

Release Notes
Oracle Banking Digital Experience
Release 20.1.0.0.0

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ORACLE®

Release Notes

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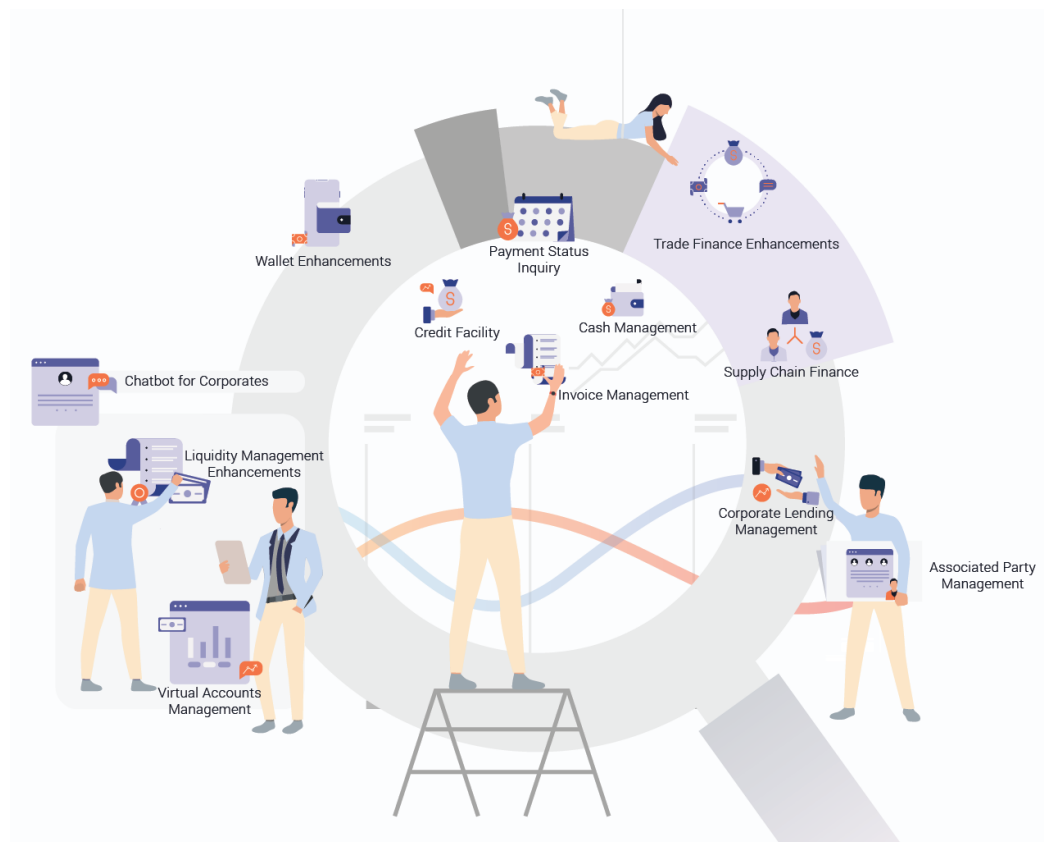
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1. THEME OF THE RELEASE

1.1 INTRODUCTION

Both Corporate and Retail banking are undergoing major changes owing to technological transformations as well as the constantly evolving requirements of the customers. Customers, who are increasingly tech savvy, now expect their banks to provide them with a digital experience that is on par with that of the social media and e-commerce and m-commerce sites that they are used to. Banks are hence, constantly striving to improve and enhance their digital banking channels so as to provide their customers with banking services that are simple, seamless and value driven.

In this release, features and enhancements have been built into the OBDX application so as to provide the banking customer with an enriched banking experience. Enhancements have been made to the corporate banking modules of Virtual Account Management, Liquidity Management, Trade Finance, Credit Facility, Cash Management and Corporate Lending Management, to name a few. Additional enhancements have been made to digital wallets as well as in the payments module of both retail and corporate users through the introduction of the Payment Status Inquiry transaction.



2. HIGHLIGHTS

This section describes in brief, the enhancements made in OBDX in the 20.1 release.

– Virtual Accounts Management –

The existing Virtual Account Management module of OBDX has been enhanced so as to enable corporate users to define and manage internal credit limits for subsidiaries. Users can now also set special rates of interest for virtual accounts where a specific rate of interest, different from the general rate, is applicable.

Additionally, users can also search for and download reports of virtual accounts in the following formats – MT940, MT942, MT950, CAMTO52, and CAMTO53.

– Liquidity Management Enhancements –

The liquidity management module of OBDX has been enhanced to also include virtual accounts so as to enable corporate users to also capture liquidity management instructions of these accounts.

– Trade Finance Enhancements –

Enhancements have been made to the existing trade finance module of OBDX so as to enable users to liquidate bills that they have received under Import LC. Users can now instruct the bank to pay bills they have received, from one of their accounts. Additionally, the trade finance offering of OBDX now has a dedicated dashboard enabling users to gain an overall understanding of the current position of different trade instruments. Further changes include enabling users to copy information defined in previously initiated trade finance applications so as to save time and effort and also structuring the SWIFT message formats so as to ensure compatibility with SWIFT 2020 guidelines.

– Credit Facility –

In addition to getting their collateral evaluated and revaluated through OBDX, corporate users can now also accept or reject offers generated by the bank for their collateral evaluation/revaluation applications. The Credit Facility module has been further strengthened through the introduction of new widgets – Collateral Category Allocation and Facility Utilization. Additionally, a new summary screen listing down all the transactions performed on a credit facility has been developed.

