

Product Release Notes
Oracle FLEXCUBE Universal Banking
Release 12.87.02.0.0
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1. Release Notes

1.1 Background

Oracle Financial Services Software Limited has developed Oracle FLEXCUBE Universal Banking Software to enable banks to create a distributed network of branches for efficient handling of customer transactions. Oracle FLEXCUBE Universal Banking is a real-time online solution, enabled for multi-currency, multilingual, multi-entity, multi-instance operations. Its mission-critical and robust architecture and use of leading-edge industry standard ensure almost limitless scalability.

Oracle FLEXCUBE Universal Banking 12.87.2.0.0 is enhanced on the Base Version of Oracle FLEXCUBE Universal Banking 12.0.87.1.0.

1.2 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle FLEXCUBE Universal Banking Japan Cluster Release 12.87.2.0.0.

1.3 Abbreviations

Abbreviation	Description
UDE	User Defined Elements
Bills	Various types of instruments which are in general referred as Bills
BIP	Business Intelligence Publisher
CPG	Common Payment Gateway
DMS	Document Management System
ELCM	Oracle FLEXCUBE Enterprise Limits and Collateral Management
EOD	End of Day
FATCA	Foreign Account Tax Compliance Act
FCIS	Oracle FLEXCUBE Investor Servicing
FCY	Foreign Currency
IE	Internet Explorer
IPM	Imaging and Process Management
LDAP	Lightweight Directory Access Protocol
MSAD	Microsoft Windows Active Directory

Abbreviation	Description
OD	Over Draft
ODT	Oracle Development Tool
POS	Point of Sale
SSO	Single Sign On
UCM	Universal Content Management
UDE	User defined Elements
UI	User Interface
TD	Term Deposits
GL	General Ledger
CASA	Customer Accounts and Savings Accounts
AUF	Advance against Uncollected Funds
DIC	Deposit Insurance Corporation
ATM	Automated Teller Machine
HL	Housing Loan
DCD	Dual Currency Deposits
TCD	Triple Currency Deposit

For module code and description details, please refer to Annexure C section.

1.4 Release Highlights

The scope of the current release Oracle FLEXCUBE Universal Banking 12.87.2.0.0 is to develop enhancements related to Japanese Localization, INFRA changes and forward porting of applicable fixes related to incidences reported in previous versions. Patchset releases up to Oracle FLEXCUBE Universal Banking 12.0.2.2.6 are auto merged. This version is qualified with embedded ELCM.

1.5 Enhancements to the Existing Modules

1.5.1 Core Module Enhancements

1.5.1.1 24/7 Support

Below mentioned transactions are supported 24/7 through channels to increase the customer satisfaction:

- Miscellaneous Debit and Credit
- Funds Transfer (A2A)
- Term Deposit Account Opening and Redemption
- Zengin Funds Transfer
- Zengin Fee collection
- ATM Transactions
- POS Transactions
- Account Transfer by GL
- Zengin Funds transfer limit inquiry
- HL rate cycle rate change query and smart pay query
- DCD Account Opening
- Multimoney TD Opening
- NK225 TD Opening
- Otemashi Gaika TD Opening
- Power Builder TD Opening
- Power chance TD Opening
- Power setup gaika TD opening (USD)
- Power setup TD Opening
- Power Teiki plus TD Opening
- Power Yokin Limit query and update
- Power TD neo Opening
- Triple Currency Deposit Opening
- Zengin Transfer, Cancellation, query and Payee Maintenance
- Customer Channel wise Limit Maintenance

1.5.1.2 Tax

- A Facility provided to support full waiver of tax at account level in the system.
- Provision to apply lesser (different) tax rate based on tax group (trusts/charities) in the system.

1.5.1.3 Customer Full Name

System is enhanced to capture the below details:

- Name and address in multiple scripts i.e. Kanji, Kana and English.
- Primary name fields (Full, short, first, middle, last) of an Individual customer to be saved in Kanji for an individual customer
- "Customer Full Name" captured in Customer details main screen will be displayed in FCUBS screens and in LOVs where "Customer name" and account description is displayed
- PREFECTURE in Address section in all the screens that include address.

1.5.1.4 Memo

- A facility to maintain memo details for TD account is provided. Transactions can be allowed or restricted through channel, branch or batch based on the severity of the memo
- A facility to configure channel specific behaviour for a memo is provided in the system

1.5.1.5 Archival & Retrieval

- Facility provided to Archive data on a regular basis and the same can be configured in the application.
- Modules/areas covered are:
 - CASA
 - TD
 - Loans (Retail & Corporate)
 - Payments (Zengin)
 - Teller Transactions
 - ATM/IVR/POS transactions
 - Channel Transaction
- Further, for selected cases it is possible to retrieve archived data through a query screen or as a report.

1.5.1.6 Upload format for Address Code

- A provision is available to store and retrieve address details based on address code provided in the system and upload address code details into the system.
- Provision provided for maintaining address code details in two formats; one is for address code of 11 bytes and another for 9 bytes.
- A bank may use either of the two formats but not both at the same time. A provision provided to upload both these formats in the system.

1.5.1.7 Landing Page

Below requirements are developed for customer landing page:

- Provided the unified view of the customer's assets and liabilities across branches
- Enhanced the existing customer landing page of FCUBS to show the List of accounts of a customer in various tabs such as Savings, Term Deposit, Structure Deposits, Loans etc
- Provided a detailed view of Customer account along with customer detail, account details and transaction details
- Provided the advanced search option. To search the customer records based on customer full name, Mobile number, Alternative Script- Customer name, DOB / Date of Incorporation and address
- System is enhanced for the interaction between sub modules to support faster processing using quick links.
- To Support launch customer master, 360 degree view and transaction enquiry from the customer landing page
- Facility to provided memo/alerts and conversations on customer landing page
- Provided filter option to view, open, closed, inactive accounts.
- Provided currency wise summation of available balance in CASA account
- Provided sorting mechanism to sort the record in ascending or descending order based on the criteria
- Facility provided to view the list of SD accounts for a customer. Quick links provided to launch Deposit Master, Series Definition, Deposit Redemption, Deposit Audit Trail and Balance Query. Total sum of Balance for Principal Amount and Principal Amount (LCY) is displayed along with the set of results.

