Oracle® Banking Origination

Release Notes

Release 14.9.0.0.0

G60347-02

August 2026

Oracle Banking Origination Release Notes, Release 14.9.0.0.0

G60347-02

Contents

Preface

This topic contains the following sub-topics:

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

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 Cards 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 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 make sure 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.

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 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.

Related Resources

For more information, refer to the following documents:

- Oracle Banking Origination User Guides
- Oracle Banking Origination License Guide

Acronyms and Abbreviations

Table 1 Acronyms and Abbreviations

Abbreviation	Description
AER	Annual Equivalent Rate
APR	Annual Percentage Rate
APY	Annual Percentage Yield
ATIN	Adoption Taxpayer Identification Number
BNPL	Buy Now Pay Later
CAOD	Current Account with Overdraft
CASA	Current Account and Savings Account
CCA	Composite Component Architecture
CFPM	Credit Facilities Process Management
DS	Data Segment
ECOA	Equal Credit Opportunity Act
EIN	Employer Identification Number
EMV	Estimated Market Value
EPI	Equated Periodic Instalment
FIDM	Financial Institution Data Match
FOP	Formatting Objects Processor
GL	General Ledger
IOI	Interest Only Instalment
IPA	In-Principle Approval
IRA	Individual Retirement Account
ITIN	Individual Taxpayer Identification Number
LMI	Lenders Mortgage Insurance
LTV	Loan-to-Value Ratio
MMSA	Money Market Savings Account
NLP	Natural Language Processing
OBA	Oracle Banking Accounts
OBRH	Oracle Banking Retail Hub
OBRLS	Oracle Banking Retail Lending Servicing
OCR	Optical Character Recognition
OD	Overdraft
OFAC	Office of Foreign Assets Control
SLA	Service Level Agreement
SMB	Small and Medium Business
SSN	Social Security Number
TIN	Taxpayer Identification Number
TISA	Truth in Savings Act
UDE	User-Defined Elements
UI	User Interface

1 Release Highlights

This topic lists the highlights of release enhancements.

The rationale for the product release of Oracle Banking Origination Release 14.9.0.0.0 is to enhance 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. **Pricing Enhancements**
   AER/APY/APR Display Configuration provides a centralized configuration to control the visibility of AER/APY (liabilities) and APR (loans), replacing the region-specific configuration.
7. **Disclosures and Agreements**
   - **Pre-contractual Disclosures for Overdrafts and Loans** capability to generate and dispatch of required disclosures at the early stage of CASA overdraft and loans originations.
   - **Overdraft and Loan Agreements** now use market-specific templates generated at offer issuance, with built-in enforcement of cooling-off periods.
8. **Onboarding and Verification**
   - **Minor Onboarding Controls**: Age verification, guardian or joint-holder enforcement, and mode-of-operation rules are now controlled through Origination Preferences.
   - **Verification Framework** enables definition of verification types, policies, and rule-based validations, supports verification segments to plug at any stages, and provides for manual and external verification with a complete audit trail.
   - **Digital Banking Enablement for New Customers**: A streamlined one-click opt-in in Origination enables digital channel onboarding through host event integration.
9. **Address, Documents, and Privacy**
   - **Address Standardization** has been enhanced to support structured, hybrid, and unstructured formats.
   - **Inbound Documents** supports category and policy-based configuration with event or stage rules, displays only relevant documents, is accessible through Global Actions.
   - **PII Masking**: Automatically masks sensitive identifiers from individual and business ID documents when they are captured or uploaded.
10. **Collateral and Vehicle Lending**
    - **Estimated Market Value for Existing Collateral** enables to capture EMV for reused collateral, automatically recalculates collateral linkages, and includes the value in LVR or assessment calculations.
    - **Configurable Parameters for Collateral** introduced the "Enable Fetch Vehicle Details" option and default setting for valuation mode, charge type, and seniority.
    - **Vehicle Collateral Capture Enhancements** focus on the vehicle fields with automated (third-party) or manual valuation, along with preference-driven UI and tracking.

- **Single-Stage Vehicle Loan**: The INSTAVEHICLELOAN process now supports a streamlined end-to-end flow with upfront automated valuation and accelerated account creation.

