

# Oracle® Banking Origination

## Release Notes



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ORACLE®

Oracle Banking Origination Release Notes, Release 14.8.1.0.0

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# Preface

This topic contains the following sub-topics:

## Background

Oracle Financial Services Software Limited has developed Oracle® Banking Origination to offer seamless flexibility to financial institutions for easy adaptability to market needs and to enable banks to streamline their operations using Task based workflows and improve their overall operational efficiency while onboarding various Banking products across Savings Accounts, Current Accounts, Term Deposit Accounts, Credit Card Accounts and Loan Accounts.

Oracle® Banking Origination is the middle office banking solution with a comprehensive coverage of Retail Banking origination processes. It enables Banks to deliver improved user experience for various Bank personas handling defined functions in the lifecycle of the various product originations.

## Purpose

The purpose of this Release Notes is to propagate the enhancements in the current release of the Oracle® Banking Origination.

## 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 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.

## 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 Origination User Guides
- Oracle Banking Origination License Guide

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	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 user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

## Acronyms and Abbreviations

**Table 1** Acronyms and Abbreviations

Abbreviation	Description
APR	Annual Percentage Rate
APY	Annual Percentage Yield
BNPL	Buy Now Pay Later
CCA	Composite Component Architecture
CASA	Current Account / Savings Account
CAOD	Current Account with Overdraft
CFPM	Credit Facilities Process Management
DS	Data Segment

**Table 1 (Cont.) Acronyms and Abbreviations**

Abbreviation	Description
<b>EPI</b>	Equated Periodic Instalment
<b>FIDM</b>	Financial Institution Data Match
<b>FOP</b>	Formatting Objects Processor
<b>GL</b>	General Ledger
<b>IOI</b>	Interest Only Instalment
<b>IPA</b>	In-Principle Approval
<b>IRA</b>	Individual Retirement Account
<b>LMI</b>	Lenders Mortgage Insurance
<b>LTV</b>	Loan to Value Ratio
<b>NLP</b>	Natural Language Processing
<b>OBA</b>	Oracle Banking Accounts
<b>OBRLS</b>	Oracle Banking Retail Lending Servicing
<b>OBRH</b>	Oracle Banking Retail Hub
<b>OCR</b>	Optical Character Recognition
<b>OD</b>	Overdraft
<b>OFAC</b>	Office of Foreign Assets Control
<b>SLA</b>	Service Level Agreement
<b>SMB</b>	Small and Medium Business
<b>UI</b>	User Interface
<b>UDE</b>	User-Defined Elements

# 1

## Release Highlights

This topic lists the highlights of release enhancements.

The rationale for the product release of Oracle Banking Origination Release 14.8.1.0.0 is to improve the origination features of current products such as Savings Accounts, Current Accounts, Term Deposits, Loans, and Credit Cards and help improve the competitiveness of our product in the market.

This release includes features along with updates for issues that users reported in previous versions and technical qualifications to meet the approved Tech Stack.

### 1. Application enhancements

- Workflow simplification - reduced stages
- Advanced address search for Solicitor details
- Capturing Household relationship details during onboarding
- E-sign consent for minors

### 2. Dashboard and Widget Enhancements

- Redesign the Application Search and My Applications widget
- Redesign Conversion Analysis widget
- Redesign Applications Nearing Expiration widget
- Redesign Loan Offer Nearing Expiration widget
- Redesign Loan Offer Status widget
- Redesign SLA Status Summary widget
- Redesign Stage-Wise Details widget
- Redesign Account Opening Trends widget

### 3. Product Recommendation, Loan Simulation, and Application Tracker Enhancements

- Contextual navigation, status refresh and actions UI enhancements
- Auto Expiry for Loan Simulation, Quick Assessment and Product Recommendation IDs
- Upfront eligibility checks during product simulation

### 4. Loan Application Improvements

- Credit Appraisal Memorandum (CAM) for retail loans and overdrafts
- Loan Against Deposit (LAD) enhancements
- Dynamic Interest Payout options
- Automatic Floating Rate Code fetching
- Ensuring current interest rate alignment on Offer Issue during loan origination
- Flexible and Accurate Loan Term update for inflight application
- Accurate transmission of capitalized fees to Oracle FLEXCUBE Universal Banking

- Expanded repayment options for billing loan accounts
  - Loan origination using existing collateral
  - Interest and Principal Installment Schedule support
  - Floor and Ceiling Rates
  - Account Identification for Fees Collection
  - Solicitor, Conditions & Covenants for SMB Loans
  - Defaulting Product Preferences from Host
- 5. Secured Loan Application**  
Origination of Secured Vehicle Loan
- 6. AI - Driven enhancements**
- LLM-Powered Suggested Answers
  - AI-Generated Business Product Brochure
  - AI-Enabled Application Tracker
  - Smart Query Assistant