1.5.1.8 CS Access Restriction

- Facility provided to allow access the users to customers/accounts belonging to respective business units and restrict the products allowed for specific branches and customer categories.
- User access restrictions will be achieved by following means:
 - Creating an “Access Group Code” for a customer type/ segment in Customer Group Code screen
 - Attaching an “Access Group Code” to the customer information in Customer Detail>Additional sub-screen
 - Allowing/ disallowing an access group code for a user in User Maintenance>Group restriction sub-screen
- The above restriction feature provides a user with limited access to customers having restricted group code(s).
- Currently the restriction feature is applicable to few maintenances and operations based on Group code. This feature is enhanced based on the new access group.
- This feature is extended to other customer and account related maintenances and operations (Listed below).
 - The system is enhanced to restrict the user from posting transactions to any accounts depending on the group code restrictions.
 - A facility to define PID and Account mask with alternate branch code as a component. Unique serial number generation across all branches having the same alternate branch.

1.5.1.9 CS CustomerName

Facility provided to capture customer name and address in multiple scripts i.e. Kanji, Kana and English for customers with permanent address in Japan. Following changes have been made in FCUBS:

- A new script maintenance screen is provided to maintain multiple scripts of a given language.
- “KANJI” and “KANA” scripts for Japanese language is factory-shipped. Similarly, “ENG” is factory-shipped script for English language.
- Customer detail main screen, personal and corporate tabs allows user to capture customer’s primary name and address details in required script. No script validations will be done in the main screen. Permanent address for individuals and Registration address for corporate /banks is made mandatory.
- Additional script sub-screen in customer detail screen is being enhanced to capture name and address related fields in additional scripts if applicable. Name and address in multiple scripts can be captured in this sub-screen with the corresponding script codes.
- Customer “Full Name” captured in customer details main screen is defaulted to account description field during customer account creation. The account description field is made un-editable.
- Customer “Full Name” captured in customer details main screen is displayed in FCUBS screens and LOVs where customer name and account description is displayed.

1.5.1.10 FX Enhancements

- Facility to upload only mid rates for a currency pair and Buy and sell spreads can be maintained separately.
- Facility to maintain currency spreads separately for FCY-FCY pairs when maintained with a through currency.

- Facility to freeze Foreign Exchange (FX) rates for use by batch programs. Retail/channel transactions executed during and after batch processing will continue to use latest FX rates.
- Facility to monitor FX position of the bank. FX position monitor will display warning on breach of threshold position.
- Facility to maintain different exchange rates for corporate and retail customers.
- Facility to define exchange rate spreads for different category of retail customers.
- Provision for external system to fetch multiple exchange rates with a single request

1.5.2 Card and PIN Management

Following are developed in the system to support Card and PIN Management

- To support overall flow of card management system.
- To hold only daily limits.
- Auto card number generation based on the format defined.
- To capture reason codes for card operations.
- To provide priority number for card status.
- Data source updations for easy generation of status update files.
- Card master maintenance can be done even though the same is not maintained in card customer
- To Synchronize the card details generated with Card to Account mapping for facilitating SW transactions

1.5.3 CASA Module Enhancements

1.5.3.1 AUF, CASA Overdraft and Automatic Overdraft, Funds Utilization Sequence

OD Limits and Auto OD

- Provided one or more overdraft limit to CASA account level
- Each limit will have separate Start Date, End Date and interest rate
- Facility is provided to link ELCM collaterals, Term Deposits and Unsecured Limits.
- Facility is provided to link term deposits as collateral automatically to a OD limit – Auto OD
- Facility is provided to link Loan Prepayment amount as collateral under account level OD
- Facility provided to calculate interest for different OD limits at a different interest rate
- Provided Grace period option for over line interest with different interest rate

Advance against Uncollected Funds

- Enabled the control based on percentage of uncollected cheque amount, which can be provided as limit.

Fund Utilization Sequence

- To define and apply a sequence of utilization at account class level covering all sources of funds is being provided.
- Override utilization sequence defaulted from account class at account level is being provided.
- Account level Utilization Sequence will be considered to throw override messages when a debit to account results in utilization of one or more components available for that account.

1.5.3.2 Account Status Change

- Debit and Credit Override Status for CASA accounts is provided.
- Two new account statuses are available for Current and Savings accounts at the account level. These new statuses will be “Debit Override” and “Credit Override”.
- When a customer account status is selected as “Debit override”, whenever a user initiated debit transaction is triggered on that particular customer account from FCUBS Screens, and system triggers an override is provided.
- When a customer account status is selected as “Debit override”, whenever a user initiated debit transaction is triggered on that particular customer account from an external interface or during batch process, system triggers an error is provided.
- When a customer account status is selected as “Credit override”, whenever a user initiated credit transaction is triggered on that particular customer account from FCUBS Screens, system triggers an override is provided.
- When a customer account status is selected as “Credit override”, whenever a user initiated credit transaction is triggered on that particular customer account from an external interface or during batch process, system will trigger an error is provided.

1.5.3.3 Firm Banking

- FCUBS supports customer registration for Firm Banking service through an incoming file upload.
- Additionally FCUBS supports registration for any of the below three services of Firm Banking
 - Balance File
 - All Transaction File
 - Furkomi File
- Based on the customer registration, periodic handoff files will be generated namely,
 - Balance File – This file will have the balance of each customer account.
 - All Transaction File – This file will have all the transactions for each customer account till date. Incremental transactions will be sent for subsequent file generation.
 - Furkomi File-This file will have all the FP payment transactions for each customer account till date. Incremental transactions will be sent for subsequent file generation.

