Oracle® Banking Collections

Release Notes

Release 14.9.0.0.0
G61286-01
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Oracle Banking Collections Release Notes, Release 14.9.0.0.0

G61286-01

Contents

Preface

The release notes contain details of the new features of Oracle Banking Collections that are part of this release.

Purpose

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

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.

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.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

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.

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*

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.
italic	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.

1
New Features

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

Oracle Banking Collections 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 14.9.0.0.0 release are:

> **Note**
>
> Oracle Banking Collections is integrated with FLEXCUBE 14.7.0.0.0 (Retail Loan CL Module), 14.7.2.0.0 (Islamic Finance CI Module) and 14.8.0.0.0 (Overdraft Module) Release. The interface is file based and covers receiving new delinquent account data along with supporting entities, such as Party and Collateral information. Also, it covers the updates on these entities from FLEXCUBE.

- 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 information about Loan Overdue Payment.
- 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.
- Collector Leave Planner
  This topic describes the information about Collector Leave Planner.

- Communication to Internal Users
  This topic describes the information about Communication to Internal 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 information about Regulatory Controls – Contact Threshold .
- Regulatory Controls – Update Customer Contact
  This topic describes the information about Regulatory Controls – Update Customer Contact.
- Inbound Data Interface using Schema to Schema Fast Data Transfer
  This topic describes the information about Inbound Data Interface using Schema to Schema Fast Data Transfer.

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 information about Loan Overdue Payment.

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.
- Out of the box interface with Flexcube Core Banking to publish the interface.

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.

1.10 Collector Leave Planner

This topic describes the information about Collector Leave Planner.

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.

1.11 Communication to Internal Users

This topic describes the information about Communication to Internal 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.

1.12 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.

1.13 Regulatory Controls – Contact Threshold

This topic describes the information about Regulatory Controls – Contact Threshold .

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.

1.14 Regulatory Controls – Update Customer Contact

This topic describes the information about Regulatory Controls – Update Customer Contact.

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.

1.15 Inbound Data Interface using Schema to Schema Fast Data Transfer

This topic describes the information about 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

System Requirements and Technology Stack

For successful installation and configuration of Oracle Banking Collections, users must ensure following hardware and software prerequisite requirements are met before installation.

- Technology Stack
  This topic lists the technical compatibility details of this release.
- Supported Browsers
  This topic lists the software components which are applicable in this release.

2.1 Technology Stack

This topic lists the technical compatibility details of this release.

The technology stack for Oracle Banking Collections 14.9.0.0.0 is as listed below.

Deployment Option: Single Instance Standalone

Table 2-1 Technology Stack - Oracle Banking Collections

Component	Machine	Operating System	Software	Version Number
Oracle Banking Collections	Application Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
			Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 17.0.18
			Oracle Coherence	14.1.2.0.0
			Conductor	3.15.0
	Database Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle Database 19c Enterprise Edition Release	19.29.0.0.0
	Message Broker	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Kafka	2.13-3.9.2
			Apache ZooKeeper (Embedded with Kafka)	

> **Note**
>
> Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability and security.

UI Stack

Table 2-2 UI Stack

Software Type	Recommended Software	Version Number
UI	Oracle JET	v18.1.0
Build Tool	Gradle	8.10.2

2.2 Supported Browsers

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

The following browsers are supported:

- Microsoft Edge 131+
- Google Chrome 131+
- Mozilla Firefox 132+
- Apple Safari 17+

> **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.
> - For detailed information on browser support, please see Oracle Software Web Browser Support Policy.

3

Third Party Software

For information on the third-party software, refer *Oracle Banking Collections License Guide - On-Premise.*

4
Media and Documentation

This topic provides systematic information on Media and Documentation.

This topic contains the following sub-topics:

- Media Pack
  This topic explains the information about Media Pack.
- Documentation Pack
  This topic explains the information about Documentation Pack.

4.1 Media Pack

This topic explains the information about Media Pack.

The media package for Oracle Banking Collections 14.9.0.0.0 is available at Oracle Software Delivery Cloud.

4.2 Documentation Pack

This topic explains the information about Documentation Pack.

The Oracle Banking Collections documentation is available on Oracle Help Center.