Oracle® Banking Liquidity Management

Release Notes

Release 14.8.0.0.0
G28867-04
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Oracle Banking Liquidity Management Release Notes, Release 14.8.0.0.0

G28867-04

Contents

Preface

Background

Oracle Banking Liquidity Management 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.

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

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

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.

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 User Manuals
- Oracle Banking Liquidity Management License Guide

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Release Notes

This topic provides the information about the release notes added to the product for the current release.

This topic contains the following subtopics:

- Release Highlights
  This topic provides the information on the release highlights added to the product in this release.
- Release Enhancements
  This topic provides information about the Release Enhancements for release.
- New Services Introduced
  This topic provides the information about the new services introduced in this release.
- Deprecated Features
  This topic provides the information on the features deprecated from the product in this release.

1.1 Release Highlights

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

The scope of the current release for Oracle Banking Liquidity Management is to deliver the following :

Changes to Account Structure:

- Drain the pool (also known as sweep the pool).
- Credit first Sweeps.
- Downward sweeps.
- Pain001 Message Support.
- Option to select Rate type at structure level.
- Structure UX Revamp.
- Simulation UX Revamp.
- Rate server integration for Sweeps.
- Structure closure changes.
- Option to Enable/ Disable Back Value Dated sweeps and back value dated pool interest calculation at structure level.
- CAMT Message Related Changes.
- Option to specify booking accounts for interest credit.
- NLS Changes.
- New Services for IC services and Plato Services.

- Oracle Banking Accounts Integration.
- RBAC changes.
- Common entities length standardization.
- Audit Changes.
- Bug fixes.
- Minor technical changes, refer section Technical Changes.

1.2 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 added in this release.
- Non-Functional Changes
  This topic describes about the Non-Functional Changes.
- Technical Changes
  This topic provides the information about the technical changes added in this release.
- Platform Changes
  This topic describes about the Platform Changes.
- Integration
  This topics describes about the Integration features.
- Documentation Changes
  This topic provides the information about the various documentation changes added in this release.

1.2.1 Functional Features

This topic provides the information about the various functional features added in this release.

Changes to Account Structure

At the Application in structure creation screen the below new fields are introduced:

- **Drain the Pool:** Using Drain the pool feature user now has the option to maintain the balance in a pool at a specific amount. To achieve this, user can add the notional pool header as a child in a sweeps structure. System would perform sweeps to maintain the balance of the pool as per the sweeps instructions maintained. Along with the notional header, user has to nominate an account from the pool to which the actual debit or credit would be done. While creating the structure user can specify the type of sweeps instructions applicable for the pool like ZBA/ Target balance etc. Sweeps would be done from the nominated account of the pool to maintain the pool balance as per the sweeps instructions. For example: If the target constant is maintained as 10k, system would perform sweeps from the nominated account to maintain the pool balance at 10k.
  An option **Include Drain pool** has been provided for the user while creating **Hybrid** type of structures. If this is enabled, user can add the Notional header of an existing pool as a child account in the Hybrid structure.
- **Credit First Sweep:** With the credit first sweeps feature, system first performs all the upward movements from child to parent at each level irrespective of priority maintained at

each pair followed by the downward sweeps. Priority is considered only for downward movements from parent to child at each level.
An option **Credit first Sweep** is provided while user is creating a sweeps or Hybrid structure.

- **Downward Sweeps:** An option has been added for the user to specify the sweeps direction from **Parent to child**. User will now have the option to select the sweeps direction as **Child to parent**, **Parent to child** and **Both**.
- **Pain001 Message Support:** System has been enhanced to support **Pain001** messages for MBCC sweeps.

Structure UX Revamp

- The Liquidity Management Account Structure screens have been updated to enhance user experience and improve performance.
- The account structure's node design and colors have been improved for a better user experience.
- A pagination node has been added to the account structure to manage the high volume of accounts at the same level.
- You can now include account pair level instructions as part of the account hierarchy build process instead of a separate editing task.

Simulation UX Revamp

- The Liquidity Management Simulation Structure screens have been redesigned to enhance user experience and improve performance.
- The node design and colours in the simulation structure have been updated for better user experience.
- The pagination node in the simulation structure has been introduced to handle the large number of accounts at same level.
- Account pair level instructions can now be captured as a continued step in the account hierarchy building itself rather than a separate edit activity earlier.

Option to Select Rate Type at Structure Level

- The application now includes a feature that allows users to choose from various defined exchange 'Rate types' at the structure level. This selected rate can be used for currency conversions at the structure level for both pools and sweeps structures.

Rate Server Integration for Sweeps

- The application now includes a feature that allows users to choose rates at the structure level as outlined below:
  1. **Online**: Allowing online integration with an external rate system via OBRH for sweeps.
  2. **Offline**: Offline rate fetch from Oracle Banking Liquidity Management.

