

Oracle® Banking Liquidity Management Cloud Service Release Notes



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Background

Oracle Banking Liquidity Management Cloud Service enables banks and financial institutions to provide a set of services to its corporate customers, which allows the corporate to optimize interest on their checking/current accounts (Increase credit Interest, decrease debit interest) and To pool funds from different accounts. This enables the corporate to manage the daily liquidity in their business in a consolidated fashion and derive maximum benefits at minimal cost. It encompasses Account Management, Balance Build, Cross Border Cash Management and Infrastructure management (Structure management). Its mission-critical, robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

Purpose

The purpose of this Release Notes is to highlight the various features in Oracle Banking Liquidity Management Cloud Service.

Audience

This guide is intended for the following audience:

- Customers
- Partners

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

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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.

Related Resources

For more information, refer to the following documents:

- Oracle Banking Liquidity Management Cloud Service User Manuals

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.

Acronyms and Abbreviations

Table 1 List of Acronyms and Abbreviations

Abbreviation	Description
NLS	Natural Language Support
DDA	Demand Deposit Accounts
LOV	List of Values

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Release Highlights

This topics provides the information on the release highlights added to the product in this release.

Oracle Banking Liquidity Management Cloud Service offers a comprehensive standalone solution for Liquidity Management.

Following are the various features of liquidity management supported as part of this release:

- Sweep
- Pool
- Structure Maintenance
- Simulation
- Interest Optimization
- Real Time Liquidity Structure
- Enquiry
- Dashboard
- Back Value Dated Transactions
- DDA Handoff
- Bulk File Upload
- Day Zero Configurations
- Liquidity Management Charges
- NLS Changes

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Release Enhancements

This topic provides information about the Release Enhancements for release.

This topic contains the following subtopics:

- [Functional Features](#)

This topic provides the information about the various functional features.

2.1 Functional Features

This topic provides the information about the various functional features.

Sweep

This feature provides the cash pooling service for the concentration of bank account balances belonging to a company or a group of companies. On an agreed, regular basis the balance of the sweep account is automatically swept to the concentration account. In the case of a negative balance, funds are automatically topped from the concentration account to the sweep account.

This feature is provided for automated movement of funds across global multiple third-party bank accounts across currencies, accounts, banks, and geographic regions. Multi Bank Cash Concentration is achieved through SWIFT using MT940\MT941, MT942, CAMT.052, and CAMT.053 These MT Messages parse and validated to derive necessary information as needed.

This is feature supports for following ways:

- Support for Single currency, Cross currency Loans
- Loan type supported based on duration -Short Term, Long Term and On Demand Loans
- Revolving, Non-Revolving Loans
- Fixed and Floating rate of Interest for Loans
- Customer Level Sub Limits & Overall Limits Tracking
- Interest Accrual for the Loans can be on a Daily or Monthly basis
- Liquidation of Loans
- Interest capitalization for cross currency loans, with FX rate of the day
- Loan Settlement can be Auto, Manual

Pool

This feature is supported when multiple currencies are involved in sweeping, the transaction costs of converting all currencies to a single currency every day would exceed the benefit. In such a scenario corporate opt for Notional pooling. Under a notional pooling arrangement, balances remain on participant accounts. However, the bank charges or credits interest on the net balance of the pooled accounts, as opposed to each account individually, therefore

mitigating the cost of overdrafts on participant accounts by offsetting credit balances on others.

Structure Maintenance

This feature allows Banks and Customers to create Sweep, Pool, and Hybrid structures by adding multiple accounts under the structure. This structure can be created by the bank user or by the customer through channels.

Simulation

This feature provided the facility for Banks and Customers to simulate the Sweep, Pool, and Hybrid structure by adding the multiple accounts under the simulation structure. The simulated structure can be converted into the actual structure for real time use.

Interest Optimization

This feature supports a large corporate having multiple subsidiaries operating in different geographies wants to manage their liquidity efficiently. They want to pool the funds across subsidiaries operating in different geographies. As pooling of funds for accounts in cross currencies and in different geographies might have certain restrictions, Future Bank Ltd offers them with their interest optimization functionality.

This feature provide facility for Banks and Customers to create the Interest Optimization Structure and Interest Optimization Simulation Structure.

Real Time Liquidity Structure

This feature provides the mechanism\tool which allows corporate to utilize the liquidity (positive balance) available in one account for operational purpose elsewhere on an intraday basis. Real Time Liquidity allows to utilize the corporate liquidity spread across a group of customer accounts.