– Cash Management –

The Cash Management module has been introduced in this release, which enables corporate users to view the forecasting of cash flows for their party IDs. New widgets have been introduced as a part of this feature which enable the users to view the projected inflows, outflows and surplus/deficit for a particular month or a day. The widgets are titled 'Today's Snapshot', 'Cash Flow Forecast' and 'Cash Flow Summary'.

– Corporate Lending Management –

The corporate lending module has been enhanced through the introduction of a feature enabling customers to view the summary and details of their syndicated loans. Additionally, corporate users are now provided with the options to view loan interest revision history for loans and to view the breakup of loan installments lined up for payment, for which payment is overdue.

Further enhancements include enabling loan servicing transactions for linked party accounts and providing access to these transactions on mobile and tablet channels.

– Supply Chain Finance –

Corporate users can now repay or settle finances from the OBDX application, through the newly introduced transaction – Finance Repayment. All the outstanding finances of the corporate are listed on the screen and the user can select a specific record or multiple records to in order to repay the finances.

Additionally, the existing transactions of the Supply Chain Finance module of OBDX have also been strengthened in this release. The create program transaction has been enhanced with a feature enabling users to view attributes of the finance product selected. A new search feature introduced in the Request Finance transaction enables users to search for specific invoices to be requested for finance.



– Associated Party Management –

As part of this release, Associated Party Management has been introduced as a module by itself, independent of the Supply Chain Finance module. It is also possible to now, onboard counter parties through the OBDX application. Enhancements have also been made in the View Associated Party screens to display the relation of the associated party with that of the logged in customer on each card of the associated party list screen and to display details of the counter party on the details screen.

Additionally, in this release it has been made possible to grant limited OBDX access to even those counter parties who are not customers of the bank.



– Invoice Management –

Several enhancements have been made under Invoice Management in the current release including separating it from the Supply Chain Finance module and making it an independent module. Corporate users can now partially accept invoices by editing the accepted invoice amount. It is also now possible to create and upload invoices both online and through bulk file upload. Additionally, users can now delete invoice templates, if required.



– Chatbot for Corporates –

The chatbot feature is now available to corporate users as well and is extended to the following transactions:

- **Account Balance Inquiry**
- **Fund Transfer**
- **Bill Payment**
- **View Recent Transactions**
- **Inquire upcoming payments**
- **Inquire about outstanding balance on loan account**
- **Inquire about next installment date and installment amount**
- **Inquire about banking products**

 –Wallet Enhancements–

The digital wallets offering of OBDX has been enhanced in this release through the support of Oracle FLEXCUBE Core Banking as a host system. Additionally, the concept of KYC has been introduced in wallets, thus enabling the bank to open wallet accounts only for those customers that are KYC compliant.

 –Payment Status Inquiry –

As part of this release, a new inquiry transaction, Payment Status Inquiry, has been introduced to retail as well as to corporate users. This transaction enables users to view the current status as well as the details of initiated fund transfers. The payment status inquiry transaction replaces the funds transfer history transaction of retail users and the outward remittance inquiry transaction of corporate users.

3. FEATURES AND ENHANCEMENTS

The following describes the new features introduced as well as the enhancements made in the 20.1 release:

3.1 VIRTUAL ACCOUNTS MANAGEMENT

As part of this release, the Virtual Accounts Management module has been enhanced to include the following features:

Internal Credit Line

Internal Credit Line enables a corporate user to define internal credit limits for its subsidiaries and to track usage.

Using this feature, a corporate user can:

- Create and manage Internal Credit Line
- Create and manage Internal Credit line Linkage

Special Rate Maintenance

There are certain use cases such as Third Party Fund Management or POBO-COBO where virtual accounts, when used, also earn interest income. The rate of interest for these virtual accounts is set by the corporate itself. There will be a default or "General Rate" set up that applies to all the virtual accounts that have interest income. However, there could be instances where, for a few select virtual accounts, a different rate is applicable. This rate is called "Special Rate". Corporate users will be able to define special rates for certain virtual accounts individually.

Using this feature, a corporate user can:

- View general condition rates applied to a product while creating a new virtual account.
- Maintain special rates for existing virtual accounts.

Virtual Account Management Reports

This feature enables the user to search and download the reports of an accessible virtual account in the following formats:

- MT940
- MT942
- MT950

- CAMT052
- CAMT053

3.2 LIQUIDITY MANAGEMENT ENHANCEMENTS

The Liquidity Management module in OBDX can now handle both real accounts as well as virtual accounts. Virtual Accounts and Virtual Account Structures, created in the OBDX Virtual Accounts module, with 'Interest Calculation required' flag as 'Yes', will be available in the OBDX Liquidity Management module. Corporate users can now capture liquidity management instructions for these virtual accounts.

3.3 TRADE FINANCE ENHANCEMENTS

Trade finance facilitates the smooth functioning of import and export transactions of entities ranging between small businesses, working on single products, to multi-national corporations involved in the import or export of huge amounts of inventory around the world.

In this release, the trade finance module of OBDX, has been enhanced with the addition of new features and transactions, which are as follows:

Bill Liquidation

Once the goods are shipped and the importer receives the trade documents, the exporter draws out the bills to be paid by the importer. With the introduction of the 'Bill Liquidation' transaction, the importer can now liquidate the bills he has received under his import LC, i.e. he can instruct the bank to pay the bills he has received, from one of his accounts. The user can also use one of his booked forward deals while liquidating the bill.