Structure Closure Changes

- During the closure of a pool structure:
  1. On structure closure authorization, system will immediately liquidate and allocate the interest to all the accounts in the structure.
  2. System will disable the ‘IC required’ flag from ‘Yes’ to ‘No’ for the Notional Header and will stop doing further interest accruals for the structure.

3. During the reopening of the structure, user should update the relevant account groups to the Notional header and system will resume interest accruals for the structure.

- During the closure of an Interest Optimization structure:
  1. On structure closure authorization, system will immediately liquidate and allocate the interest to all the accounts in the structure.
  2. System will disable the 'IC required' flag from 'Yes' to 'No' for all the accounts and will stop doing further interest accruals for the structure.
  3. When the user reopens the structure, the user needs to update the appropriate account groups for all accounts, and the system will start accruing interest for the structure again.
- When delinking an account from the structure, the user will have the choice to select the liquidation option during the delinking process as:
  1. **Yes**- system will immediately do the liquidation and reallocation to all the accounts.
  2. **No**- System will do the liquidation and reallocation as per the normal liquidation cycle.

> **Note:**
>
> The newly introduced **Reallocation on delinking** field applies to both Interest and Advantage Methods.

Option to Enable/ Disable Back Value Dated Sweep and Back Value Dated Pool

At the Application and Structure level the below new fields are introduced:

- **Adjust Sweep for Back Value Dated Transaction** field with below options are provided:
  - **Only on Back Value date**- System would check and perform sweeps for back value dated transactions only on the value date of the transaction.
  - **All days from Back value date**- System would check and perform sweeps for back value dated transaction on the value date of the transaction and also on the subsequent days if there is any impact on the balances for the subsequent days.
- **Re-compute Pool for Value Dated transaction** field toggle is available to recalculate the interest for BVT transaction.

CAMT Message Related Changes

- Application has been enhanced to support processing the following tags for incoming Camt052 and Camt053
  1. CLAV / CLBD (Closing Available/ Booked)
  2. OPAV/ OPBD (Opening Available/ Booked)
  3. ITAV/ ITBD (Interim Available/Booked)
  4. Entry tags- Transaction entries(Ntry), Total Debit(TtlDbtNtries), Total Credits(TtlCdtNtries), Total Net entry(TtlNetNtry)

Option to Specify Booking Accounts for Interest Credit

- Users can choose the account for crediting interest by indicating the booking account. From that point on, interest will be credited to the specified interest booking account rather than the calculated account. This applies to both pooled and individual account interest.

- The following new fields have been added in the ‘Create Account Parameters’ screen for Booking Account:
  - **Interest Booking Account**
  - **Booking Account Currency**
  - **Booking Account branch**

NLS Changes

- The application now includes improved Natural Language Support for French, Arabic, Spanish, Portuguese, Chinese, and Traditional Chinese.
- Application menus, screens, alerts, lists of values etc will be shown in the language chosen by the user on the User Maintenance screen.

1.2.2 Non-Functional Changes

This topic describes about the Non-Functional Changes.

Common Entities Length Changes

- As part of standardization Common Entities length has been increased, details of which are as follows.

S No	Entity	Old Length	New Length
1	Branch Code	VARCHAR2(3)	VARCHAR2(6)
2	User ID	VARCHAR2(12)	VARCHAR2(320)
3	Customer Name	VARCHAR2(35)	VARCHAR2(140)
4	Account Number	VARCHAR2(20)	VARCHAR2(34)
5	Account Description	VARCHAR2(105)	VARCHAR2(140)

Dashboard Changes

- Currency Selection dropdown is introduced for **Top Cross Border Sweeps** and **Top 5 Customer Balance by Currency**
- The widget name **Currency wise Liability** is renamed to **Currency wise Balance**.
- The Dashboard widgets data will now be updated through kafka events.

Coherence Adoption

- Oracle Banking Liquidity Management now supports Coherence. Coherence stores frequently accessed data as serialized key-value pairs for fast read, write, and query operations to achieve maximum application performance and stability.
- Oracle Banking Liquidity Management implemented remote caching solution for static/ dynamic data using Oracle Coherence.
- The use cases for coherence in domain services include replacing REST API calls to common core services with coherence wrapper methods, replacing Spring caches and new methods to cache processed data.
- For more information on the coherence adoption, refer to **Oracle Banking Microservices Platform Foundation Installation Guide**.

Audit Changes

- Audit Date/DateTime will be stored in UTC. Along with the UTC timestamp, the branch context of the user making the changes will also be displayed.

Archival and Purging

Archival and purging adopted in Oracle Banking Liquidity Management. For more information on archival and purging adoption, refer to **Oracle Banking Microservices Platform Foundation User Guide**.

1.2.3 Technical Changes

This topic provides the information about the technical changes added in this release.

Kafka Resilience Configuration

- As part of Kafka resilience and fault tolerance setup for an on-prem environment, configuration has been done to establish a new Kafka cluster with three brokers using latest kafka version. Resilience properties were configured at both the Kafka brokers and the producer/consumer services to automatically recreate Kafka topics with appropriate resilience settings, such as a replication factor of 3 and a minimum of 2 in-sync replicas.