1.5.3.4 Deposit Insurance Corporation

- Facility provided to generate periodic handoff of all the customer data including customer details, CASA and TD account details including balance and accrued interest, collaterals and overdraft balances from Core Banking System on regular basis.
- Facility provided to upload incoming file with balance data for each of the account as an insured and un-insured amounts after declaring bankruptcy and Handling of uninsured portion of CASA and deposits.
- Facility provided to generate Daily Handoff to DIC on the Transactions Post Bankruptcy
- Moving the uninsured portion of the funds out of the account and enabling customer transactions only on the insured portion.

1.5.3.5 Channel Availability

System is enhanced to bring the Channel-wise Restriction to account level. 'Account Wise Channel Transaction Limit Maintenance' screen STDCTLMT will be enhanced to include a new tab 'Channel Restrictions'. In this tab, all the channels allowed for the account class of that account will be defaulted. The user will select/deselect the check box against each channel based on the applicability for the account. The maintenance in this screen takes precedence for all channel and channel limit maintenances (i.e.) if a channel is not allowed for the account in the list, then all other maintained preferences for the channel – account combination will be void

1.5.3.6 CASA A/c listing API Enhancement

- Account code and Name of Currency will be displayed on screen 'STDACCDT'
- Facility provided to include or exclude the display of inactive CASA accounts on screen 'STDACCDT'

1.5.3.7 Display of Inactive accounts in 360 degree view

- Provided facility to restrict the display of inactive CASA accounts on the screens 360 Degree Retail customers View (STDRETVW) and 360 Degree Corporate Customer View (STDCUSVW)
- An option is provided to restrict the display of inactive CASA accounts in report for 360 Degree Customer Report (STRCUSRP)

1.5.3.8 FCY Transaction Limits

Modified the existing screens to maintain currency limit separately for working days and holidays. The Transactions will be validated against this limit. If the Limit exceeds, an override exception is shown for FLEXCUBE channel and an error message appears for other channels thereby rejecting the transaction.

1.5.3.9 Address Code Changes

- A facility to retrieve address details for a customer during customer account maintenance will be made available.
- Address details from customer will not be defaulted at account level; only if specific address is required at account level then the same has to be captured at account level.
- Address code will always show language- JPN and default script.
- Additional script should be auto populated with below scripts based on customer category and the address code given in the main tab
- Customer type Individual - ENG and Kana
- Customer type Corporate – Kana

1.5.3.10 Maruyu changes

Facility provided for categorized customers who belong to the 'Maruyu Limit' (Tax free small sum savings) category. Customers in this category are provided tax exemption up to a certain limit. If balance in the account goes above the allowed limit, the interest on deposit will be taxable.

1.5.3.11 Customer Aggregation Changes

System is developed to have changes in Customer change Process flow

1.5.3.12 MCA Enhancements, Bulk Account Closure

- Provided provision to close a multicurrency and primary account in the system.
- Provided provision to inquire multicurrency account detail in the system with its status
- Enabled more than one account class having multi currency creation option.

1.5.3.13 Outward Clearing

Release of uncollected funds will be available for a particular customer account or instrument.

1.5.4 CASA and TD Interest Rates Module Enhancements

- Facility provided to show the interest rates for different CASA and TD products offered by the bank from channels.
- Interest based on different amount slab is shown to the customer.TD Enhancements.

1.5.5 CL Module Enhancements

1.5.5.1 Screen to display type of pre-payments

Facility provided to display details for payment type. Loan Payment types are:

- Smart Pay Payments - Loan Payments which are triggered by Smart Pay functionality.
- One Time Payment and Normal Payment – Loan Payments which includes all payments other than Smart Pay payments. These payments are further classified as One Time Payment (Prepayment) and Normal Payment.
- System is enhanced to classify or group the different payments made into the loan account and display the same in the Loan Payments Detailed Screen and the Summary (View/Display) screen of FLEXCUBE.

1.5.5.2 2nd housing loan flag and inquiry

In Japan, government provides certain tax benefits to borrowers who construct a new home or rebuild/renew the existing home. To avail these tax benefits, the borrower needs to submit a certificate referred to as 'Home Loan Balance Certificate' (HLBC). Such a certificate is issued by the lending bank. HLBC will be generated for customer's first housing loan. Hence facility is provided that there should be a Housing loans identifier.

1.5.5.3 Generation of annual HLBC Certificate and duplicate certificate

- In Japan, government provides certain tax benefits to borrowers who construct a new home or rebuild/renew the existing home. To avail these tax benefits provided by Japanese government, the borrower needs to submit a certificate referred to as 'Home Loan Balance Certificate' (HLBC).
- Facility provided by the bank to generate the annual balance certificate for accounts based on certain criteria and validations for housing loans.

1.5.5.4 Cross reference of bonus loan and master loan

Bonus repayment is done once or twice a year and it is presumed that customer repays more than regular repayment instalment out of the bonus income. Facility provided in summary (View/Display) screens and detailed screens of Payment and Disbursement operations to show the reference Number of master and bonus loan linkage.

1.5.5.5 Interest during IOI period and payment period

Facility provided to support application of interest method for the broken period and for the normal EMI payment period. This is applicable for EMI loans. Also the collection and calculation of interest during pre-payment of a loan will follow a different interest method.

1.5.5.6 Cycle based Rate Changes and Min and max rate validation

- Rate Changes will only happen on certain months and on certain dates of the month.
- The cycle based rate changes will happen either on June-December or July-January Cycles.

