

Oracle® Banking Originations Cloud Service

Release Notes



Release 14.8.2.0.0

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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Oracle Banking Originations Cloud Service Release Notes, Release 14.8.2.0.0

G52483-01

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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 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 Originations Cloud Service User Guides
- Oracle Banking Originations Cloud Service 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

Table 1 (Cont.) Acronyms and Abbreviations

Abbreviation	Description
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
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 Originations Cloud Service Release 14.8.2.0.0 is to enhance 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. 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.

2. 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.

3. 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.

4. 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.

5. 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.
6. **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. 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.

2. 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.

3. 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.

4. 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.

5. 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.

6. 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. 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.

2. 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.

3. 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.

4. 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.

5. 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.

6. 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. 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. E-Sign Agreement (Consent-Based)

The E-Sign Agreement appears in Document Generation only if consent is set to “Yes” in the Terms and Conditions. Document processing in Application Documents continues as usual.

2. 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.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. 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
- User manuals

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>