# Oracle® Banking Corporate Lending Release Notes





Oracle Banking Corporate Lending Release Notes, Release 14.7.6.0.0

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## **Preface**

This topic contains the following sub-topics:

- Background
- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Related Resources
- Conventions
- Acronyms and Abbreviations

# Background

Oracle Financial Services Software Limited has developed Oracle Banking Corporate Lending product to service a big corporate customer, for a huge value transaction in the form of loan. Oracle Banking Corporate Lending suite enables large value corporate loans and syndicated loans. It enables banks to play multitude of roles in syndication. Trading platform enables trading of syndicated loans and keeps track of position and balances of different portfolios of bank.

#### **Bilateral Loans**

Empowers financial institutions of varied sizes to offer and manage complex commercial loan products catering to large corporate and SMEs. Product manufacturing enables the bank to create innovative products, cuts down time to market and respond to competition efficiently and effectively. Rule driven delinquency handling provides better control over stressed loan assets enabling timely action.

#### **Syndicated Loans**

Empowers large multinational banks and Financial Institutions to structure complex syndicated loans under three tier architecture. Robust multi-currency, multi borrower, multi region participation support makes it easier for arrangers to structure ultra-flexible deals seamlessly. High volume processing is supported to cater to deals with thousands of participants.

#### **Secondary Loans Trading**

SLT Module tracks the trading of syndicated loans in the secondary market. It allows the booking and settlement of trades under Lead and Participated facilities. It supports Par and distressed loan trading. It also supports the Assignment and Participation (Silent) type of trades.



# Purpose

The purpose of this Release Note is to highlight the enhancements and the new fixes released after last patch released in Oracle Banking Corporate Lending 14.7.6.0.0

## **Audience**

This document is intended for the following audience:

- Customers
- Partners

# **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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## **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 make sure 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 on any related features, you can refer to the following documents:

- Oracle Banking Corporate Lending User Manuals
- Oracle Banking Corporate Lending License Guides



# Conventions

The following text conventions are used in this document:

Table 1 Conventions and Meaning

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.	

# Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 2 Acronyms and Abbreviations

Abbreviation	Description	
CASA	Current and Savings Account	
CDI	Certificate of Deposit Interest	
CO (Core)	O (Core) Oracle FLEXCUBE Core	
CUSIP		
ELCM Enterprise Limits and Collateral Management		
EOD End Of Day		
FCUBS FLEXCUBE Universal Banking System		
FCY	Foreign Currency	
IOF	Financial Operations Tax	
LC	Letter of Credit	
LB	Loan Syndication	
LIBOR London Inter-bank Offered Rate		
LMA	Loan Market Association	
LOR	Lender of Records	
OBCL	Oracle Banking Corporate Lending	
OBDX	Oracle Banking Digital Experience	
ОВРМ	Oracle Banking Payments	
OL	Oracle Lending	
RFR	Risk Free Rates	
SLT	Secondary Loans Trading	
SME	Small & Medium Sized Enterprises	
SMS Security Management System		
SOFR	Secured Overnight Financing Rate	
STP	Straight Through Processing	
UI	User Interface	



Table 2 (Cont.) Acronyms and Abbreviations

Abbreviation	Description	
VAMI Value Dated Amendment		



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## Release Notes

This topic contains following sub-topics.

- Release Highlights
- Release Enhancements

# 1.1 Release Highlights

The scope of the current release Oracle Banking Corporate Lending comprises of the following functional enhancements.

- Synchronize ECA support for Bilateral and Syndication
- Local Clearing support for Customer Credit Transfer (NEFT and RTGS)
- Split settlement support for Syndication by providing Amount instead of percentage
- Receiver Population for OBPM Integration for outbound services
- Advice suppression for lenders with zero percentage ratio
- Accrual posting by schedule for back-dated operations
- Margin revision for liquidated Drawdowns
- Phasing Out the INDIVIDUAL Application Type in Webservices Build

## 1.2 Release Enhancements

Following are the release enhancements of the OBCL 14.7.6.0.0 Innovation release.

- Synchronize ECA Support for Bilateral Loans and Loan Syndication
   The ECA (External Credit Approval) call can now be performed simultaneously for all debited components, such as Principal, Interest, Fees, Charges, and Tax, in both Bilateral Loans and Loan Syndication, whether in Online or Batch processing.
- Local Clearing Support for Customer Credit Transfer (NEFT and RTGS)
   OBCL facilitates the processing of local clearing credit transactions, allowing Bank-to Customer messaging through NEFT (N06) and RTGS (pacs.008, pacs.009). These
   messages are generated in OBPM for both online transactions and End-of-Day (EOD)
   processing, covering credit events linked to bilateral loans and loan syndication.
- Split Settlement Support Amount instead of Percentage for Syndication
   Users can now enter a split amount directly on the Split Settlement screen, rather than
   using a percentage.
- Receiver Population for OBPM Integration for Outbound Services
   The Receiver field now supports the Bank Identifier Code (BIC) of the credit Nostro account, which indicates the SWIFT address of the message recipient. This pertains to the party or institution that is meant to receive the message or payment.