- The rate change will happen either on the 27th of the month and same is maintained as parameter.
- The first rate change date will depend on the initial cycle agreed by the customer and calculation of date will start from the date of disbursement.
- For Loans with bonus loans attached to them, rate date change will be calculated based on the months that the bonus loan payment is due. The exact date of the change will be parameterized.
- The final rate will be validated against the minimum and maximum allowed rate defined for the product.
- Facility provided for user to modify the Initial cycle units and Initial cycle upto fields at the account level.
- Facility provided to support change of current cycle code
- After freezing the interest rate, the new rate will be applicable from the next day for the schedule.
- Cycle based interest rate in the loan account screen will be shown in the reverse chronological order where the latest cycle should be displayed as the 1st row
- When a new rate change cycle is being chosen, then system will validate the remaining tenor of the loan period and the rate cycle chosen will be less than the tenor of the loan. This validation is added at the loan account level and during amendment.
- Facility provided that the User will be able to capture the Company Code at the account level

1.5.5.7 Credit Bureau

KSC and JICC are credit rating agencies of Japan. At the end of each month i.e. the last day of the month facility provided to generate handoff files of Loans and customer information of the loans.

1.5.5.8 Campaign loans

Campaign and Developer variance will be applied on the final interest rate of the loan account. A campaign runs for a specific period and a variance on top of the final rate will be applicable on the loans during the period. In case of Developer, a variance will be defined for the developer, and the variance will be applicable for the customers of the developer. Developer variance is cycle based.

1.5.5.9 Enhancement to SMART Pay

Facility provided during Smart pay, only principal will be repaid and interest due till date will not be collected. This is due to existing system limitation which is made as a legal point in the contract with customer and hence it is supported to prepay only the principal amount and collect regular interest only on scheduled date.

Due to Smart pay if the loan account is getting fully liquidated and there is a power pocket OD account linked with utilization then the smart pay will not be allowed.

In the new Sweep maintenance screen for Smart pay, the default CASA account used for the settlement of the loan of the customer will be defaulted.

1.5.5.10 Power Pocket Account related changes (JC1)

Reminder letter generated for Power pocket, power pocket for multiple loan

- System is enhanced for a loan account, when there are payments exceeding the principal demand, and within a threshold range, OD facility shall be created on the CASA account. This will give the customer a benefit of managing his funds.
- Facility provided to generate an intimation letter to the customer of power pocket facility enabled loan account, for loan account getting expired /matured.

1.5.5.11 Master and Bonus loan simulation

- During simulation of Loan account creation, it is possible to simulate bonus loan also by giving the bonus loans details.
- Simulation screen will displays the repayment schedule for a bonus loan account.

1.5.5.12 Collection of loan on next working date

- System is enhanced for loans to have schedules falling on holidays, the ALIQ event will execute only on the next working day. This will enable the customer to have the benefit of the funds over the weekend.
- The penalty interest is not being calculated till the ALIQ has been tried once.
- In Japan cluster, the bank maintains all days as working days at the branch level. Therefore it is necessary to have a different calendar to follow for determining whether a particular day is a holiday for the purposes of firing automatic liquidation and penalty calculation.

1.5.6 DCD / SD Enhancement

1.5.6.1 SD - Generic Changes

- Introduced a validation to check if there is an overlap in subscription period of series defined under the same SD product.
- Provided a facility to maintain Start time for a series and subscriptions for a series will not be allowed before system application start date and start time.
- Structure deposits enhanced to create deposits on the subscription date as well as on the launch date.
- Interest payment, Interest rate revision dates and Determination dates is captured at the series level and gets propagated to the underlying deposits.
- Series can be categorised as Extensible or Callable and for such series, it is possible to amend the maturity date. Advice and reports generated on extension of series.
- Local and Currency holiday treatment applied on the series determination, rate revision, interest payment and maturity date
- Interest processing of structured deposits is enhanced to consider the series level interest details available. This gives operational efficiency in maintaining and amending Interest rates and schedules applicable for the series which in turn is applicable to all the structured deposits.
- Provision a facility at series level to maintain Interest Payment and Rate Revision Schedules.
- Holiday validations are provided for Maturity date/interest payout/revision schedule dates based on multiple currency holidays.

1.5.6.2 SD - Cumulative Interest Rate

- Facility provided to open term deposits with interest rate derivation features: Index Linked Deposits wherein the interest rate is determined on determination date depending on stock index closing price - Currency Linked Deposits wherein the interest rate is decided based on the index maintained for the exchange rate between two currencies. Payout currency is always the account currency. Interest derivation on Determination date is supported by maintaining Interest rate derivation rules which will be independent of existing Interest & Charge (IC) rules.
- Interest rate derivation rule, if applicable, is allowed to link to IC products in addition to existing IC rule.
- Account classes can be marked for interest derivation applicability. IC products with interest derivation rule can be linked to such account classes only.
- Interest Derivation rules will be applicable for series based deposits also. User element values will be maintained for an account class and these values will be defaulted for deposit account and values will be changed at account level.

1.5.6.3 DCD - Generic Changes

Restricting Spread Codes, Cut-off time, Interest Rate Maintenance

- Currently there is no feature to create dual currency deposit without option contract available in FCUBS. System is enhanced to create dual currency deposit without option contract.
- There will be a cutoff time for dual currency account booking.
- It will be possible to maintain Exchange rate type for a DCD account class for picking up strike rate/fixing date spot rate.
- The interest rate for DCD is determined based on the spread chosen for the deposit.
- It will be possible to pay the interest in deposit currency.
- When the spot rate is equal to the strike rate, then payout currency will be determined as per new maintenance.
- Holiday preferences are applicable for maturity date, interest payout dates, account opening date, fixing date and determination date.