SMS-RBAC Changes

- The RBAC check has been moved from service level to plato-api-gateway level which is the single entry-point of the application. With this implementation, interservice calls will also no longer need to perform RBAC checks. This will reduce performance overhead.

1.2.4 Platform Changes

This topic describes about the Platform Changes.

- cmc-report-services decommissioned on Innovation Line, as OBMA platform moved away from cmc-report-services (Oracle BIP Reports) and adopted plato-report-services (Apache FOP Reports).

UI Upgrade

- As part of this release, the ojet version is upgraded to v17.0.4.

UX-UI components standardization

Traditional ALTA theme replaced with Redwood Theme:

- The Oracle Redwood user experience has been implemented across all the screens in Oracle Banking Liquidity Management appshell to provide a consistent and more effective user experience to drive efficiency.
- This implementation has no effect on any functionality. Few more details listed below as Redwood comes into play:
  1. Inline styling in HTML has been deprecated.
  2. Custom classes for font-size, font-color, padding, margin, bg-color, heading, etc. on component level are deprecated, instead CSS utility classes are being used.
  3. Images are no longer used for icons.
  4. Libraries like lux, moment js, math js, jszip, timsort are deprecated.

Date Format Change:

- Multiple date formats have been replaced with single date format across all the screens in Oracle Banking Liquidity Management. The date format would be **DD-Month-YYYY**.

Database Upgrade

- As part of this release, the database version for Oracle Database 19c Enterprise Edition Release is upgraded to 19.26.0.0.0.

Oracle Java JDK

- Deployment of 14.7.6 binaries to be done on Java Runtime 17.0.12.

API Gateway Router

- Zuul replaced with spring-cloud-gateway, for more information refer to the **Oracle Banking API Security Guide**.

1.2.5 Integration

This topics describes about the Integration features.

DDA System

- Oracle Banking Liquidity Management is integrated with Oracle FLEXCUBE Universal Banking and Oracle Banking Accounts product as a DDA system for account related services.

1.2.6 Documentation Changes

This topic provides the information about the various documentation changes added in this release.

- New properties are added, for more detailed information refer to **Annexure** section in **Oracle Banking Liquidity Management Pre-Installation Guide** (new properties highlighted in bold).
- The details of **Error Codes and Messages** have been moved from the **Oracle Banking Liquidity Management User Guide** to the **Troubleshooting Guide**, for more detailed information refer to **TroubleShooting Guide**.

1.3 New Services Introduced

This topic provides the information about the new services introduced in this release.

- The following are the newly added **IC services** in this release.
  - **oblm-ic-interest-extrp-service**
  - **oblm-ic-intraday-services**
  - **obvam-ic-interest-extrp-service**
  - **obvam-ic-intraday-services**
- The following are the newly added **Plato services** in this release.
  - **plato-archival-services**
  - **plato-fast-data-transfer-service**

Note:

- For more information on the newly added IC services, refer to **Interest and Charges User Guide**.
- For more information on the newly added Plato services, refer to **Oracle Banking Microservices Platform Foundation Installation Guide**.

1.4 Deprecated Features

This topic provides the information on the features deprecated from the product in this release.

- From this release onwards, **oblm-ic-interest-maintqueue-services** and **obvam-ic-interest-maintqueue-services** are deprecated.
- The old Structure Maintenance with drag and drop feature has been replaced with New Structure UX with staggered building and structure loading.
- The structure simulation and creation screen has been replaced with the New Structure UX with staggered build and structure loading.

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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 and Installer Kit
- User and Installation manuals

Software Components

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

- Service and API Components
  - Java Sources
  - UI Components (OJET)
- Database objects which include tables, sequences, seed data and views.
- Installation utilities
  - UI and Script based installation for Application Server and Database Server
  - Installation documents for
    - Application Deployment
    - Database setup
    - Reports setup

A
Environment Details

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

Tech Stack – Oracle Banking Liquidity Management

Table A-1 Tech Stack – Oracle Banking Liquidity Management

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Liquidity Management	Single Instance Standalone	Application Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0 + Patch **37439198
				Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 17.0.12+
				Oracle Coherence	14.1.2.0.0
				Conductor	3.15.0
		Database Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle Database 19c Enterprise Edition Release 19.26.0.0.0	19.26.0.0.0
		Message Broker	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Kafka	2.13-3.8.0
		End User Machine(s)		Apple Safari	Apple Safari(17+)
				Google Chrome	Google Chrome Release (Version 131+)
				Microsoft Edge	Microsoft Edge(131+)
				Mozilla Firefox	Mozilla Firefox(132+)

- ****37439198** - WLS PATCH SET UPDATE to 14.1.2.0.0+

> **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 11 and Mac OS.

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**.

Table A-2 UI Stack

Software Type	Recommended Software	Version Number
UI	Oracle JET	v17.0.4

B
Third-Party Software

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

For information on the third-party software, refer to the **Oracle Banking Liquidity Management License Guide**

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