## **Features for US Region**

- 1. IRA Application Enhancements**
- Business Product Configuration of IRA Products
  - Origination of IRA Accounts (Savings and Certificate of Deposits)
  - Origination of IRA Money Market Savings Account
  - View Application Document for IRA Accounts
- 2. Certificate of Deposits Application Enhancements**  
Zero Balance Certificate of Deposits
- 3. Money Market Savings Account Application Enhancements**  
Origination of Money Market Savings Account
- 4. Regionalization Enhancements**
- Currency and amount format standardization
  - Date format standardization and regionalization
  - Flexible ZIP Code entry for US addresses
  - Enhanced validation rules by TIN type and support for multiple TIN types in system
  - Conditional Country of Residence field
- 5. Advices Improvements**
- Removal of place in all advice as part of signature panel for US region
- 6. Application Enhancements**
- Insta Checking and Savings process for US Region
  - Alignment of advanced search with Oracle Banking Party
  - Workflow simplification – reduced stages



# 2

## Release Enhancements

This topic describes on the release enhancements.

The following are enhancements developed in this release:

### Functional Features

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

#### 1. **Workflow Simplification- Reduced Stages**

The approval stage has been removed from certain origination processes, such as Insta Savings account, Insta Current account, and Term Deposits to simplify the onboarding process.

#### 2. **Advanced Address Search for Solicitor Details**

Advanced address search enabled in Solicitor Details for consistent entry and usability.

#### 3. **Capturing Household relationship details during onboarding**

Ability to capture the optional household or applicant relationship details with propagation of this information across all related records. This ensures smooth integration with Oracle Banking Party's bidirectional view.

#### 4. **E-sign consent for Minors**

For minor applicants, the guardian or custodian must be assigned as the signatory and the recipient of all associated documents.

#### 5. **Redesign the Application Search and My Applications Widget**

- Visual and UX enhancements applied to both widgets, offering a standardized Oracle Redwood style.
- The system now shows product counts as plain text, zero values are shown explicitly while no products are available. Additionally, all product logos have been removed from the widget.
- Application priorities and aging are now represented visually with pie and bar charts, providing a clear overview of the distribution of applications across different priority levels and the duration they have been in the system.

#### 6. **Redesign Conversion Analysis Widget**

- Filters have been moved to the side panel drawer for easier access, and the system displays the selected options as chips.
- The "Product" filter now defaults to "All Products", and the user/team filter has been streamlined.
- The pie chart and color scheme have been updated to the Oracle Redwood style.

#### 7. **Redesign Applications Nearing Expiration widget**

- Filters selection is now moved to side panel drawer and all chips display the selected filter parameter.
- Applications are grouped into expiry buckets, such as 5, 10, and 21 days, showing counts and total values.

- Drill-down functionality is available for each expiry bucket.
- 8. Redesign Loan Offer Nearing Expiration widget**
    - Filters selection is now moved to side panel drawer and all chips display the selected filter parameter.
    - Buckets display the count and value of expiring loan offers, with quick access to drill-down lists.
  - 9. Redesign Loan Offer Status Widget**
    - Updated filters, with all settings are now in a side panel, with selected options displayed as chips.
    - Status breakdown and drill-down functionality remain unchanged.
  - 10. Redesign SLA Status Summary Widget**
    - Filters are now displayed in a side panel and selected options are displayed as chips.
    - Main pie chart logic and drill-down for SLA breach, near-breach, and compliant statuses preserved.
  - 11. Redesign Stage Wise Details Widget**
    - Visualization of all product types has been expanded (not just loans) with enhanced filtering by product and sub-product.
    - Drill-downs and groupings aligned with Redwood guidelines.
  - 12. Redesign Account Opening Trends widget**
    - Enhanced filters for currency, user/team, branch, and period.
    - Summary of opened accounts are visualized by product, with graphical views and real-time updates.
  - 13. Contextual Navigation, Status Refresh and Actions UI enhancements**
    - Contextual navigation links have been added to the Application Tracker for easy access to Simulation and Recommendation.
    - Updated the “Actions” drop-down menu with options displayed based on user permissions.
    - Introduced a refresh button to provide real-time updates for in-progress applications.
  - 14. Auto Expiry for Loan Simulation, Quick Assessment and Product Recommendation IDs**