The screenshot displays the 'Settlement of Bills' section in the Futura Bank interface. At the top, there are navigation options for 'Viewer', 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The user is logged in as 'Welcome, Psd checker' with a last login time of '25 Apr 11:09 AM'. The main content area shows a list of bills with the following details:

Bill Settlement	Exporter Name	Maturity Date	Linked LC No	Payment Type	Bill amount
<input checked="" type="checkbox"/> Select Bills Due Today	NATRAJ INDUSTRIES	01 Jan 2014	AT3LCUD140012001		£250,000.00
Input Payment Details pay from: xxxxxxxxxxxx0018 - jonny Balance: £18,090.89					
<input checked="" type="checkbox"/>	NATRAJ INDUSTRIES	01 Jan 2014	AT3LCUD140012001		£40,000.00
Input Payment Details pay from: xxxxxxxxxxxx0018 - jonny Balance: £18,090.89					
<input checked="" type="checkbox"/>	raving	01 Jan 2014	AT3LCUD140012001		£44,000.00
Input Payment Details pay from: xxxxxxxxxxxx0018 - jonny Balance: £18,090.89					
<input checked="" type="checkbox"/>	NATRAJ INDUSTRIES	01 Jan 2014	AT3LCUD140012001		£32,000.00
Input Payment Details pay from: xxxxxxxxxxxx0018 - jonny Balance: £18,090.89					

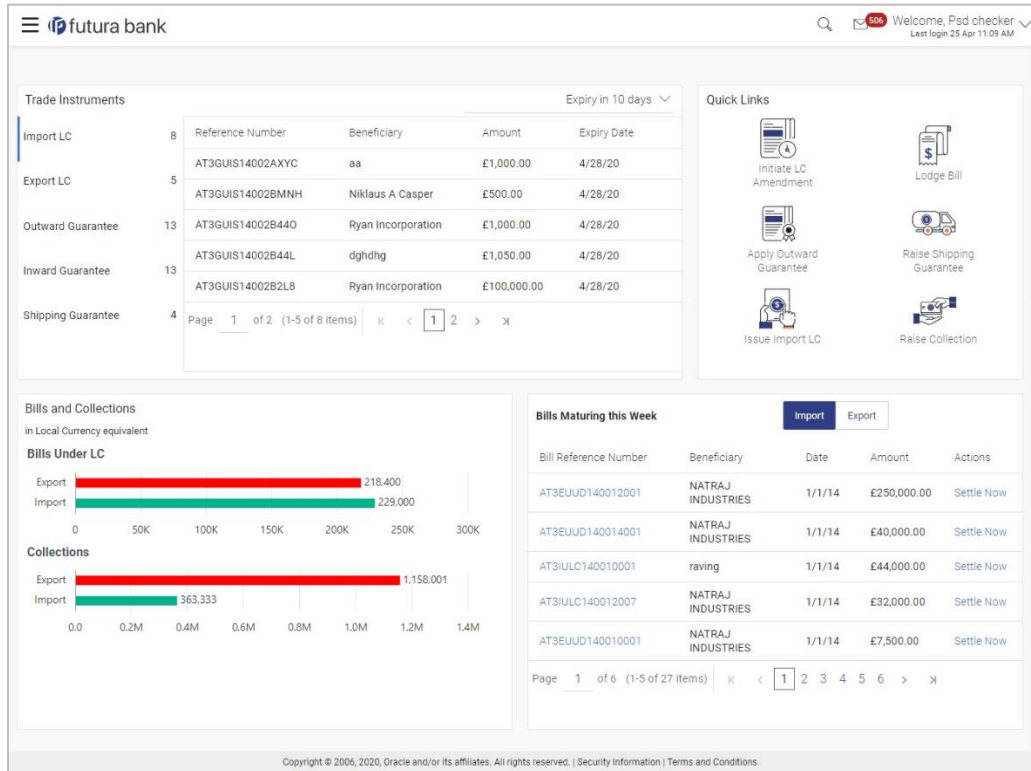
At the bottom of the list, there is a 'Show More' link and three buttons: 'Submit', 'Cancel', and 'Back'. A chatbot bubble on the right says 'Hey, I am here to help if you need it.' The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

SWIFT 2020 Readiness

The SWIFT message format has been structured in order to comply with the changes suggested as a part of SWIFT 2020 guidelines. The Bank guarantee application, in particular, has undergone changes to make it highly structured. New fields have been added to the initiate and amend bank guarantee screens to ensure compatibility with SWIFT 2020 guidelines.

Trade Dashboard

As part of this release, corporate users will now be provided with a dedicated Trade Dashboard. Users can gain an overall understanding of the current position of different trade instruments via the multiple widgets available on the dashboard. Additionally, the existing 'Trade Instruments' widget has been enhanced to include additional trade instruments.



