# Oracle® Banking Corporate Lending Release Notes



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ORACLE

Oracle Banking Corporate Lending Release Notes, Release 14.8.0.0.0

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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 14.8.0.0.0

## 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	<b>Conventions and Meaning</b>
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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:

Abbreviation	Description	
CASA	Current and Savings Account	
CDI	Certificate of Deposit Interest	
CO (Core)	Oracle FLEXCUBE Core	
CUSIP	Committee on Uniform Securities Identification Procedures	
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	
OBPM	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 Acronyms and Abbreviations



#### Table 2 (Cont.) Acronyms and Abbreviations

Abbreviation	Description
VAMI	Value Dated Amendment

# 1 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.

- Redwood adoption
- OBCL- ECA enhancements
- ISO MX message CAMT054
- Default spread in interest limit details (OLDINTLM)
- Advance margin fee support for bilateral
- Common entities length increase
- Component wise waive option in manual payment screen for bilateral and syndication loans
- Component wise payment details
- Partial liquidation allowed
- Version Rollover
- Compounding Interest
- Support for Capitalization during manual payment
- Component wise balance verification
- Sync 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 14.8.0.0.0 release.



#### Redwood Adoption

Traditional ALTA theme is replaced with Redwood Theme.

#### OBCL-ECA for multi settlement accounts

For contracts with multi settlement accounts, system should have the ability to process the liquidation even if one of the account in the settlement instructions does not have sufficient balance. System should process the liquidation to the extent of the funds available in the accounts. System should have the ability to track the split settlement amount for each of the accounts that are due for liquidation and should settle against the respective accounts. This feature is provided for both bilateral and syndication modules.

#### OBCL- ECA Support for all Debit Components

ECA is enabled for all components where customer is debited as part of online or batch processing for both bilateral and syndication modules. Changes are included for Adhoc Fees, Charge, Tax and BADJ for discounted loans during REVN and VAMI, Interest liquidation for discounted loans, Fees recalculation during batch.

A new field is added in all transaction screens, to display ECA Status before proceeding for authorization.

#### ISO MX Message - CAMT054

OBCL supports ISO 20022 Bank to Customer Debit/Credit Notification message generation (camt.054) processing for Debit and Credit transactions. The camt.054 MX format (BankToCustomerDebitCreditNotification) message is sent by the account servicer to an account owner, or a party authorized by the account owner to receive the message. It is used to inform the account owner, or authorized party, of single or multiple debits and/or credit entries reported to the account. This new ISO 20022 message replaces both MT900 confirmation of debit and the MT910 confirmation of credit messages.

- Debit Notification Changes are done to support equivalent of SWIFT MT 900(Confirmation of Debit), now as per ISO20022 the MX standard for debit Notification. This will be generated as camt.054 when the Media value is maintained as "FINPLUS" at OLDCUSAD - Customer Address Maintenance screen.
- Credit Notification Changes are done to support equivalent of SWIFT MT 910(Confirmation of Credit), now as per ISO20022 the MX standard for the credit Notification. This will be generated as camt.054 when the Media value is "FINPLUS" at OLDCUSAD- Customer Address Maintenance screen.

#### Default Spread in Interest Limits Details (OLDINTLM)

A new field 'Default Spread' has been introduced in the Interest Limits Details Screen (OLDINTLM). If Default Spread is maintained for Loans (OL) or Syndication (LS), the same will be defaulted during the contract booking or capturing of reprice/rollover instructions, if the spread type field is maintained as "Flat" for the corresponding product. The spread can be changed post default from the maintenance.

• Advance Margin Fee support for Bilateral System allows advance payment schedule for margin fees for bilateral loans.

### Increment of Common Entities Length

This is applicable for all modules in OBCL.

Length of the below common entities have been increased/standardized. This is in sync with common core and other FLEXCUBE suite of products.

Entity	Current length	Increased length
Branch Code	VARCHAR2(3)	VARCHAR2(6)
User ID	VARCHAR2(12)	VARCHAR2(320)

#### Table 1-1 Entity length Info



Table 1-1	(Cont.) Entity length Info
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Entity	Current length	Increased length
Customer Number	VARCHAR(9)	VARCHAR2(20)
Customer Name	VARCHAR2(35)	VARCHAR2(140)
Account Number	VARCHAR2(20)	VARCHAR2(34)
Account Description	VARCHA2(105)	VARCHAR2(140)
GL Code	VARCHAR2(20)	VARCHAR2(20)
Entity Code	VARCHAR2(12)	VARCHAR2(20)

Email id also supported as User ID.

GL Code was already supported with 20 characters in OBCL, however, the current enhancement in common core will be in sync, henceforth.