Introduces expiration of inactive Loan Simulation, Quick Assessment, and Product Recommendation IDs after a configurable number of days, their status is marked as "Expired," and they are accessible in view-only mode post expiry.
  - 15. Upfront Eligibility Checks during Product Simulation**

Eligibility is now validated during simulation, reducing inconsistencies in downstream origination processes.
  - 16. Credit Appraisal Memorandum (CAM) for Retail Loans and Overdrafts**

Credit Appraisal Memorandum can be generated or updated at key stages for retail loans, consolidating credit information and commentary. This feature is available only for Individual customer applications.
  - 17. Loan Against Deposit (LAD) Enhancements**

The workflow has been simplified by removing the Account Parameter Setup and Supervisor Approval stages. Loan Against Deposit is now available as a dedicated process for SMB.

- 18. Dynamic Interest Payout Options**  
Ability to select the payout frequency for Oracle Banking Account-hosted term deposits. If this option is disabled, the system uses the host configuration by default.
- 19. Automatic Floating Rate Code Fetching**  
The system automatically fetches floating rate codes from Oracle FLEXCUBE Universal Banking based on currency and other parameters during business product configuration.
- 20. Loan Origination: Ensuring Current Interest Rate Alignment on Offer Issue**  
The latest interest rates are now automatically fetched and applied at the offer-issue stage to ensure accuracy.
- 21. Flexible and Accurate Loan Term update for Inflight Application**  
Users can now modify the loan tenure during the Manual Credit Assessment and Post-Offer Amendment stages. The Stage Grid and other dependent segments update dynamically. This enhancement ensures the revised term is accurately reflected in the loan account details, including Repayment Details, without causing validation errors.
- 22. Accurate transmission of capitalized fees to Oracle FLEXCUBE Universal Banking**  
Capitalized fees are included in the payload for new FCUBS-hosted loans.
- 23. Expanded Repayment Options for Billing Loan Accounts**  
Oracle Banking Retail Lending Servicing billing loans supports weekly, bi-weekly, and quarterly schedules, in addition to the monthly option.
- 24. Loan Origination using Existing Collateral**  
The system supports secured loan origination using existing collateral. Existing collateral details for the customer are fetched from the collateral product processor. If sufficient unutilized collateral balance is available, same can be used for a new loan for the customer(s). This functionality is currently supported for Oracle Banking Retail Lending Servicing as the host.
- 25. Interest and Principal Installment Schedule support**  
The system supports Interest and Principal Installment schedules for Oracle Banking Retail Lending Servicing as the host. In an Interest and Principal Installment schedule, each instalment includes a fixed principal amount plus the interest for that period, resulting in varying instalment amounts.
- 26. Floor and Ceiling Rates**  
System supports Floor and Ceiling interest rate validation for Oracle Banking Retail Lending Servicing hosted products.
- 27. Account Identification for Fees collection**  
For split-disbursement loans, a single account must be nominated to collect disbursement fees and included in the host payload.
- 28. Solicitor, Conditions & Covenants for SMB Loans**  
Capture of solicitor details, conditions & covenants is now enabled for SMB loans, similar to retail loans.
- 29. Default Product Preferences from Host**  
Product preferences such as branches, rules, terms, and parameters are now automatically fetched from Oracle Banking Retail Lending Servicing.
- 30. Origination of Secured Vehicle Loan**  
Introduced an end-to-end workflow for Oracle Banking Retail Lending Servicing vehicle loan origination.
- 31. LLM-Powered Suggested Answers for Qualitative Scorecard**  
The Large Language Model (LLM) integration enables automated, data-driven qualitative scoring within product workflows by analyzing applicant documents such as payslips, bank statements, and ID documents to generate contextual suggested answers for Qualitative Scorecard questions. These suggestions are displayed in a new "Suggested Answers"

column within the scorecard interface and stored in Oracle Banking Origination. The feature can be enabled through Allowed AI Features in Origination Preferences.

**32. AI Generated Business Product Brochure**

The system now uses a Large Language Model to automatically fetch Business Product Attributes, such as features, eligibility, and fees & charges, based on details entered in previous data segments. Retrieved attributes are editable, and an AI-generated Product Brochure is automatically created and available for download within Business Product Attributes. The feature can be enabled through Allowed AI Features in Origination Preferences.

**33. AI-enabled Application Tracker**

The Application Tracker now displays AI-generated insights on key aspects such as risk, completeness, timeliness, and approval probability. The content are generated by Large Language Model using current application information, with color-coded badges and clickable summaries for each insight.