Copy and Initiate

Trade Finance transactions require a lot of data to be entered by the user, which makes the process cumbersome. The trade finance module of OBDX has, hence, been enhanced with the feature - "Copy & Initiate Transaction". This feature enables users to copy the information provided in an existing application made previously, to create a new application. Once the user selects the option to copy a transaction, all the details entered in that application will get copied onto a new application. The user can then make changes as required and with the click of just a few buttons, can submit the new application. This facility has been provided on the initiation page as well as view pages of the following trade finance transactions:

- View Import LC
- Initiate Import LC
- View Outward Guarantee
- Initiate Outward Guarantee
- View Shipping Guarantee
- Initiate Shipping Guarantee

- **View Export Collections**
- **Initiate Export Collection**

3.4 CREDIT FACILITY

The following enhancements have been made to the Credit Facility offerings of OBDX:

Offer Acceptance for Collateral Evaluation/Revaluation

An enhancement to the existing feature of enabling corporate users to request for the evaluation and revaluation of a collateral, has been made in this release. Users can now also accept or reject the offer generated by the mid office/back office system for the collateral evaluation and revaluation applications.

Once the mid office/back office generates an offer for an application submitted by the OBDX user, the same starts appearing in the application tracker under the 'Customer Awaiting Response' tab. The user can view and download the offer and also can accept or reject the same through the OBDX channel.

Credit Facility Transaction Summary

As part of this release, an inquiry screen listing down all the transactions performed on a Credit Facility, has been introduced. Using the transaction summary screen, the corporate user can make inquiries about the facility utilization for a specific Facility ID.

An option to download the Transaction summary of a facility is also provided.

The screenshot shows the 'Credit Facility Details' page for 'GUARANTEE_1'. It includes a summary table with columns: Facility Name, Sanctioned Amount (\$433,270.00), Utilized Amount (\$121,324.66), Available Amount (\$311,945.34), Collateral Value (\$433,270.00), and Renew Date (02 Mar 2020). Below this is a 'Transaction Summary' table with columns: Date, Reference Number, Transaction Type, Amount, and Available Amount. The table lists 12 transactions from Feb 2019 to Aug 2019, including Utilization, Decrease Utilization, Facility Creation, Closure, Re-open, Limit Amendment, and Blocked transactions.

New Widgets

The following two new widgets have been introduced in the Credit Facility module:

- **Collateral Category Allocation:**

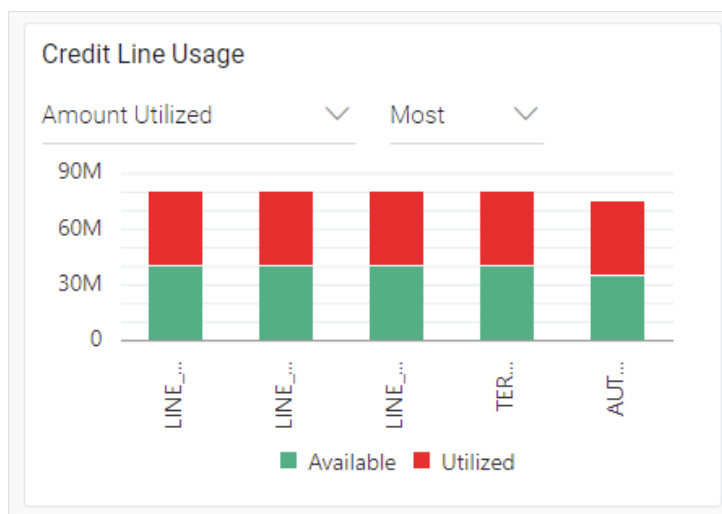
This widget displays the list of collaterals pledged by the corporate with banks across different categories such as Property, Vehicle, Stocks, Plant & Machineries etc... It enables the corporate user to analyze the spread of the pledged collaterals across different categories and also to view the information on available and utilized amounts of each collateral.

The 'Collateral Category Allocation' widget features a donut chart on the left showing the distribution of collateral amounts across categories: Vehicle (40.01%), Guarantee (0.01%), Property (0.01%), Miscellaneous (0.00%), Marketable Securities (0.00%), Plant and Machinery (19.99%), Precious Metal, and Life Insurance. The total collateral amount after haircut is \$20,170,229,500.00. On the right, a table lists specific collateral items with their utilized and available amounts and utilization percentages.

Collateral Name	Utilized Amount	Available Amount	Revision Date	Utilization Status
AUDICAR	\$1,385,870.00	\$1,714,130.00	16 Mar 2019	46.76 % Utilized
AUDICAR1	\$1,005,870.00	\$1,514,130.00	14 Mar 2019	33.52 % Utilized
COMMERCIALLAND	\$168,000,000.00	\$4,032,000,000.00	01 Mar 2019	4.17 % Utilized
COMMERCIALLAND2	\$168,000,000.00	\$4,032,000,000.00	01 Mar 2019	4.17 % Utilized

- **Facility Utilization:**

The Credit Facility utilization widget displays the most and least utilized Credit facilities of a corporate along with their current available and utilized amounts. By viewing this widget, the corporate user can quickly identify the facilities that can be utilized more and also detect those facilities which need a limit extension.



3.5 CASH MANAGEMENT

Cash Management has been introduced as part of this release and comprises the following features:

Cash Flow Forecasting

Cash flow forecast is a projection of an organization's future financial position based on anticipated payments and receivables. Cash flow forecasting facilitates managing liquidity within an organization and ensures that the business has the necessary cash to meet its future obligations.

In the current release of OBDX, the cash flow forecasting function has been introduced, which enables the corporate user to view the cash flow forecasting for his party ID. Users can view the projected inflows, outflows and surplus/deficit for a particular month or a day.

Following are the three new widgets introduced as part of Cash flow forecasting:

- **Today's Snapshot:**

This widget provides a quick overview of the current day's forecasted inflows and out flows along with the opening and projected closing balances.