11. **Stress and Affordability Test (Loans)** enables users to generate Account, Stress, and Affordability repayment schedules using loan, stage and interest details from existing segments. All schedules are stored for underwriting and compliance purposes, with margin exclusivity enforced, and both Stress and Affordability schedules are required before proceeding.

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
7. **Regulatory and Disclosures**
   - **Adverse Action Notice**: Bureau rejection codes are now mapped to maintained reason codes, and notices are populated with the corresponding descriptions.
   - **Regulation Z Identification**: Identifies covered accounts to ensure proper disclosures and validation of APR and applicable fees.
   - **TISA Disclosures**: Capability to generate and display TISA disclosures during the Application Documents stage for Savings, IRA Savings, MMSA, and IRA MMSA accounts.
   - **E-Sign Agreement (Consent-Based)**: The e-sign agreement is generated and dispatched in the Application Documents stage only when the consent is enabled.
8. **Applicant and Eligibility Controls**

- **Minor Onboarding**: The onboarding process for minors now allows emancipated minors to open accounts independently, whereas non-emancipated minors require a custodian, guardian, or joint holder.
- **ECOA Multi-Applicant Validations**: System now enforces marital status and gender validation rules for every applicant in multi-applicant cases.
- **Service Member Active-Duty Records** must now be captured with unique identifiers, which are available for selection and are sent to the host for active-duty benefits processing.

9. **Repayment and Offer Advice**
   - **Holiday Treatment for Repayment Schedules**: Due dates are automatically adjusted based on the host holiday calendar and product configuration.
   - **Rescission Clause in Loan Offer Advice**: Introduced configurable options for clause type, period, and trigger at the product and segment levels.
10. **Fees, Insurance, and Event Mapping**
    - **Event Linking to Fees**: Each fee or charge now displays its associated mapped event in the host product configuration.
    - **Fee-to-Event Mapping**: Ensures fees apply at the appropriate stage, with capitalization limited to the Disbursement event.
    - **Insurance Configuration**: Treats insurance as a configurable component with codes, descriptions, or events retrieved from Oracle Banking Retail Lending Servicing.
    - **Insurance Collection**: Enables collection of insurance amounts at mapped lifecycle events and supports multiple insurance components.
11. **Products and Operations**
    Loan Against Deposit: Enables loan against a single deposit account from Oracle Banking Accounts with interest rates sourced from Oracle Banking Retail Lending Servicing.
12. **Tax and Identification**
    - **Tax Panel Date Validations**: The system enforces date range checks, requires Certification only when the TIN status is set to Certified, and the W-8 End Date is allowed only if Start Date is specified.
    - **TIN-Based Search in Application Tracker**: Search the TIN using SSN, EIN, ITIN, or ATIN (with or without hyphens), and displays TIN in the search results only for US users.

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.
- Features for US Region
  This topic lists all the features that are developed only for US Region.
- Platform and Non-Functional Changes
  This topic explains the platform and non-functional change of this release.
- Integration
  This topic explains the integration changes of this release.
- Deprecated Features
  This topic explains the deprecated features of this release.

2.1 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 drilldown 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 realtime 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 PostOffer 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. **Pricing Enhancements**
    a. **AER/APY/APR Display Configuration**
       Introduces the centralize display settings in Origination Preferences to show or hide AER/APY for liability accounts and APR for loans, by replacing the region-specific configuration.
32. **Disclosures and Agreements**
    a. **Pre-contractual Disclosures for Overdrafts and Loans**
       The system now generates and dispatches pre-contractual disclosure documents during overdraft and loan origination, so borrowers receive the required information at an early stage of the process.
    b. **Overdraft and Loan Agreements**
       Introduces the market-specific agreement templates that are generated and sent to borrowers when an overdraft or loan offer is issued. These templates also support cooling-off periods within the disclosures.
33. **Onboarding and Verification**
    a. **Minor Onboarding Controls**
       A new age-check rule is introduced in Origination Preferences. For minor applicants, the system now requires a guardian/custodian or a joint holder to open an account. The system also validates the mode of operation (such as single or joint) based on the account-holder relationship rules configured in Origination Preferences.
    b. **Verification Framework**
       Supports definition of verification types, policies, and rule-based checks, and apply them at any stage of the onboarding process. This supports both manual and external verification, provides a complete audit trail for compliance, and ensures appropriate checks for individual and SMB onboarding through a configurable and easy-to-use interface.
    c. **Digital Banking Enablement for New Customers**
       The Origination flow now includes an option to automatically enroll retail and Small and Medium Business customers in the digital banking channel. Once selected, the system sends the enrollment request to the host, which publishes onboarding events to initiate the digital banking onboarding process for each applicant.
34. **Address, Documents, and Privacy**
    a. **Address Standardization**
       The system now supports structured, hybrid, and unstructured address formats in line with Common Core and Oracle Banking Party standards. It provides a unique, consistent experience for capturing and maintaining addresses, ensures synchronization across domains, and enforces single active address per address type.
    b. **Inbound Documents**
       A new flexible, policy-driven framework is introduced to manage inbound documents across the origination workflow.
       - Document Category
         Related documents can be grouped and simple rules can be defined (for example, require any 2 out of 5 documents)