Following parameters are introduced in cstb\_param:

- BRANCH\_CODE\_LENGTH To capture the branch code length. Can be 3 to 6 characters long.
- REF\_NUM\_GEN\_FORMAT Value O for this will generate the process & contract reference numbers in the existing format. If this is N, indicating new format, will generate as Product/Process Code (4 char) + Julian Date (5 char) + Sequence Number(7 digits).

# • Component Wise Waive Option in Manual Payment Screen for Bilateral and Syndication Loans

Component wise waive option is added in manual payment screen to support waiving a part or full due amount, for any component (Interest and Principal) on any day during its lifecycle. Additional field provided in the payment screen to display the Prepaid Principal Amount. This will display any Principal amount paid in excess than the current due. User can input the penalty rate and upon click of 'Sum', the calculated penalty amount, based on the excess Principal paid, will be displayed in the penalty amount field. User can proceed with the calculated penalty amount or overwrite the penalty amount, if required.

#### Component Wise Payment Details

New tab 'Component Wise Payment Details' has been introduced which displays the Component Wise details on click of Payment Details button in both Loans (OL) & Syndication (LS), in the following screens : OLDTRONL, OLDTROSI, OLDTROIC, OLDVAMND, OLDVAMSI, LBDTRONL & LBDDDONL.

On selecting a Component from the Component Summary block, system will display all schedules for that component in ascending order in the Schedule Details block. Then, on selecting a schedule from the Schedule Details block, system will list the breakup of the due for the specific component & due (which is same as 'Schedule wise Payment Details'). Existing Payment details which are displayed on Click of Payment Details has been moved under the tab 'Schedule wise Payment Details'.

#### Allowed Partial Liquidation

Currently Allow Partial Liquidation flag is supported at product level. Same is extended to contract level now, in both Loans (OL) and Syndication (LS), in the following screens: OLDTRONL, OLDTROSI, OLDTROIC, FCDTRONL, LBDTRONL and LBDDDONL.

New field 'Partial Liquidation Allowed' is added at contract level. By default, value will be populated from the product. For new facility, the default value would be Y. And user can amend 1-5 it during contract creation. An override will be thrown during New action Save if the value for field 'Partial Liquidation Allowed' is different from product. During Partial liquidation, the system will check the contract level 'Partial Liquidation Allowed' flag and shows the override message to the user if it's not allowed.

#### Version Rollover

The process of rolling over a loan to a new version has been enhanced to allow better control over the amount and date of the rollover. Thus, the loan could have a different product in the next version.

The rollover amount can be controlled for each component, the extent to which it is liquidated, waived, or rolled over. Additionally, version rollover can be applied to both past and current dates. This is supported for both Bilateral and Syndicated loans.

#### Compounding Interest

New schedule type Compounding has been introduced in the drawdown product and drawdown contract screens. This supports compounding of interest and penalty on the accrued amount.

When user select the compounding schedule for interest and penalty components, the system performs an upfront calculation and compounding. The system adds the Outstanding Principal amount with the Accrual amount up to the current date and modifies the basis amount for future accrual calculation. The system then updates the Interest component due accordingly.

#### Support for Capitalization During Manual Payment

During manual payment, a new feature now allows you to capitalize specific components, such as interest or penalties, into a particular amount.

It involves delaying interest or penalty payments, which allows the unpaid interest or penalties to be added to the loan's outstanding principal balance for future repayment. This method applies to both bilateral and syndicated loans.

#### Component Wise Balance Verification

The ECA Check Required has been enhanced at the component level for Bilateral and Syndication contracts. This allows you to control at both the product and contract levels.

Based on the values selected for each component at the product level, the settlement subsystem will populate values during contract creation.

The ECA Allowed field can be toggled (both checked or unchecked) for the components. Based on this selection, an ECA request to be generated for the borrower's debit account.

#### 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.



# 2 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

# A Annexure: Environment Details

#### **Tech Stack – Oracle**

Compo nent	Deploy ment option	Machine	Operating System	Software	Version Number
Oracle Banking	UI-Host and	Application Server	Oracle Linux Server 8.7 (x86 64	Oracle Weblogic Server	14.1.2.0.0
Corporat e Lending	Centraliz ed		Bit)	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 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 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>EJB (inc omi ng)</li> <li>MD B (inc omi ng)</li> <li>MD B (inc omi ng)</li> <li>Noti 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 WebLogic	Oracle JDK 17.0.12+ 14.1.2.0.0
e Lending REST Services				Server 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

Table A-1 (Cont.) Tech Stack – Oracle

### 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 information on the third party software details, refer to Oracle Banking Corporate Lending *License Guide*.