- **Cash Flow Forecast:**

This widget displays the cash flow forecast for the corporate for future months. It displays the expected inflows, outflows, deficits/surplus for a particular month or for a day on a bar graph.

- **Cash Flow Summary:**

This widget enables the corporate user to view the aggregated summary of cash flows (inflows and outflows) at a cash flow category level.

futura bank
Viewer ATM/Branch English

Welcome, Victoria Grayson
Last login 27 Apr 05:15 PM

Cash Flow Forecasting

Acme Corporation | Party Id: ****227

Today's Snapshot

Equivalent to Local Currency - GBP

Opening Balance	Inflow	Outflow	Surplus/Deficit	Projected Closing Balance
£5,240,825.35	£201,052,205.40	£446,956,550.50	£245,904,345.10	-£240,663,519.75

Cash Flow Forecast

Equivalent to Local Currency - GBP

Month Day

Previous 3 Months Next 3 Months

Cash Flow Summary

Equivalent to Local Currency - GBP

Month Day

[April 2020 - September 2020](#)

Description	APR 2020	MAY 2020	JUN 2020	JUL 2020	AUG 2020	SEP 2020
Inflow	£10,401,870,909.40	£10,831,297,623.50	£11,487,448,610.10	£11,223,204,809.70	£11,541,090,263.70	£11,437,805,356.90
Collections from Accounts Receivables	£1,100,854,298.50	£1,310,958,463.10	£1,132,122,700.60	£1,335,003,794.50	£1,284,273,426.60	£1,135,587,187.10
Interests	£1,351,437,435.90	£1,436,047,931.40	£1,708,265,340.80	£1,487,597,868.70	£1,236,458,309.80	£1,273,574,204.00
Profit	£1,411,175,597.90	£1,122,594,428.30	£1,240,387,313.30	£1,277,293,203.50	£1,724,841,406.50	£1,546,331,488.50
Royalties	£831,655,247.60	£1,349,422,434.10	£1,250,795,045.60	£1,673,406,970.70	£1,453,642,293.70	£1,308,396,937.70
Sale Of Property	£1,482,003,423.80	£1,624,384,554.40	£1,234,395,567.20	£1,348,638,181.30	£1,211,608,016.40	£1,748,865,749.90
Sale of Equipment	£1,731,157,450.50	£1,253,234,444.20	£1,610,967,539.60	£1,440,948,155.20	£1,309,825,946.80	£1,401,475,320.90
Sale of Investment Securities	£1,119,734,530.90	£1,389,158,180.70	£1,614,346,099.70	£1,533,233,840.10	£2,019,346,116.80	£1,466,822,418.60
Tax Rebate	£1,373,852,924.30	£1,345,497,187.30	£1,696,169,003.30	£1,127,082,795.70	£1,301,094,747.10	£1,556,752,050.20
Outflow	£10,610,937,900.50	£11,600,446,700.30	£11,724,914,917.10	£11,689,957,175.50	£10,585,637,670.40	£11,483,453,730.00
Insurance	£1,314,176,915.10	£1,088,463,699.20	£1,370,924,826.80	£1,356,298,298.80	£1,345,491,119.00	£1,484,458,177.60
Licenses and Fee	£940,066,994.60	£1,523,024,835.00	£1,346,483,059.20	£1,287,647,103.00	£1,065,342,207.50	£1,431,070,490.50
Marketing	£1,335,315,075.80	£1,081,765,535.50	£1,405,365,983.90	£1,056,567,377.70	£1,493,415,262.10	£995,761,459.20
Operating Expenses	£1,111,553,000.70	£1,507,514,844.30	£1,172,808,445.20	£1,281,629,714.10	£964,603,598.70	£1,207,734,643.10
Payload Expenses	£1,147,897,270.40	£986,399,015.70	£1,328,696,753.20	£1,342,461,054.90	£951,420,613.00	£1,246,077,421.70
Salaries Paid	£1,056,103,787.60	£1,240,740,537.50	£1,148,762,956.30	£1,380,918,110.80	£1,172,576,311.80	£1,549,181,698.70
Taxes Paid	£920,166,211.40	£1,525,618,442.80	£984,365,847.70	£1,099,682,991.70	£1,268,968,624.50	£1,265,103,888.20
Training and Development	£1,449,604,685.80	£1,150,087,960.10	£1,548,550,379.10	£1,473,272,796.20	£1,154,724,896.70	£1,206,279,419.70
Travel	£1,336,053,959.10	£1,496,831,830.20	£1,418,956,665.70	£1,411,479,728.30	£1,169,095,037.10	£1,097,786,531.30
Surplus/Deficit	-£209,066,991.10	-£769,149,076.80	-£237,466,307.00	-£466,752,365.80	£955,452,593.30	-£772,630,520.50

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3.6 CORPORATE LENDING MANAGEMENT

OBDX provides a platform by which banks can offer their corporate customers an enriching Digital Banking Experience in servicing corporate loans accounts. The corporate lending module has been enhanced through the introduction of a feature enabling customers to view the summary and details of their syndicated loans.