Users can select the BIC from the receiver list of values. The system checks the BIC format and populates the receiver tag in the payment request payload.

Advice Suppression for Lenders with Zero Percentage Ratio
 Loan Syndication Advice generation will be limited for participants if their current asset ratio or component ratio is zero.

### Accrual Posting by Schedule for Back-dated Operations

The system enables user to post accrual schedules by date for backdated operations, including backdated contract bookings, back-valued amendments, and back-valued liquidations to Bilateral Loan contracts. This feature can be customized through Loan Parameters.

### Margin Revision for Liquidated Drawdowns

Revisions to margin rate that are backdated will be applied for liquidated drawdowns within the tranche where the Interest or Fee Distribution type is defined as Lender of Actuals. The bank has the ability to manually collect or refund interest amounts based on interest calculations. This option can be adjusted through the Loan Parameters.

Phasing Out the INDIVIDUAL Application Type in Webservices Build
 The 'INDIVIDUAL' Application Type is no longer supported for Webservices build. Going forward, 'INTEGRATED' Application Type will be the only option available for Webservices build.

Sample webservice link - http://<<server IP>>:<<port>>/OFCLWeb/<<service\_name>>? WSDL



# Components of the Software

#### **Documents Accompanying the Software**

The various documents accompanying the software are as follows:

- Release Notes
- Installer Kit
- User Guides and Installation Guides

### **Software Components**

Software Components of Oracle Banking Corporate Lending that are 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 and rtf))
  - Process Framework components (BPEL)
- New UI Application Server
  - Java Sources
  - Configuration files used for deployment
- Interface
  - ASCII interface sources
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Gateway
- Java application layer
  - Java sources
  - Configuration files used for deployment
- Messaging layer

Stored Procedures (Packages, Functions, Procedures, Triggers, Views)

- Installation utilities
- Front end based installation for host
- Front end based installation for Gateway backend
- Installation documents for
  - Installer documents
  - Gateway
- SMS Related Components



- Reports
  - Stored Procedures (Packages, Functions, Procedures, Views)
  - Repositories and pre-defined Reports
- Online Help Files



# **Annexure**

This topic contains following sub-topics:

Annexure: Environment Details

• Annexure: Third Party Software Details



# **Annexure: Environment Details**

**Tech Stack - Oracle** 

Table A-1 Tech Stack - Oracle

Compo nent	Deploy ment option	Machine	Operating System	Software	Version Number
Oracle Banking Corporat e Lending	UI-Host and Centraliz ed	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 17.0.12+
				Open Symphony Quartz	2.4.0
				Oracle Coherence	14.1.2.0.0
				Conductor	3.15.0
		Database Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database 19c Enterprise Edition Release 19.26.0.0.0
		Message Broker	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Kafka	2.13-3.8.0
		UI	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle JET	v17.0.4

Table A-1 (Cont.) Tech Stack - Oracle

Compo nent	Deploy ment option	Machine	Operating System	Software	Version Number
Oracle Banking Corporat e Lending Integrati on Gateway	<ul> <li>We b serv ices (inc omi ng)</li> <li>HTT P Ser vlet (inc omi ng)</li> <li>EJB (inc omi ng)</li> <li>MD B (inc omi ng)</li> <li>Moti ficat ions (out goin g)</li> </ul>	Integration Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
Oracle Banking Corporat	Web services	Integration Server	Oracle Linux Server 8.7 (x86 64 Bit)	JDK	Oracle JDK 17.0.12+
e Lending				Oracle WebLogic Server	14.1.2.0.0
REST Services				Oracle Toplink	14.1.2.0.0
Oracle Banking Corporat e Lending Oracle Digital Assistan t Integrati on	Centraliz ed	Application Server	Oracle Linux Server 8.7 (x86 64 Bit)	oda-native-client- sdk-js	20.3.1

## 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 7, 8, 10 and Mac OS X.
- # Client Machine: For detailed information on Browser Support, please refer to Oracle Software Web Browser Support Policy at https://www.oracle.com/ middleware/technologies/browser-policy.html.
- Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability and security.



B

# Annexure: Third Party Software Details

For more information about the third-party software details, refer to the Oracle Banking Corporate Lending *License Guide* for this release.

