

Oracle® Banking Collections Cloud Service

Release Notes



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Preface

The release notes contain details of the new features of Oracle Banking Collections Cloud Service that are part of Release 14.8.1.0.0.

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Purpose

The purpose of this Release Notes is to highlight the various features in Oracle Banking Collections Cloud Service.

Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Audience

This guide is intended for the users of Oracle Banking Collections Cloud Service.

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.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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.

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

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Related Resources

For more information, see these related Oracle resources:

- *Oracle Banking Collections License Guide - On-Premise*
- *Oracle Banking Collections Security Guide*
- *Oracle Banking Collections Maintenance User Guide*
- *Oracle Banking Collections Transactions User Guide*

1

New Features

This topic explains functional features that are enhanced or added in this release.

Oracle Banking Collections Cloud Service is designed to assist financial institutions with managing the repayment of their consumer outstanding or past due debts. The solution helps in accurate tracking and monitoring of delinquent accounts with high standards of efficiency.

The key features developed as part of Oracle Banking Collections Cloud Service 14.8.1.0.0 release are:

Note

Oracle Banking Collections Cloud Service is integrated with Oracle Banking Retail Lending 14.8.1.0.0 Release. The interface supports data transfer through staging tables covering new delinquent account data and updates for all entities.

This topic contains the following sub-topics

- [Transaction Approval](#)
This topic describes the systematic instructions to Approval Process.
- [Task Prioritization](#)
This topic describes the systematic instructions to prioritize the assigned task to the collection agent.
- [Loan Overdue Payment](#)
This topic describes the systematic instructions to initiate loan overdue repayment.
- [Manual Fee Reversal](#)
This topic describes the systematic instructions to reverse a fee manually.
- [Enhanced Escalation Process](#)
This topic explains Feature Enhancements that are enhanced or added in this release as part of the escalation process.
- [Enhanced Case Summary Account Widget](#)
This topic explains Feature Enhancements that are enhanced or added in this release in the Case Summary Screen.
- [Enhanced Task Summary](#)
This topic explains Feature Enhancements that are enhanced or added in this release in the Task Summary Screen.
- [Data Export from Task Summary](#)
This topic describes the systematic instructions to export data from Task Summary screen.
- [Non-Delinquent Account Indicator](#)
This topic describes the systematic instructions to display non delinquent account indicator in Case Summary screen.

1.1 Transaction Approval

This topic describes the systematic instructions to Approval Process.

In Collections, certain transactions carry significant financial, operational, and reputational risk. Allowing these actions to be executed by a single user increases the likelihood of errors, misuse, or fraudulent activity. To strengthen internal controls and ensure accountability, it is essential to implement a dual authorization mechanism, where high-risk or high-value transactions must be initiated by one user and approved by another authorized user before execution.

This release introduces a structured Approval Process within the debt collection life cycle while capturing the Promise to Pay from the customer, ensuring enhanced governance, compliance with regulatory standards, and improved operational control.

The key features of this functionality are:

- Ability to enable or disable the approval process from Approval maintenance.
- Ability to define the work flow for approval.
- View all for approval transactions from UI.
- Ability to Approve/Reject a particular transaction that has come up for approval.

1.2 Task Prioritization

This topic describes the systematic instructions to prioritize the assigned task to the collection agent.

Effective task prioritization is critical to maximizing collection rates and maintaining compliance in debt collection. Since collectors manage multiple accounts across various delinquency stages, prioritization ensures that high-risk or high-value cases receive timely attention.

The key features of this functionality are:

- Ability to configure the prioritization order for each user group.
- View tasks on Task Summary dashboard in prioritized order as defined for the logged in user's user group.

1.3 Loan Overdue Payment

This topic describes the systematic instructions to initiate loan overdue repayment.

The loan overdue payment functionality enables financial institutions to effectively track, manage, and recover payments that are past their due date. This functionality allows debt collectors to initiate a payment on-behalf of the customer for their overdue amount either through Direct Debit method or through Cash Payment.