In addition, the Corporate Lending module of OBDX has also been enriched in this release to cater to the following requirements:

Loan Servicing enablement on Mobile and Tablet

The following loan transactions have been enabled on mobile and tablet devices:

- **Loan Overview**
- **Loan Repayment**
- **Disbursement and Schedule inquiries**
- **View Statement**

Loan servicing enablement for Linked Party Accounts

The following loan transactions have been enabled for linked party accounts mapped to users:

- **Loan Overview**
- **Loan Repayment**
- **Disbursement and Schedule inquiries**
- **View Statement**

Additional Enhancements

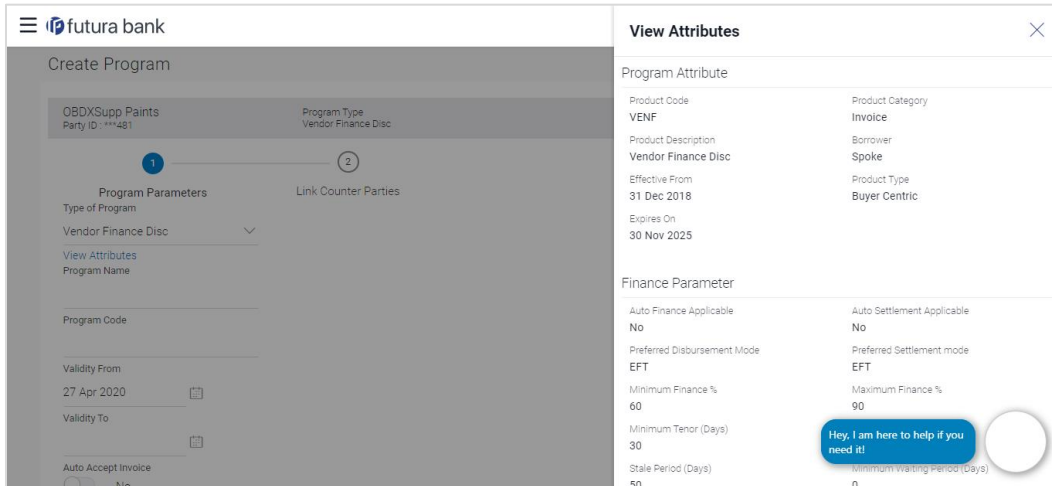
- **Introduction of an option to view loan interest rate revision history while viewing specific loan account information.**
- **Introduction of an option to view the breakup of loan installments lined up for payment and for which payment is overdue.**

3.7 SUPPLY CHAIN FINANCE

As part of this release, the Supply Chain Finance module has been enhanced to include the following features:

Enhancement in Create Program

A new feature has been added in the 'Create Program' screens that enables the user to view the attributes of the finance product selected. The attributes include Program Attribute, Financial Parameter and Repayment Parameter.



Enhancement in Request Finance - Finance Management

A new search feature has been introduced to enable users to search for a specific invoice to be requested for finance.

Request Finance

OBDXSupp Party ID: ****481 Program Name: OBDXSuppFin19 Counter Party Name: OBDXBuyer Paints Disbursement in Currency: GBP

Associated Party Name: OBDXBuyer Paints

Program Name: OBDXSuppFin19

Currency to be disbursed: GBP

Select Invoices Search...

① If there are invoices from this associated party which are not listed here then it is because they are not linked to the Program.

<input type="checkbox"/>	Invoice Number	Due Date	Invoice Amount	Accepted Invoice Amount	Outstanding Amount	Max Financed Amount	Amount in Disbursement Currency
<input type="checkbox"/>	INV1054	05 Dec 2019	\$100,000.00	\$100,000.00	\$100,000.00	\$100,000.00	£66,666.60 at exchange rate 0.666666
<input type="checkbox"/>	ReqFin240401	31 May 2020	£2,323.00	£2,323.00	£2,323.00	£2,323.00	£2,323.00 at exchange rate 1
<input type="checkbox"/>	Corplinv9238247	30 Apr 2020	£110.00	£50.00	£110.00	£50.00	£50.00 at exchange rate 1
<input type="checkbox"/>	Preacclinv2404	30 May 2020	£5,667.00	£5,667.00	£5,667.00	£5,667.00	£5,667.00 at exchange rate 1
<input checked="" type="checkbox"/>	Preacceptinv220458	30 May 2020	£2,222.00	£2,222.00	£2,222.00	£2,222.00	£2,222.00 at exchange rate 1
<input checked="" type="checkbox"/>	Preacclinv2404	30 May 2020	£5,667.00	£5,667.00	£5,667.00	£5,667.00	£5,667.00 at exchange rate 1
<input type="checkbox"/>	ReqFin2404	31 May 2020	£2,323.00	£2,323.00	£2,323.00	£2,323.00	£2,323.00 at exchange rate 1
<input checked="" type="checkbox"/>	ReqFin240404	31 May 2020	£2,323.00	£2,000.00	£2,323.00	£1,000.00	£1,000.00 at exchange rate 1
<input type="checkbox"/>	buyinv23420	30 May 2020	£555.00	£555.00	£555.00	£555.00	£555.00 at exchange rate 1
<input type="checkbox"/>	ReqFin234	29 May 2020	\$44,422.00	\$44,422.00	\$44,422.00	\$44,422.00	£29,614.64 at exchange rate 0.666666

Page 1 of 2 (1-10 of 20 items) < 1 2 > X

Total Selected Invoices: 3 Total Amount in Disbursed Currency: £8,889.00

Amount Requested for Finance: £8,889.00

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Repayment of Finance

Corporate users can now repay or settle finances from the OBDX application. Users can also select a specific settlement currency to be used for repayment. By default, all the finances that are outstanding to be settled, are listed on the screen. The user can select a hyperlink provided on the finance reference numbers to view the details of a specific finance.