1.5.6.4 TCD

- TCD is a currency linked deposit similar to dual currency deposit (DCD) with one base currency and two alternate currencies. On maturity date, payment will be done in weakest currency as on rate fixing date.
- There will be a cutoff time for triple currency account booking.
- It will be possible to maintain Exchange rate type for a TCD account class for picking up strike rate/fixing date spot rate.
- The interest rate for TCD is determined based on the new maintenance. It will be possible to pay the interest in deposit currency.
- Provision is given for Holiday treatment of maturity date, interest payout dates and determination date.
- Holiday preferences are applicable for maturity date, interest payout dates, account opening date, fixing date and determination date.

1.5.7 PM Enhancements

1.5.7.1 Zengin - Beneficiary Registration

Facility provided to have beneficiary registration for outgoing payments from channels. The beneficiary details are sent as part of the channel outgoing transaction. When a channel initiates an outgoing payment, the channel will first query the beneficiary details from FLEXCUBE and send the beneficiary details as part of the transaction. The beneficiary details will be maintained for a customer. A Web service for querying the beneficiary based on the Personal identification number is also added.

1.5.7.2 Zengin - Bank and Branch Directory

Facility provided to maintain the bank and branch details for the local bank directory

1.5.7.3 Zengin - Bank and Branch details Upload from W-Bank

Facility provided to upload the bank and branch details for the local bank directory maintenance through an upload file. There will be two files, one each for uploading the bank information and branch information.

1.5.7.4 Zengin - Channel Cutoff time check changes

Facility provided, for outbound transactions initiated from different channels, it is expected to verify the cut off time before sending the message to Zengin system. If the transaction from a particular channel comes after its cutoff time then system should either post the accounting entries on the same day but the message has to be sent on the next day. .

1.5.7.5 Zengin - Channel wise transaction limits

For outgoing Zengin transaction initiated from different channels, the daily limit of transaction is validated for the transaction amount. Only if the transaction amount is within the daily limit, the Zengin transaction will be allowed to be processed. This validation is required for all Outgoing Payments and Book transactions

1.5.7.6 Zengin - Outgoing Transaction

FLEXCUBE Payments is enhanced to accept request from various channels and W-Bank and process the outgoing transactions.

1.5.7.7 Zengin Simulation

- Facility provided to support the following simulations in FLEXCUBE Payments from Channels
- FLEXCUBE Payments Test Transaction Simulation
- FLEXCUBE Payments Transaction Charge Simulation
- FLEXCUBE Payments Validate Recall

1.5.7.8 Zengin - Incoming Transaction

Facility provided to process various local clearing incoming transactions. Zengin network is used for domestic funds transfer.

1.5.7.9 Zengin - Pricing Requirement

The following is the brief description on the requirement covered:

- Flexibility to setup the special pricing (free transaction count/amount) based on the customer category for Zengin payments. Ability to set cash back for the free transaction count/amount to debit the charges and credit back the customer account on account of free transaction benefit is being provided.
- Facility provided to track and query the utilized transaction count for the customer account

1.5.7.10 Zengin Payment

- Facility provided to make the matured TD payout through Zengin transaction.
- Facility provided to make the redemption payout of the TD through Zengin transaction.
- Facility provided to make the manual/auto loan disbursement through Zengin transaction.

1.5.7.11 Zengin - Payment Reconciliation

Facility provided to reconcile the payment transactions between PM and WBANK, to get all the transactions count and amount and also any mismatched payment transactions in a summary and detail file between the 2 systems.

1.5.7.12 To upload the network holiday calendar as per the Fujitsu format

Facility provided to upload network holiday date into FLEXCUBE using a flat file.

1.5.8 GI Extensibility

- Extensible facility provided by converting screens to extensible.
- Enhanced System/Manual triggering facility for uploads/extracts:
- System/Manual triggering will evaluate the file/folder presence and permission, if any restriction found facility provided to show appropriate user message and interface log. However, in case of system triggering batch process will not be aborted but in manual it will.
- Enhanced GI report, to display each record's uploaded status along with error code and description.
- ALL - facility provided for uploads in case of file name is unknown or to process multiple files in same format by keeping all the files in same folder.
- Scheduling - facility provided for uploads/extracts, will be triggered by the given duration chosen in GI screen.

1.5.9 IF Module Enhancements

1.5.9.1 Answer

Facility provided to register FLEXCUBE customers for ANSER system for initiating transactions and inquiries through ANSER system.

1.5.9.2 Direct Debit

- In Japan, system is enhanced that the direct debit used by corporate customer for collecting payments at periodic interval from their customer. A company instructs its bank to directly debit payer account by the specified amount.
- File based debits for bill payment / salary credit etc can be handled through Direct Debit.
- A customer gets deregistered for Direct Debit, if the difference between last transaction posting date and current system date is more than the specified number of days.

1.5.10 INFRA Enhancements

1.5.10.1 PIPA Changes

- Personal Information Protection Act (PIPA) is a law in Japan that defines how information deemed as personal should be handled by third parties like banks. Broadly, the requirement is to restrict access to personal information to unauthorized users and also stop users from copying or transmitting personal data. The scope is restricted to the following requirement:
 - Restrict the user from copying any data from the screen using copy/cut functionality.
 - Restrict the user from printing the screen.

1.5.10.2 Summary LOV enhancement

System to allow maintaining LOVs in summary screen similar to detailed screens.

1.5.10.3 Changes done to disable Execute Query in screens

To be able to disable the Execute Query operation for screen.

1.5.10.4 Avoiding header section from scrolling in screen with tabs

The screens having tabs, the tab header should remain fixed. When user scrolls the screen sections, only the content of the tabs should be scrollable and tab header should remain in place.

1.5.10.5 Enhancement to freeze specified columns in result section of summary screen

The user will be allowed to select certain number of data columns, freeze or lock them in the summary screen and scroll through other columns horizontally. This shall ease the way user looks up the entire data in a row for corresponding keys in the columns that are selected to freeze.