- Document Policy
  Document requirements can be configured based on customer type, applicant role, and other conditions, ensuring that only relevant documents are requested.
- Event and Stage-Driven Configuration
  Documents can be marked as mandatory or optional according to the workflow stage and the corresponding lifecycle event.
- Improved User Experience
  Only the relevant required documents are displayed during processing, based on configured rules (such as application type and workflow stage), reducing manual effort.
- Inbound Documents in Global Actions
  Applicant documents have been moved from the Applicant Data Segment to the Global Actions quick link, making them easier to access across all stages of processing.

c. **PII Masking**
Sensitive identifiers in identification documents are now automatically masked to protect customer privacy and comply with regulatory requirements for both individual and Small and Medium Business customers.

35. **Collateral and Vehicle Lending**

a. **Estimated Market Value for Existing Collateral**
The system now allows to capture the Estimated Market Value while linking the existing collateral to a new application and automatically updates the available linkage amount to reflect any appreciation. This value is included in the loan-to-value ratio and credit assessment calculations.

b. **Configurable Parameters for Collateral**

- A new “Enable Fetch Vehicle Detail” option is added in Origination Preferences to allow automatic retrieval and valuation of vehicle attributes through external interfaces.
- A new Collateral Parameters section allows users to set default values for collateral type, valuation mode (Manual, External Interface, or Not Applicable), charge type, and seniority, ensuring consistent defaults and handling across applications.

c. **Vehicle Collateral Capture Enhancements**
Streamlines the capture of vehicle details with dedicated fields and offers optional integration with third-party valuation services for automated valuation, while still supporting manual valuation. This improvement accelerates vehicle collateral onboarding and ensures compliance with business rules and configured preferences.

d. **Single-Stage Vehicle Loan**
Introduced a single-stage vehicle loan process (INSTAVECHICLELOAN) that reduces manual effort, speeds up turnaround time, and improves onboarding efficiency. Supports integration with external vehicle valuation providers for automated upfront valuations and automates collateral onboarding and validations, shortening the time to account opening.

36. **Stress and Affordability Test (Loans)**
Introduced a new data segment to perform stress and affordability assessments, reusing read-only loan, stage, and interest details from existing segments. It supports three repayment schedules that are

- **Account Interest**: Displays the current effective rate and instalment details.

- **Stress Test**: Applies a configurable read-only Stress Margin (from Business Product - Preferences) to simulate higher interest rates.
- **Affordability Test**: Uses a user-defined Affordability Margin to simulate affordability repayment schedules.

Stress and Affordability margins are mutually exclusive per section. All generated schedules are stored for underwriting and regulatory purposes, and both Stress and Affordability schedules are required before proceeding.