The key features of this functionality are:

- Ability to initiate payment through Direct Debit method (from customer's CASA to Loan Account).
- Ability to initiate payment with Cash mode as payment.
- Generic interface to post the payment in loan management system.

1.4 Manual Fee Reversal

This topic describes the systematic instructions to reverse a fee manually.

When a borrower fails to make payments on time, financial institutions may apply additional fees and charges to recover costs incurred during the collection process. These may include promise broken fees, recovery expenses, legal charges, and payment failure penalties etc. to delinquent accounts. Oracle Banking Collections provides the capability to apply these fees to an account through the Fee and Charge maintenance.

Financial institutions may reverse fees to resolve disputes, correct errors, or as part of a goodwill or settlement arrangement, while ensuring adherence to regulatory and governance standards.

This feature allows debt collectors to suitably reverse those fee that are calculated in Oracle Banking Collections with a reversal transaction against the particular account.

1.5 Enhanced Escalation Process

This topic explains Feature Enhancements that are enhanced or added in this release as part of the escalation process.

In debt collection, certain cases require escalation to a supervisor for review, intervention, or decision-making. Escalation ensures that complex, high-risk, or unresolved accounts are managed appropriately and that front-line agents operate within guidelines.

The key features of this functionality are:

- Ability to define the rule criteria to escalate a particular task automatically from Strategy maintenance.
- Automatic escalation of task to the supervisor if the escalation rule criteria is met.
- Ability to manually escalate a task by the collection agent to the supervisor.
- Ability to provide the reason for escalation and mark a particular escalation as priority as part of the manual escalation process.
- Ability to view the escalated tasks in the 'Escalated Tasks' tab in Task Summary screen.
- Ability to select a particular task from 'Escalated Tasks' tab in Task Summary screen and mark as 'review done' along with review comments by the supervisor.
- Removal of Escalation Date and Escalated filters from Task tab in Task Summary screen.
- Removal of Escalation column from Task tab in Task Summary screen.

1.6 Enhanced Case Summary Account Widget

This topic explains Feature Enhancements that are enhanced or added in this release in the Case Summary Screen.

Case Summary screen in Oracle Banking Collections provides a customer 360 degree view. The account widget in Case Summary provides complete details of a delinquent account.

Following updates have been made to the account widget as part of this release:

- Ability to view the arrear details from the Arrears Tab.

- Ability to view the Repayment schedule of the customer for the selected account from the Repayment Schedule tab.
- Ability to view all other details of the account on the UI from the Others tab.
- Ability to view the collateral details linked to the account from the Collaterals tab.

1.7 Enhanced Task Summary

This topic explains Feature Enhancements that are enhanced or added in this release in the Task Summary Screen.

Task Summary screen in Oracle Banking Collections is the collectors work list which displays all the tasks that a collection agent needs to work on. Task Summary screen has been enhanced to provide more details and ease collection agents effort in capturing information.

Following updates have been made to the Call Task pop-up on the Task Summary screen as part of this release:

- View details of the delinquent account in the Call Task pop-up.
- Ability to capture Promise to Pay from Call Task pop-up.
- Ability to view notes from Call Task pop-up.
- Ability to view Action-Result history from Call Task pop-up.

1.8 Data Export from Task Summary

This topic describes the systematic instructions to export data from Task Summary screen.

The key features of this functionality are:

- Ability to export the tabular data from following tabs in Task Summary screen – Tasks, Account, Specialised Cases, Call Summary, Escalated Tasks.
- Ability to export the tabular data in csv or pdf format.

1.9 Non-Delinquent Account Indicator

This topic describes the systematic instructions to display non delinquent account indicator in Case Summary screen.

Oracle Banking Collections supports collection activities across all stages of delinquency starting from pre-delinquency to late-stage collections. This feature provides a non-delinquent indicator in Case Summary screen against a particular account to indicate the account is not delinquent.

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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.

2.1 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 and Installer Kit
- User and Installation manuals

2.2 Software Components

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

Software Components of Oracle Banking Collections 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

3

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.

Note

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.

Note

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>