- ValuationAmount
- Valuation-AgencyCode
- Valuation-Name
- Insurance-EndDate
- Insurance-Amount
- Insurance-PremiumAmount
- Insurance-CoverDate.
- Fungibility (for limits)

3. Rule-based Collateral Assignment:

- OBELCM now supports rule-based collateral linkage at the facility level.
 - A rule engine determines collateral allocation using collateral and facility details.
 - You can define multiple rules and conditions, which are evaluated to derive the final allocation percentage or value.
 - User-level overrides are supported to adjust the assigned collateral allocation at the facility.

3.1.2 Limits Domain Changes

1. **Fungibility of Limits:** OBELCM now supports sharing limits across multiple lines under a liability to improve risk management.
 - User can define fungibility rules across a customer's lines and enable a line as fungible to apply those rules.
 - Real-time transaction handling is supported: If a fungible line lacks sufficient balance, the system can automatically transfer facility amounts from other fungible lines based on configured rules, and automatically revert transfers during de-utilization which is system derived based on highest due balance.
 - New facility fields display line-level details of fungible transfers (In and Out amounts).

3.1.3 Collateral Domain Changes

1. **Collateral Warehouse Maintenance and Linking:**
 - Support for maintaining a master list of warehouses with all required details.
 - Ability to link individual collateral to one or more warehouses with precise allocation percentages; totals across linked warehouses must be equal to 100%.
 - Applies to the following collateral types: Agriculture, Commodity, Inventory, Machinery, Miscellaneous, Perishables, Precious Metals, and Vehicle.
2. **Changes to Vehicle Collateral:**
 - For newly procured vehicles, the following fields are made optional.
 - Registration Number, Registration Date, and Registration Authority.

- For used or existing vehicles, these fields remain mandatory when creating a Vehicle collateral record.
- 3. Charge Due Date Enhancement:**
- Provision to signify number of days at collateral category level which facilitates in deriving charge due date at collateral level.
 - Based on number of days defined at category level, charge registration due date is derived during collateral maintenance for charge status as proposed, which can be modified by user.
- 4. Nominal value changes:** Stocks, Funds, and Bonds collateral is now enhanced to support collateral value calculation when Nominal Value is selected.
- A new Nominal Amount field is available on collateral child screens for externally revalued securities.
 - If Nominal Value is selected in Security Maintenance:
 - Face Value is mandatory.
 - At collateral level, nominal Amount is mandatory, and Security No. of Units is disabled
 - If Nominal Value is not selected:
 - Nominal Amount is disabled, and Security Number of Units is enabled.
 - Collateral value calculation is supported in both configurations.

3.2 Technical Enhancements

This topic explains the technical enhancements of this release.

- 1. Personally Identifiable Information (PII) changes:** A new maintenance is introduced for PII Masking where we can capture screen, field level configuration for each PII field masking required or not and what type of masking. Based on this maintenance, if the user requesting the information is not PII enabled user, then the data will be returned with the set PII masking for each PII field.

3.3 Deprecated Features

This topic explains the deprecated features in this release.

No deprecated features for this release.

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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 14.8.2.0.0 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

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Environment Details

Tech Stack

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 17.0.18
	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)	Apache Kafka	2.13-3.9.1
		Apple Safari	Apple Safari (17+)
		Conductor	3.15.0
		Mozilla Firefox	Mozilla Firefox Release (132+)
		Microsoft Edge	Microsoft Edge (131+)
	Coherence	14.1.2.0.0	
	Google Chrome Release (Version 131+)	Google Chrome	Google Chrome Release (Version 131+)

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Third Party Software Details

For information on the third-party software used, refer Oracle Banking Enterprise Limits and Collateral Management 14.8.2.0.0 License Guide.

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