2.2 Features for US Region

This topic lists all the features that are developed only 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**
    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.
16. **Regulatory and Disclosures**
    a. **Adverse Action Notice**
       Bureau-returned rejection codes are now automatically mapped to descriptions through Reason Code maintenance, and the mapped descriptions are stored and displayed in Adverse Action Notices.
    b. **Regulation Z account Identification**
       The system now flags the accounts under Regulation Z and automatically enables the required disclosures, APR calculations, and fee validations.
    c. **TISA Disclosures**
       Generates and displays TISA disclosures during the Application Documents stage for Savings, IRA Savings, MMSA, and IRA MMSA accounts.
    d. The E-Sign Agreement appears in Document Generation only if consent is set to "Yes" in the Terms and Conditions. in Application Documents continues as usual.
17. **Applicant and Eligibility Controls**
    a. **Minor Onboarding**
       The onboarding process for minors now allows emancipated minors to open accounts independently, without require a custodian, guardian, or joint holder.
    b. **ECOA Multi-Applicant Validations**
       System now enforces marital status and gender validations to all applicant in multi-applicant cases.
    c. **Service Member Active-Duty Records (Unique Identifier)** Key fields in the Applicant data segment are now mandatory. Each record is assigned a unique identifier, which is sent to Oracle Banking Party. All service member and related records are displayed in the 'Armed Forces Eligible Applicant' drop-down for selection, and the selected record ID is sent to the host to process active-duty benefits.
18. **Repayment and Offer Advice**
    a. **Holiday Treatment for Repayment Schedules**

Installment due dates are now automatically adjusted for Oracle Banking Retail Lending Servicing loans if a scheduled date falls on a holiday. The date will move forward or backward based on the product configuration and the applicable host holiday calendar.

b. **Rescission Clause in Loan Offer Advice**
The system now includes a rescission clause in loan offer advice. The rescission type, allowed period, and event can be configured at the product or segment level in the host system.

19. **Fees, Insurance, and Event Mapping**

    a. **Event Linking to Fees**
    The system now displays the event associated with each fee or charge during host product mapping. When fees or charges are received from Oracle Banking Retail Lending Servicing, Oracle Banking Origination shows the corresponding event descriptions in the host product mapping data segment.

    b. **Fee-to-Event Mapping**
    Each fee component is now linked to a specific loan origination event to ensure it is applied at the correct stage. Event codes and descriptions are displayed as read-only for all host systems. Fee capitalization is allowed only during the Disbursement event.

    c. **Insurance Configuration**
    Insurance is now available as a configurable component along with interest and charges. Oracle Banking Origination can retrieve insurance codes, descriptions, and events from Oracle Banking Retail Lending Servicing, and multiple insurance components can be mapped to a single product.

    d. **Insurance Collection**
    Captures the insurance amount in Oracle Banking Origination and collects it at the event assigned to the insurance component. If multiple insurance components are configured, each component is collected at its designated event throughout the loan lifecycle, as defined in Oracle Banking Retail Lending Servicing.

20. **Products and Operations**

    a. **Loan Against Deposit**
    Supports the loan origination against deposit products from Oracle Banking Accounts. Interest rates are retrieved from Oracle Banking Retail Lending Servicing and applied to the loan. Currently, only a single deposit account can be linked to each loan.

21. **Tax and Identification**

    a. **Tax Panel Date Validations**

       - The Certification Date is required only when the TIN Status is “Certified”; otherwise, it is optional.
       - Both Certification Date and Tax Form Start Date must fall between the applicant’s Date of Birth and the current date and cannot be auto-populated.
       - For W-8 forms, the End Date can be provided only if a Start Date exists.

    b. **TIN-Based Search in Application Tracker**
    Enables searching for applications using any valid TIN (SSN, EIN, ITIN, or ATIN), with or without hyphens, and the TIN number is displayed in the search results.

2.3 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.

2.4 Integration

This topic explains the integration changes of this release.

No integration changes for this release.

2.5 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.
- Software Components
  This topic lists the software components which are applicable in this release.

3.1 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
- Installer Kit
- Installation manuals
- User manuals

3.2 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 17.0.18
				Oracle Coherence	14.1.2.0.0
				Conductor	3.15.3
		Database Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database 19c Enterprise Edition Release 19.29.0.0.0
		UI	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle JET	18.1.0
		Build Tool	Oracle Linux Server 8.7 (x86 64 Bit)	Gradle	8.10.2
		Message Broker	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Kafka	2.13-3.9.2
				Apache ZooKeeper (Embedded with Kafka)	-

> **Note**
>
> - Release 14.9 shall be the terminal release of Oracle Banking Originations certified on Oracle WebLogic Server.
> - 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**

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.