

Product Release Notes  
Oracle FLEXCUBE Universal Banking  
Release 12.87.03.0.0  
[June] [2017]





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[June] [2017]  
Version 12.87.03.0.0

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

## 1.2 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle FLEXCUBE Universal Banking Japan Cluster Release 12.87.03.0.0

## 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

<b>Abbreviation</b>	<b>Description</b>
MSAD	Microsoft Windows Active Directory
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 12.87.03.0.0 is to develop enhancements related to additional Corporate Banking requirements, which will further enhance our focus on Japanese Banking Industry. This version is qualified with embedded ELCM, which is made extensible in this release.

## **1.5 Enhancements to the Existing Modules**

### **1.5.1 CL Module Enhancements**

#### **1.5.1.1 Facility Allowance Date**

1. New field Expiry Allowance Date is being introduced to input of an Allowance Date at Facility level
2. Facility provided that the system will not close the Facility till this date is reached.
3. Facility provided When Expiry Allowance Date is present at the Facility, system will validate the loan maturity date vis-à-vis the Facility Allowance Date. If loan maturity is beyond this date, system will not allow the transaction to proceed.

#### **1.5.1.2 Withholding Tax**

- System is enhanced that the Withholding Tax will be added at loan level.
- It will be defaulted from the customer information, if present, and same can be changed.
- Withholding tax percentage can be further amended during VAMI/CAMD or Rollover.
- Facility provided for Tax Classification at the loan level and system will calculate withholding tax only in case of Lender Tax.

#### **1.5.1.3 Facility Availability Period**

- Facility provided to calculate Fees at Commitment level based on the related Facility's Availability Period.
- New SDE FAC\_AVAIL\_STAT is introduced, which can be used in Commitment fee formula.

#### **1.5.1.4 Multi Currency**

- System is enhanced to check the consistency of currency of the sub-line and allowed currencies at the main-line.
- System will make sure that the loan currency is among the allowed currencies of the facility (ies) attached, including that of the main-line, in case the loan is attached to sub-line.
- System is enhanced to add Main Line Currency and Main Line Exchange Rate fields at the Facility level. In case of sub-line, when Main Line is chosen, system shall default the Main Line Currency. Main Line Exchange Rate shall be used to convert the subline amounts w.r.t. the main-line for the validation purpose, in case the currencies are different.
- Currently system throws an error if the sub-line's limit amount exceeds that of the main-line. This behaviour shall be altered to throw an error which can be configured as an override in case the currencies are different.
- Currently, system throws an error in case a loan is directly linked to commitment and the loan utilization exceeds the commitment available amount. This behaviour shall be extended to commitment-linked facilities also.
- In case the loan is attached to main-line, which is not linked to commitments, system shall throw an error which can be configured as an override, if the loan utilization exceeds the facility available amount.

### **1.5.1.5 Rounding Parameters for Commitment**

Below requirements are developed for commitments created through facility:

- System is enhanced to add Rounding Parameters at Facility level which will be used for the auto-created commitment.

### **1.5.2 Functions with Changed Function Code**

Not Applicable

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## 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/E88027\\_01/index.html](http://docs.oracle.com/cd/E88027_01/index.html)

### 2.2 Software Components

Software Components of Oracle FLEXCUBE 12.87.03.0.0 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

### 3.1 Oracle Stack

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle FLEXCUBE Universal Banking	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.2.0
				Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 121
				Open Symphony Quartz	2.2.3
				Oracle Toplink	12.2.1.2.0
		Database Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.1.0.2.0
		Reporting Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic	12.2.1.2.0
				JDK	JDK 1.8 Update 121
				Oracle Database (for RCU)	12.1.0.2.0
				Repository Creation Utility	12.2.1.2.0
				Oracle BI Publisher	12.2.1.2.0
		Client Machines	Windows 7	Internet Explorer	Microsoft Internet Explorer Release (11.*)
				Mozilla Firefox	Mozilla Firefox 1 Release (45+)
				Google Chrome	Google Chrome 1 Release (53+)

			Windows 8	Internet Explorer	Microsoft Internet Explorer Release (11.*)
		Single Sign On Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	JDK 1.7 Update 99
				Oracle WebLogic	10.3.6
				Repository Creation Utility	11.1.1.9.0
				Oracle Identity Management(OID)	11.1.1.9.0
				Oracle SOA	11.1.1.9.0
				Oracle Identity And Access Management	11.1.2.3.0
				Oracle Webtier Utilities	11.1.1.9.0
				Oracle Webgate	11.1.2.3.0
				OID Connector	OID 11.1.1.6.0
Oracle FLEXCUBE Universal Banking Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.2.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				
Oracle FLEXCUBE Universal Banking Switch Integration Gateway	Switch Integration Gateway	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	1.8 Update 121
				Apache Ant	1.10

## 4. Annexure – B: Third Party Software Details

Licensors Name	Licensed Technology	Version
Apache	serializer-2.7.2.jar	2.7.2
Apache	commons-transaction-1.2.jar	1.2
Apache	commons-io-2.5.jar	2.5
Apache	xalan-2.7.2.jar	2.7.2
Apache	xercesImpl-2.11.0.jar	2.11
Apache	xml-apis-2.11.0.jar	2.11.0
The Apache Software Foundation	Log4j (log4j-api-2.6.2.jar,log4j-core-2.6.2.jar)	2.7
Apache	commons-logging-1.2.jar	1.2
Apache	commons-net-3.5.jar	3.5
Sean Owen	pjl-comp-filter-1.8.1.jar	1.8.1
Apache	xmlbeans-2.6.0.jar	2.6.0
Apache	ANT (ant.jar,ant-antlr.jar,ant-apache-bcel.jar,ant-apache-bsf.jar,ant-apache-log4j.jar, ant-apache-oro.jar,ant-apache-regexp.jar,ant-apache-resolver.jar,ant-apache-xalan2.jar, ant-bootstrap.jar,ant-commons-logging.jar,ant-commons-net.jar,ant-jai.jar,ant-javamail.jar, ant-jdepend.jar,ant-jmf.jar,ant-jsch.jar,ant-junit.jar,ant-junit4.jar,ant-launcher.jar, ant-netrexx.jar,ant-swing.jar,ant-testutil.jar)	1.10
Terracotta, Inc.	Quartz (quartz-2.2.3.jar,quartz-jobs-2.2.3.jar)	2.2.3
Apache	commons-codec-1.10.jar	1.10
QOS.ch	slf4j-api-1.7.22.jar	1.7.22
SLF4J	slf4j-log4j12-1.7.22.jar	1.7.22
Yahoo	yuicompressor-2.4.8.jar	2.4.8
Apache	xml-resolver-1.2.jar	1.2

Apache	Apache POI	3.15
MetaStuff, Ltd.	dom4j-1.6.1.jar	1.6.1
Oracle	jta-1.1.jar	1.1
Apache	Commons Collections	4.1

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## 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

<b>Module Code</b>	<b>Module Description</b>
IA	Islamic Asset Management
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

<b>Module Code</b>	<b>Module Description</b>
OT	Options
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