Enquiry

Monitors

This feature helps the user to inquire the details and download the data in an excel format from the respective monitor screens.

- Exception Monitor
- Interest Accrual Monitor
- Interface Monitor
- MBCC Monitor
- Pending Authorization
- Pool Monitor
- Reallocation Monitor
- Reverse Sweep Monitor
- Structure Query
- Sweep Monitor

Batches

This feature helps the user to invoke the structure maintenance created for sweep and Pool in for following batch.

- Account Pair Sweep
- Manual Status Update
- Pool Batch
- Structure Sweep

Advices

This feature will help them in making better business decisions, monitoring transactions and managing their liquidity efficiently. To cater to these needs Oracle Banking Liquidity Management facilitates with Interest paid advice and Interest reallocation advice.

Dashboard

Banker Dashboard

Following dashboard widgets are provided which can be configured for a user role:

- Alerts
- Currency Wise Liability
- Top Five Customers Effective Balances
- Top Five Customers - Sweep Volume in Numbers
- Top Five Cross Border Sweeps
- Pending Task
- Exception List

RM Dashboard

Following dashboard widgets are provided which can be configured for a user role:

- Account Map
- Currency Balances - Past 30 days
- Scheduled Sweeps – Today

Back Value Dated Transactions

This feature support 'Back Value Dated'(BVT) transactions in the child accounts, for any back value dated transactions posted/ reversal affected system will rework the interest calculations and interest reallocations from that day (BVT date) taking into consideration

DDA Handoff

This feature is a standalone system with accounts and balances being mirrored from DDA\'. The actual accounts and balances are on DDA.

This feature supports two modes of balance update:

- Online
- Offline

Bulk File Upload

File upload facility has been provided for the following activities to support bulk processing:

- Account Setup File Upload

- Bank Setup File Upload
- Branch Setup File Upload
- Country Definition File Upload
- Currency Cutoff File Upload
- Currency Definition File Upload
- Customer Setup File Upload
- Interface Setup File Upload
- VD Balance File Upload
- Sweep Instruction File Upload

Day Zero Configurations

Following configuration screens are provided for setting up the day zero configurations required for Liquidity Management:

- Account Group
- Account Parameters
- Account Special Rate
- Application Parameters
- Bank Parameters
- Branch Parameters
- Country Parameters
- Currency Parameters
- Customer Parameters
- Frequency
- Interface Instruction
- MBCC Currency Cutoff
- Payment Instruction
- Sweep Instruction
- User Linkage

Following Third Party screens can also setup in Oracle Banking Liquidity Management maintenance:

- Third Party Account Parameters
- Third Party Bank Parameters
- Third Party Branch Parameters

Liquidity Management Charges

This feature is provided to enable the user quickly to get acquainted with the different types of charge supported for account usage in Oracle Banking Liquidity Management.

Liquidity Management supports the following charges:

- **Onetime Liquidity Management setup charges:** These are one-time flat charges configured whenever a customer is on-boarded for liquidity management..
- **Structure Setup Charge:** These are flat charges configured per account structure creation. Different charges can be setup based on the type of structure (Sweep, Pool, and Hybrid).
- **Maintenance Charge for Liquidity Management Usage:** These are flat periodic charges configured for liquidity management usage.
- **Structure Maintenance Charges by Structure:** These are flat periodic charges configured for account structure maintenance and are charged by structure. Different charges can be setup based on the type of structure (Sweep, Pool, and Hybrid).
- **Structure Maintenance Charges by Accounts:** These are periodic tier or slab-based charges configured for account structure maintenance and are charged by number of accounts in a structure. Different charges can be setup based on the type of structure (Sweep, Pool, and Hybrid).
- **Structure Execution Charges based on number of sweep executions:** These are periodic tier or slab-based charges configured based on number of sweep executions per structure. This is applicable only for sweep structures.
- **Tax on Charges:** These are taxes which are configured on charges.

NLS Changes

- Application has been enhanced with Natural Language Support for French, Arabic, Spanish, Portuguese, Chinese and Traditional Chinese.
- Application menus, screens, Alerts, LOVs, etc. would be displayed (translated) based on the language preferences provided by the User on the User Maintenance screen.

3

Components of the Software

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

Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note
- User manuals

Software Components

The following Oracle Banking Liquidity Management Cloud Service software components are included in this release:

- Service and API Components
- UI Components
- Database objects which include tables, sequences, seed data and views.

A

Environment Details

This topic describes about Tech Stack details of Oracle Banking Liquidity Management Cloud Service.

Browser Support

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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