1.5.10.6 Usability changes to avoid header scrolling in grids

The headers on the grids like multiple entry and LOV screen will be fixed on screen while the user can scroll only the data inside the grid.

1.5.10.7 Usability change to set the Screen height and width

- The height and width of the Screens are made to occupy the maximum space possible based on the screen size.
- This helps in better viewing of the screens

1.5.10.8 Maximizing of LOV window

A new button “Maximize” is introduced in all LOV windows which when clicked will maximize the LOV window.

1.5.11 LC Module Enhancements

The documents lodged against LC which are referred as Bills, the balance under the LC will be reduced to that extent which is referred as availment of LC. In cases where the documents already lodged are being reversed, the balance under the LC has to be reinstated so that the LC is available for further drawings or availments. Currently user needs to manually reverse the availment on LC when the bill booked under that LC is reversed. System is enhanced to facilitate automatic reversal of the availment on LC when the bill booked under that LC is reversed. In case of manual LC availment reversal, the user must be able to choose any availment and reverse it.

1.5.12 Relationship Pricing Enhancement

1.5.12.1 Relationship Pricing Enhancement

Facility available provides additional interest variance for a customer’s CASA/TD account

1.5.12.2 Customer Category, Customer Service Model CSM

- Facility provided to default populate Customer Service Model at the time of retail customer creation.
- Facility provided to upload customer service model for retail customers maintained in the system.
- Facility provided to display ‘Customer Service Model’ at Customer Landing page.
- A particular CSM value is uploaded once a month and facility provided to upload the CSM value in advance. At Bank level facility provided to maintain effective YYMM for the customer service model.

1.5.13 SW Enhancement

1.5.13.1 ATM Transactions

Facility provided to debit or credit different GLs/Accounts based on the network and settlement type of the transaction being performed on the ATM. The settlement types are:

- Cash Withdrawal

- Funds Transfer
- Cash Deposit
- Payment
- Debit Purchase

1.5.14 TD Enhancements

1.5.14.1 Future Dated Transactions

Facility provided to support for future dated CASA transactions as well as for TD transactions. Future dated transactions means accepting the transaction as on today and processing it on a future date as specified by the customer.

The following future dated transactions are supported for TD:

- Term Deposit Opening
- Topup of Term Deposit
- Redemption of Term Deposit
- While Future dated TD opening and Topup can happen in either BOD/EOTI , future dated redemption will be executed during BOD

1.5.14.2 Balance Certificate

Facility provided to support the generation and printing of balance certificates for CASA and Term Deposits accounts. The Balance Certificate should provide the Account information such as CASA/TD account number, Current Balance in CASA/TD account etc. and Customer Information such as CIF ID, Customer Name, and PID Number etc. Below are the key points of the requirement:

- Facility provided to generate balance certificate for CASA/TD account
- The balance certificate can be generated for any date in past (not earlier than the account opening date)
- Balance certificate displays the balance in account and interest payable as of Balance Certificate Date
- Facility provided to generate balance certificate from any branch.

1.5.14.3 RD Enhancements

- Maximum and minimum limits and multiple units for installment amount per channel will be provided.
- Maximum no. of retries will be specified for RD installment payment, after which if installment remains unpaid, further payment to the installment would be stopped.
- If no. of failure installments reaches a particular limit, auto payments for future installments will be cancelled.
- Facility to track status of each installment and comprehensive enquiry will be provided.

1.5.14.4 Interest Rate Variance

Facility is required to define minimum and maximum interest rate variance for CASA and TD accounts required in the system.

1.5.14.5 Simulation & Reports enhancement of Interim Change in Deposit Currency

Facility to support input of exchange rate at the time of saving TD currency change transaction and apply the same exchange rate while processing TD currency change transaction will be provided. Currency change process will be made online. Backdated currency change will be supported. Preclosure of Currency change TDs will be supported.

1.5.14.6 Currency change account number displayed in TD Reports**Otemashi Gaika**

Otemashi Gaika is a foreign currency deposit account for individual customers. In this type of deposit account customer will be eligible for an additional interest benefit when the customer is opening a FCY deposit in a particular currency subject to the following conditions.

- Deposit Amount \geq Particular JPY Amount (Say JPY 100,000)
- TD Currency = Particular Currency (Say USD/AUD/CNY/TRY/EUR/NZD/ZAR)
- Deposit Term = Particular tenor (Say 1 Month)

1.5.14.7 Education TD

- Facility provided to capture the maximum Education Deposit limit for a Customer.
- Facility provided to capture the maximum age limit for a deposit product.
- While opening the term deposit, auto-rollover, manual rollover and top-up of account is validated for the maximum age limit at the account class and maximum deposit amount limit of the customer.

1.5.14.8 TD Reports

A facility for generating three new TD reports and 1 advice is brought in.

- Recurring Installment(RD) Installment Failure Report
 - A report is generated to show the list of RD accounts for which installment payment is failed.
- Interest Payout Failed Report
 - A new report is generated which shows the TD accounts for which interest payout is failed.
- Multi Money TD Report
 - A new report is generated which shows the interest accrued for the TD accounts for which currency change is allowed.
- Maturity Instruction Failed Advice
 - A new advice for the TD accounts for which maturity instructions are failed is provided. Facility provided of auto generation of advice during batch run.
 - Reason of failure of maturity instruction in advice is being shown

1.5.14.9 Manual handling of Dormancy for Corporate Term Deposits

- Facility provided to support the dormancy handling for a customer by including all the accounts that are belonging to that particular customer.
- The customer should be marked as dormant only based on the below conditions.
 - If there are no transactions in all the accounts of the customer for a pre-defined period.
 - If there are no addition/modifications at the customer level for a pre-defined period.
- Facility provided to maintain the dormancy parameters separately for Retail and Corporate customers.
- Facility provided to exclude specific transactions
- Facility provided to first identify that the customer is a target customer for dormancy then applying the actual dormancy after a certain period of time.

