

# Oracle® Banking Collections 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 Collections Cloud Service Release Notes, Release 14.8.2.0.0

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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 14.8.2.0.0.

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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
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## 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**

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.

## 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 14.8.2.0.0 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

- [Collector Leave Planner](#)  
This topic describes the systematic instructions to managing collectors leave and work scheduling.
- [Communication to Internal Users](#)  
This topic describes the systematic instructions to send email communication to bank users.
- [Customer Communication Details](#)  
This topic describes the systematic instructions to display detailed communication history on the case summary screen.
- [Regulatory Controls – Contact Threshold](#)  
This topic describes the systematic instructions to define contact limits and thresholds as part of regional debt collection regulatory controls.
- [Regulatory Controls – Update Customer Contact](#)  
This topic describes the systematic instructions to update a customer’s contact details within the regional debt collection regulatory controls.
- [Inbound Data Interface using Schema to Schema Fast Data Transfer](#)  
This topic outlines the step-by-step process for ingesting accounts into Oracle Banking Collections using Schema-to-Schema Fast Data Transfer.

## 1.1 Collector Leave Planner

This topic describes the systematic instructions to managing collectors leave and work scheduling.

To ensure uninterrupted operations when a debt collector is on holiday, the debt collection system should leverage automation, workload redistribution, and clear supervisor visibility. This approach helps maintain business continuity, support regulatory compliance, and prevent disruptions to ongoing collection activities when an assigned collector is unavailable.

The key features of this functionality are:

- Ability to enable the supervisor to record collectors' planned leave.
- Ability to easily view their team's leave schedules.
- Ability to reassign critical cases to alternate collectors to ensure timely follow-up.
- Automated routing prevents new work from being assigned to collectors who are on leave.

## 1.2 Communication to Internal Users

This topic describes the systematic instructions to send email communication to bank users.

In debt collection, internal email communication is critical for keeping agents informed, organized, and on track with their daily tasks. The emails that collection agents should receive on a daily basis should provide them with the information they need to manage their workload efficiently, ensure they follow up with the right accounts, and stay in compliance with regulations. This structured communication approach can significantly improve agent productivity, reduce errors, and enhance customer relationships.

The key features of this functionality are:

- Ability to define the communication template to be sent to internal users.
- Ability to inform collectors on key information including - Daily Task Assignment and prioritization, Overdue payments reminders, Pending follow-up tasks, Compliance and regulatory updates, Performance and KPI Summary, Escalation alerts, Review and feedback.

## 1.3 Customer Communication Details

This topic describes the systematic instructions to display detailed communication history on the case summary screen.

Oracle Banking Collections enables banks to deliver customer communications via email, SMS, or letter—either manually or through automated batch processing. The solution maintains a complete audit trail of all outbound communications and allows users to review the details in the Case Summary's communication widget. This provides agents with a chronological communication history to reference and helps them determine the appropriate next action.

## 1.4 Regulatory Controls – Contact Threshold

This topic describes the systematic instructions to define contact limits and thresholds as part of regional debt collection regulatory controls.

Debt collection is subject to regulations worldwide that are intended to safeguard consumers from abusive practices, ensure transparency, and promote fair treatment. For example, in the United States, contact frequency and permitted channels are governed by the FDCPA and the CFPB's Regulation F, which limit call attempts to no more than seven calls within seven days per debt (or within seven days after a successful conversation). The rules also restrict calls to 8:00 a.m.–9:00 p.m. local time, prohibit workplace contact where the employer disallows it, and allow electronic communications (email, SMS, letters) only when a clear opt-out mechanism is provided.

The key features of this functionality are:

- Regulatory configuration maintenance that will allow users to define various parameters such as – acceptable time of contact, contact limit per day, contact limit per week, block period between contacts(days), email consent check, alert preference check, alternate contact to dialer.
- Display the corresponding information on the application to the collectors with necessary warning whenever a threshold is violated.
- Share the required information to the dialer system.

## 1.5 Regulatory Controls – Update Customer Contact

This topic describes the systematic instructions to update a customer’s contact details within the regional debt collection regulatory controls.

Debt collection is subject to regulations worldwide that are intended to safeguard consumers from abusive practices, ensure transparency, and promote fair treatment. As part of this, the system must support updating and maintaining customer contact details in compliance with debt collection regulations. Collectors may capture updated details directly from the consumer, while third-party contacts are limited solely to obtaining location information without disclosing the debt and must not involve repeated outreach unless prior information is found to be incorrect or the third party requests follow-up.

The key features of this functionality are:

- Ability to define and update customer contact details including address, email and phone number.
- Ability to define and update customer’s contact preferences.
- Ability to capture an alternate point of contact incase the primary party is not available.
- Ability to maintain an audit trail of all updates.
- Ability to share the required information to the dialer system based on configuration.

## 1.6 Inbound Data Interface using Schema to Schema Fast Data Transfer

This topic outlines the step-by-step process for ingesting accounts into Oracle Banking Collections using Schema-to-Schema Fast Data Transfer.

Key features include:

- Ingesting data from product processors through schema-to-schema data transfer.
- A batch process with required validations to move data from the staging schema to the core application tables.

# 2

## 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>