**34. Smart Query Assistant**

The Gen AI-powered Chatbot allows users to ask questions in natural language and receive contextual answers based on live application details. It provides instant, application-aware assistance, with responses powered by Large Language Models that reference current application details.

## Features for US Region

This topic lists all the features that are developed for US Region.

Below features are developed for US region:

**1. Insta Checking and Savings Process for US region**

- Streamlined Insta Checking and Savings origination with predefined standardized stages, such as Application Entry, Debit Assessment, Manual Assessment, Handoff Retry, and Account Funding.
- Data segments, validations, documents, and checklist steps are aligned with US region.
- Funding stage supports Finicity, external, and internal account funding methods.

**2. Alignment of Advanced Search with Oracle Banking Party**

- Advanced Search now follows Oracle Banking Party logic for the US region.
- Supports search by Unique ID or TIN.
- National ID is no longer supported in advanced search.

**3. Workflow Simplification - Reduced Stages**

Removed the approval step from specific US region process flows, including Checking, Savings, Certificate of Deposit, and Individual Retirement Accounts.

**4. Origination of Money Market Savings Account**

- Money Market Savings Account origination now supported for existing customers using Oracle Banking Accounts as the product processor.
- Supports single-credit funding and Money Market Savings Account disclosures.

**5. Zero Balance Certificate of Deposits**

Certificate of Deposit can be opened with a zero balance using the “Fund Later” option, and all required application documents and welcome letters are generated automatically.

**6. Removal of Place in all Advices as part of Signature Panel for US region**

'Place' field is removed from signature blocks in the US region, DocuSign integration updated. No changes for other regions.

- 7. Business Product Configuration of IRA products**  
Enhanced configuration for IRA Savings and IRA Certificates of Deposit to comply with US requirements.
- 8. Origination of IRA Accounts (Savings and Certificate of Deposits)**  
Supports origination for Traditional, Roth, and Simplified Employee Pension IRAs (using Oracle Banking Account as the product processor), including Simplified Employee Pension plan employer validation and disclosure generation.
- 9. Origination of IRA Money Market Savings Account**  
The origination of IRA plan types - including Traditional, Roth, and Simplified Employee Pension has been introduced using Oracle Banking Accounts as the product processor. This functionality includes eligibility checks, single-funding validation, and disclosure generation.
- 10. View Application Document for IRA accounts**  
Enhanced application document to view for IRA Savings and IRA CDs in the US region.
- 11. Currency and Amount Format Standardization**  
All amount fields are formatted according to the user's locale, with the currency code always displayed as a prefix. Field alignment is managed by a shared UI component.
- 12. Date Format Standardization and Regionalization**  
All dates and times are now formatted according to locale. In the US, they appear as "Month DD, YYYY," and this format is consistently applied across the Oracle Banking Origination UI.
- 13. Flexible ZIP Code Entry for US Addresses**  
US ZIP Codes support the extended and alphanumeric formats; however, special characters ("-", "&") remain disallowed.
- 14. Enhanced Validation Rules by TIN Type and Multiple TIN Types support in System**  
System supports and strictly validates multiple TIN types (SSN, ITIN, ATIN, EIN).
- 15. Conditional Country of Residence Field**  
Country of Residence field is now optional for users in the US region.

## Platform and Non-Functional Changes

This topic explains the platform and non-functional change of this release.

No platform and Non-functional changes for this release.

## Integration

This topic explains the integration changes of this release.

No integration changes for this release.

## Deprecated Features

This topic explains the deprecated features of this release.

No deprecated features for this release.

# 3

## Components of the Software

This topic explains the change in software components.

### 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
- Installer Kit
- Installation manuals
- User manuals

### Software Components

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

Software Components of Oracle Banking Origination that forms part of this release are as follows:

- Service and API Components
- UI Components
- Database objects which include tables, sequences and seed data
- Configuration files used for deployment

# 4

## Environment Details

This topic lists the technical compatibility details of this release.

### Tech Stack – Oracle Banking Origination

**Table 4-1 Tech Stack – Oracle Banking Origination**

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Origination	Single Instance Standalone	Application Server	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 17.0.12
				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
		Message Broker	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Kafka Apache ZooKeeper (Embedded with Kafka)	2.13-3.9.1 -

#### Note

- Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability, and security.
- # 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.
- 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 4-2 UI Stack**

Software Type	Recommended Software	Version Number
UI	Oracle JET	v17.0.4
Build Tool	Gradle	8.10.2

# 5

## 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 Origination License Guide** of this release.