1.5.14.10 New rate pickup mechanism for Partial Redemption

Facility provided to maintain TD bank determined rate for Premature Full/Partial Redemption.

1.5.14.11 Child TD creation with additional amount (Special Rollover)

- For rollover type P, P+I and I, user is able to select a flag 'Add Funds' to indicate additional funds to be considered at the time of rollover processing.
- There will be new fields like Additional amount, Pay-in Account Number, Account description, Account branch and Currency to input the pay-in details.
- User is allowed to select different currency CASA account as well. The exchange rate maintained at account class level or the default rate will be used for conversion
- For rollover type 'Special Amount', 'Add Funds' will be non-editable. 'Rollover amount' specified can be any amount. If user specifies higher amount, the 'additional amount' field is updated as the difference between Special Rollover amount and TD maturity amount.
- The interest rate pick up is based on the total amount during rollover.
- The total amount rolled over after rollover process will be available in the rollover history sub-screen of STDCUSTD.
- The additional fields like 'Add Funds' and "Additional Amount" Fields is available in Redemption Simulation ICDREDRN screen. In simulation screen, on click of 'compute' Rollover amount, Interest Rate, Interest Earnings, Tax, Maturity Amount and APY fields is updated considering 'additional amount' also.
- The accounting entries related to credit and debit of additional amount to the rollover amount has been done.

1.5.14.12 NCD Changes

- System is enhanced for Negotiable Certificate of Deposit (NCD) which is a fixed deposit which is negotiable in the secondary market (transferable deposit), which means that the holder thereof can sell it to a third party. This deposit is offered to individual as well as corporate customers. The NCDs cannot be redeemed partially or in full before the maturity date of the deposit.
- System has the capability to support change in ownership of an existing deposit and to capture the sale price of the deposit.

1.5.15 ELCM Enhancements

1.5.15.1 TD Collateral Linkages

A new flag "Allow TD/Collateral Linkages" is being introduced to confirm whether a particular deposit can be attached as Collateral or not.

1.5.16 Functions with Changed Function Code

The following List of Function IDs has been converted to Extensible and non-extensible functions were deprecated.

Deprecated Function ID (Non Extensible)	New Function ID (Extensible)	Function Description	Module Code
SFDCONON	SFDTRONL	Structured Deposit Definition	SF
SFDPRMNT	SFDPRODT	Structure Deposit Product Definition	SF
SFDCSSUB	SFDSUBSC	Structured Deposit Subscription	SF
COBENDT	COBENFT	Relationship Pricing Benefit Plan Maintenance	CO

Deprecated Function ID (Non Extensible)	New Function ID (Extensible)	Function Description	Module Code
CODBENFT	CODBENDT	Relationship Pricing Benefit Plan Maintenance	CO
CODBENPR	CODBEPRI	Relationship Pricing Benefit Plan Priority Change	CO
CODCURVT	CODCURVC	Customer Relationship Value Tag Code	CO
CODCUSCM	CODCUSML	Customer Scheme Manual Linkage	CO
CODELBEV	CODELEBT	Online Customer Scheme Eligibility Evaluation	CO
CODELPLN	CODELGPL	Relationship Pricing Eligibility Plan	CO
CODRVMT	CODRVTCM	Relationship Value Tag Code Maintenance	CO
CODSCHME	CODSCHMM	Relationship Pricing Scheme Maintenance	CO
CODSCMST	CODSCHST	Customer Scheme Linkage Status Change	CO
CODUDEMNT	CODUDMNT	Relationship Pricing User Data Elements Maintenance	CO
CODVARRL	CODVARRM	Relationship Pricing Variance Rule Maintenance	CO
CYDCCYPO	CYDCCYPE	Currency Position	CY
CLDACHST	CLDACHTY	Account History	CL
CLDINADT	CLDINANT	Inactive Account Input	CL
CLDSIMDT	CLDSIMNT	Account Simulation	CL
CLDSIMVD	CLDSIMVM	Value Dated Amendment Simulation	CL
CLDMROLL	CLDMNROL	Manual Rollover Input	CL
GIDIFPRS	GIDINPRS	Interface Trigger	GI
GIDIFTDF	GIDINTDF	Interface Definition	GI
CYDCCYPO	CYDCCYPE	Currency Position	CY

2. Components of the Software

2.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link
- http://docs.oracle.com/cd/E71280_01/index.html

2.2 Software Components

Software Components of Oracle FLEXCUBE 12.87.2.0.0 that form part of this release are as follows:

- Host
 - UI Components (JS,XML)
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - Reporting Components (Data models (xdm), Reports (xdo, rpd and rtf))
- New UI Application Server
 - Java Sources
 - Configuration files used for deployment
- Interface
 - Clearing interface sources
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - ASCII interface sources
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - ODI interface
 - Stored Procedures (Packages, Views)
 - Models, Scenarios
- Gateway
- Java application layer
 - Java sources
 - Configuration files used for deployment
 - Messaging layer
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
 - Services
 - The WSDL files for the service supported
 - The XSDs of the messages involved
 - Structure (dictionary) of the XSD documented as excel sheets (Message-dictionary-xls)
 - The service documents – describing the services
- Adapters

- Include OIM adapter
- Conversion Utilities – Not in scope
- Installation utilities
 - Front end based installation for host
 - Front end based installation for Gateway backend
 - Script based installation for gateway application server components
 - Installation documents for
 - Oracle FLEXCUBE Installer documents
 - Gateway
 - Switch Interface
- SMS Related Components
- Include BIP / canned reports
- Online Help Files

3. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle FLEXCUBE Universal Banking	UI-Host and centralized	Application server	Oracle Enterprise Linux Server 6.6(64 Bit)	Fujitsu Interstage Application Server– Enterprise Edition- Java EE 6 (JDK 1.7.0_09)	11.1
				Oracle Toplink	11.1.1.6.0
				Open Symphony Quartz	2.2.1
				Oracle 12c RDBMS Enterprise Edition	12.1.0.2.0
				Oracle BI Publisher 11g	11.1.1.7.0
				Oracle Weblogic Server 11g	10.3.6
		Client Machines	Windows 7	Internet Explorer	11.0
				Mozilla Firefox	42.0
			Google Chrome	47.0	
			Windows 8	Internet Explorer	11.0
Single Sign On Server		Oracle Enterprise Linux Server 6.6(64 Bit)	JDK 1.7	JDK 1.7 Update 80	
			Oracle Weblogic Server 11g	10.3.6	
			RCU Utility (Windows)	11.1.2.2.0	

Component	Deployment option	Machine	Operating System	Software	Version
				Oracle Identity Management	11.1.2.2.0
				Oracle SOA	11.1.1.7.0
				Oracle Identity And Access Management	11.1.2.2.0
				Oracle Identity And Access Management Patchset	1833368 9,192692 97,18662 903
				Oracle Webtier Utilities	11.1.1.7.0
				Oracle Webtier Utilities Patch	p142646 58
				Oracle Webgate	11.1.2.2.0
				OID Connector	11.1.1.6.0
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.6(64 Bit)	Fujitsu Interstage Application Server– Enterprise Edition - Java EE 6 (JDK 1.7.0_09)	11.1
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)	Integration Server		Fujitsu Interstage Application Server– Enterprise Edition - Java EE 6 (JDK 1.7.0_09)	11.1

Component	Deployment option	Machine	Operating System	Software	Version
	Notifications (outgoing)	Integration Server		Fujitsu Interstage Application Server– Enterprise Edition - Java EE 6 (JDK 1.7.0_09)	11.1
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server		JDK 1.7	JDK 1.7 Update 80
				Apache Ant	1.9.3

4. Annexure – B: Third Party Software Details

Licensor Name	Licensed Technology	Version
Apache	serializer-2.7.1.jar	2.7.1
Apache	Apache Commons Transaction 1.2	1.2
Fontbox	Fontbox	0.1.0
PDFBox	PDFBox Library	0.7.3
Apache	Apache Commons-io	2.4
MetaStuff, Ltd.	Dom4j	1.6.1
Apache	Xalan	2.7.1
Sun	Swing Layout	1.0.4
Apache	xercesImpl.jar	2.11
Apache	xml-apis.jar	1.4.01
The Apache Software Foundation	Log4j	1.2.17
Apache	Commons Logging	1.1.3
Apache	Commons Net	3.3
The Apache Software Foundation	commons-discovery-0.5.jar	0.5
Sean Owen	PJL Compressing Filter	1.8.1
Apache	Apache XMLBeans	2.6.0
Apache	Ant	1.9.3
Terracotta, Inc.	Quartz	2.2.1
Oracle	Java Transaction API (jta.jar)	1.1
Apache	Commons FileUpload	1.3.1
Apache	Commons Codec	1.9
Apache	Commons Collections	4

Licensor Name	Licensed Technology	Version
QOS.ch	slf4j-api	1.7.7 (update to 1.7.5 LT 17453)
SLF4J	slf4j-log4j12	1.7.7
Fujitsu Software Technology Corporation	Interstage Application Server (IAS) Enterprise Edition	11.1.0
Apache	commons-pool	2.2
Apache	HttpCore	4.3.3
Apache	Apache HttpComponents HttpClient	4.3.6
Yahoo	YUI Compressor	2.4.8
Apache	xml-commons-resolver	1.2
Apache	Jakarta Commons DBCP	2.1
Apache	Apache POI	3.12

5. Annexure – C: Module Code and Description

Module Code	Module Description
AM	Asset Management
ATM	Auto teller machine
BC	Bills and Collections
CASA	Current and Savings accounts
CD	Corporate Deposits
CE	Core Entities
CI	Islamic loans
CL	Consumer Lending
CN	Collection
CO (Core)	FLEXCUBE Core
CS	Core Services
DE	Data Entry
DL	Deposit locker
DS	Delivery System
DV	Derivatives
ED	Exchange Traded Derivatives
EG	Enterprise GL
FA	Fixed Assets
FC	FLEXCUBE Corporate
FGL	FLEXCUBE General Ledger
FI	Islamic Fixed assets
FT	Funds Transfer
FX	Foreign Exchange
IA	Islamic Asset Management

Module Code	Module Description
IB	Islamic Bills for collection
IC	Interest and Charges
ID	Islamic Derivatives
IF	Interface
II	Islamic ILM
ILM	Integrated Liquidity Management
IN	Intermediary
IP	Islamic Profit
IRM	Industry Reference Model
IT	Interactions
IV	Inventory
IZ	Islamic Securitization
LC	Letters of Credit
LD	Loans and Deposits
LE	Leasing
LI	Islamic letter of Credit
LM	Limits Maintenance
LQ	Liquidation Management
LS	Loan Syndication
MF	Micro Finance
MIS	Management Information System
MM	Money market
MO	Mortgages
OR	Origination
OT	Options

Module Code	Module Description
PC	Payments and Collections
PD	Post Dated Cheques
RB	Retail Bills
RE	Nostro Reconciliation
RP	Relationship Pricing
SE	Securities
SF	Structured Deposits
SI	Standing Instructions
SW	Switch Gateway
TD	Term Deposit
WB	Web Branch
WF	Work Flow
XP	Expense Processing
PM	Payments



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