

Oracle® Banking Originations Cloud Service

Release Notes



Release 14.8.1.0.0
G43393-01
October 2025

ORACLE®

Copyright © 2021, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Background	i
Purpose	i
Audience	i
Documentation Accessibility	i
Diversity and Inclusion	ii
Conventions	ii
Related Resources	ii
Acronyms and Abbreviations	ii

1 Release Highlights

2 Release Enhancements

2.1	Functional Features	1
2.2	Features for US Region	4
2.3	Platform and Non-Functional Changes	5
2.4	Integration	5
2.5	Deprecated Features	5

3 Components of the Software

3.1	Documents Accompanying the Software	1
3.2	Software Components	1

4 Environment Details

Preface

This topic contains the following sub-topics:

- [Background](#)
- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Acronyms and Abbreviations](#)

Background

Oracle Financial Services Software Limited has developed Oracle® Banking Originations Cloud Service 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 and Loan Accounts.

Oracle® Banking Originations Cloud Service 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 Originations 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

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.

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.
<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.

Related Resources

For more information, refer to the following documents:

- Oracle Banking Originations Cloud Service User Guides
- Oracle Banking Originations Cloud Service License Guide

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

Table 1 (Cont.) Acronyms and Abbreviations

Abbreviation	Description
DS	Data Segment
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
LMI	Lenders Mortgage Insurance
LTV	Loan to Value Ratio
NLP	Natural Language Processing
OBA	Oracle Banking Accounts
OBRLS	Oracle Banking Retail Lending Servicing
OBRH	Oracle Banking Retail Hub
OD	Overdraft
OFAC	Office of Foreign Assets Control
SLA	Service Level Agreement
SMB	Small and Medium Business
UI	User Interface
UDE	User-Defined Elements

1

Release Highlights

This topic describes the list of enhancement highlights for the current release.

The rationale for the product release of Oracle Banking Originations Cloud Service Release 14.8.1.0.0 is to improve the origination features of current products such as Savings Accounts, Current Accounts, Term Deposits, and Loans 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

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 section explains functional features that are enhanced or added in this release.
- [Features for US Region](#)
This section lists all the features that are developed 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 section 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.

2.2 Features for US Region

This section 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.

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
- User Guides

3.2 Software Components

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

Software Components of Oracle® Banking Originations Cloud Service 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.

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>