The user can select single or multiple finances for repayment.

OBDSupp Paints
Party ID: 111481

Settlement Currency
GBP

Select Finances

Repayment amount will be debited from your configured account with the bank. Currency Conversion will be applicable in case debit account number currency configured with the bank and settlement currency differs.

Associated Party Name	Program Name	Reference No	Due Date	Financed Amount	Outstanding Amount	Repayment Amount	Amount in Settlement Currency	Balance Outstanding	Status
<input checked="" type="checkbox"/>	OBDBuyer Paints	OBDSuppFin19	0040511190ELF152	29 May 2020	£29,766.43	£29,766.43	£29,766.43 at exchange rate 1	£0.00	Onboarded

Page 1 of 1 (1 of 1 items)

Total Selected Finances: 1
Total Amount Selected: £29,766.43

Repay Cancel

Hey, I am here to help if you need it!

3.8 ASSOCIATED PARTY MANAGEMENT

As part of this release, the Associated Party Management module has been enhanced to include the following features:

Independent Module

Associated Party Management, previously part of the Supply Chain Finance module, has been introduced as an independent module, and all its features such as Onboarding Counterparty, View Associated Parties can be accessed individually through the hamburger menu.

Onboarding Counterparty:

The Onboarding Associated Party feature has been enhanced through the introduction of a new screen and fields. The user will need to define all the relevant details for the counter party to be onboarded. Post submission of the Counter Party data, the back-office will run a dedupe check and revert with the Party ID of the counter party. If the KYC documents are to be obtained from the customer, then a mail will be triggered and sent to the counter party's email ID requesting him to access the URL defined in the mail and to upload the KYC documents for further processing.

Viewer ATM/Branch English

futura bank

Welcome, Victoria Grayson
Last login 27 Apr 03:41 PM

Onboard Associated Party

Acme Corporation
Party ID: ***227

1 2

Associated Party Details Communication Details

Role of Associated Party
 Buyer Supplier

Buyer Code
BUY57445

Party Name
Tata Motors

Short Name
TM

Category Of Corporate
Partnership firm

Corporate Registration Number
CORP68945

Tax Registration Number
TRN6854623

Global Intermediary Identification Number
H8JE89.56745.SL.567

Auto Accept Invoice
Set Invoices to be auto accepted for the Associated Party
 Yes

Number of days for auto acceptance
3

Next Cancel

Onboarding Associated Party

Associated Party is the other party in a commercial trade who need not be the customer of the bank.

The Associated Party thus needs to be onboarded into the system so that their KYC is checked and complied by the bank.

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Onboard Associated Party

Acme Corporation
Party ID: ***227

Associated Party Details Communication Details

Landline Number
0226756345

Add Fax
Mobile Number
91 7867542390

Email ID
Test@oracle.com

Preferred Communication Mode
 Email Mobile

Registered Address

Address Line 1
Street 56

Address Line 2
Green valley road

Country
United States

State
California

City
San Jose

PIN Code
95113

Communication Address
 Same as Registered Address

Submit Cancel Back

Onboarding Associated Party

Associated Party is the other party in a commercial trade who need not be the customer of the bank. The Associated Party thus needs to be onboarded into the system so that their KYC is checked and compiled by the bank.

View Associated Party:

The card data on the screen has been enhanced to display the relation of the associated party with that of the logged in corporate customer. The associated party could be an Anchor Buyer or an Anchor Supplier or a Counter party Buyer or counter party Supplier.

View Associated Parties

Acme Corporation
***227

Search
Search... [Can't find what you are looking for? Onboard new](#)

Associated Party List All

<p>TC Test Corp ***92019 Active</p> <p>Party Relation Counterparty Party Role - Buyer</p>	<p>MS Maruti Suzuki ***000036 Active</p> <p>Party Relation Counterparty Party Role - Buyer</p>	<p>JP Jake Peralta ***000031 Active</p> <p>Party Relation Counterparty Party Role - Buyer</p>
<p>JS Jon Snow ***000031 Active</p> <p>Party Relation Counterparty Party Role - Supplier</p>	<p>TC Tata Corp ***000031 Active</p> <p>Party Relation Counterparty Party Role - Buyer</p>	

Page 1 of 1 (1-5 of 5 items) < 1 >

View Associated Parties Details Screen:

This screen has been enhanced to display details of the counter party along with the invoice data.

The screenshot displays the 'View Associated Parties' interface. At the top, it shows the Futura Bank logo and user information: 'Welcome, Nehal Joshi' with a last login time of '30 Apr 04:20 PM'. The main content area is titled 'View Associated Parties' and shows details for a counterparty named 'OBDXSupp Paints' (Party ID: ****481), onboarding on 05 Nov 2019, with an active status.

The details are organized into three columns:

- Counterparty Details:** Role of Counterparty (Supplier), Supplier Code (ITRRegSupplier26), Party Name (ITRRegSuppName), Short Name (ITRRegSuppName), Category of Corporate (Public Limited Company), Corporate Registration Number (2283923kdjfgjf), Global Intermediary Identification Number (ueirue2938293), Tax Registration Number (94983lkgfdkd), Auto Accept Invoice (No), Number of days for auto acceptance (-), KYC Status (Complied), Outstanding Invoices (-).
- Contact Details:** Landline (-), Mobile (+91 -3498349348), Fax (-), Email (abc@yahoo.au.us), Preferred Communication (Mobile), Registered Address (Thakur), Communication Address (Thakur), Village, Kandivali, Mumbai, AL, US, 289332.
- Top Associated Programs:** A donut chart shows 'Receivables' of €12,718.80. Below it, a table lists associated programs:

Program Name & Id	Party Role	Outstanding Invoices (No.)	Outstanding Invoices (Value)	Status
VenFin2304 VF2304	Supplier	5	€7,066.00	Active

At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation buttons. A footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Channel Access:

In this release, even those counter parties who are not customers of the bank, can be granted access to the OBDX application through Party Preferences and User Management maintenances. Users can be created for a counter party's Party ID. Access to only SCF and CMS transactions can be granted to the Party ID. A bank administrator can also map a Corporate Administrator user to the party ID, if required. Additionally, transaction aspects such as approvals and limits will be applicable to the transactions executed by the users of the Party ID.

3.9 INVOICE MANAGEMENT

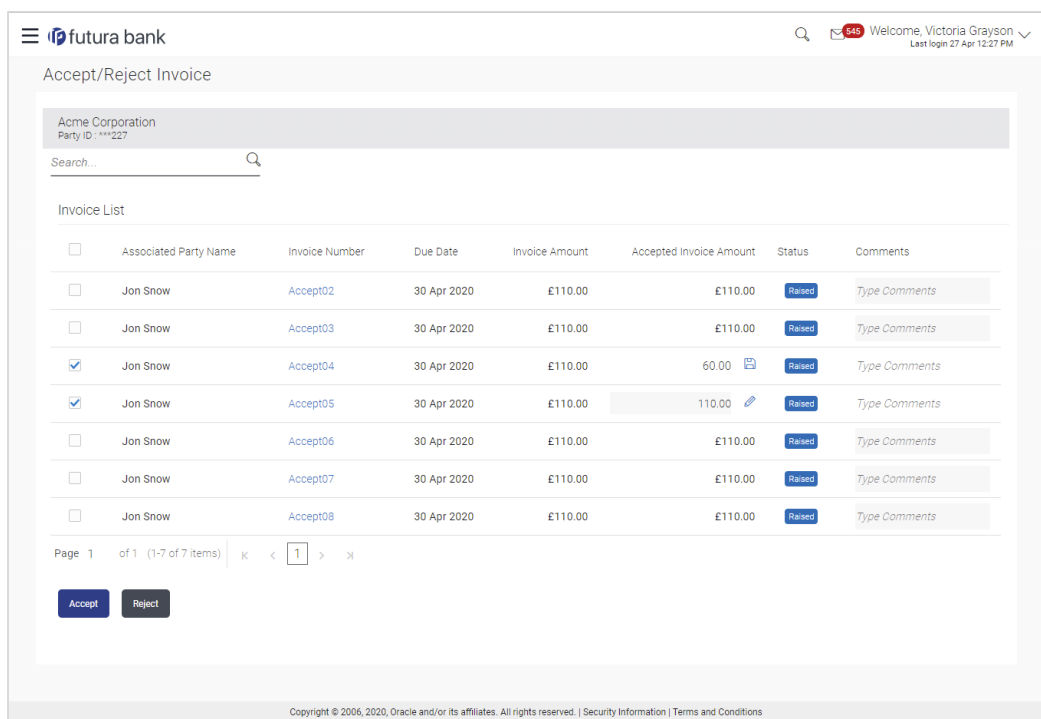
As part of this release, the Invoice Management module has been enhanced to include the following features:

Independent Module

Invoice management, previously part of the Supply Chain Finance module, has been introduced as an independent module, from which corporate users can Create, Accept / Reject, and View invoices. The Invoice Management module can now be accessed through the hamburger menu as an independent module.

Partial Acceptance of Invoice

The feature enabling corporate users to accept invoices partially, has been enabled. The user can edit the Invoice amount and convey acceptance. It is also possible for users to accept single or multiple invoices at once.



Enhancement in Create Invoice – Bulk and Online:

As part of this release, it is now possible for invoices to be created without linking them to programs. This enables buyer corporates to create and upload invoices online and through bulk file upload. Pre-acceptance is defaulted if the buyer creates or uploads an invoice.

futura bank

Welcome, Victoria Grayson
Last login 27 Apr 12:27 PM

Create Invoice

New Invoice
Template

Acme Corporation
 Party ID :***227

Multiple Online Invoice Creation Facing difficulty in entering data for multiple invoices? Use Bulk Upload

Customer Invoice No
INV45634

Name of Program
Select

Purchase Order No
PO67454

Invoice Date
28 Apr 2020

Shipment Date
29 Apr 2020

Add Commodity Details
 Yes No

Associated Party
Test Corp

Role :Buyer
Pre-acceptance
 No

Purchase Order Date
16 Apr 2020

Invoice Due Date
28 Apr 2020

Payment Terms
30

Commodity Details					Currency	USD
Name	Description	Quantity	Cost per unit	Amount	Actions	
Wire	Copper wire 5mm	500	3400	1700000		
Total Amount				\$1,700,000.00		
Discount Percentage 5				Discount Value	\$85,000.00	
Tax Percentage 2				Tax Value	\$32,300.00	
Net Invoice Amount				\$1,647,300.00		

Save Duplicate Invoice

Add Invoice

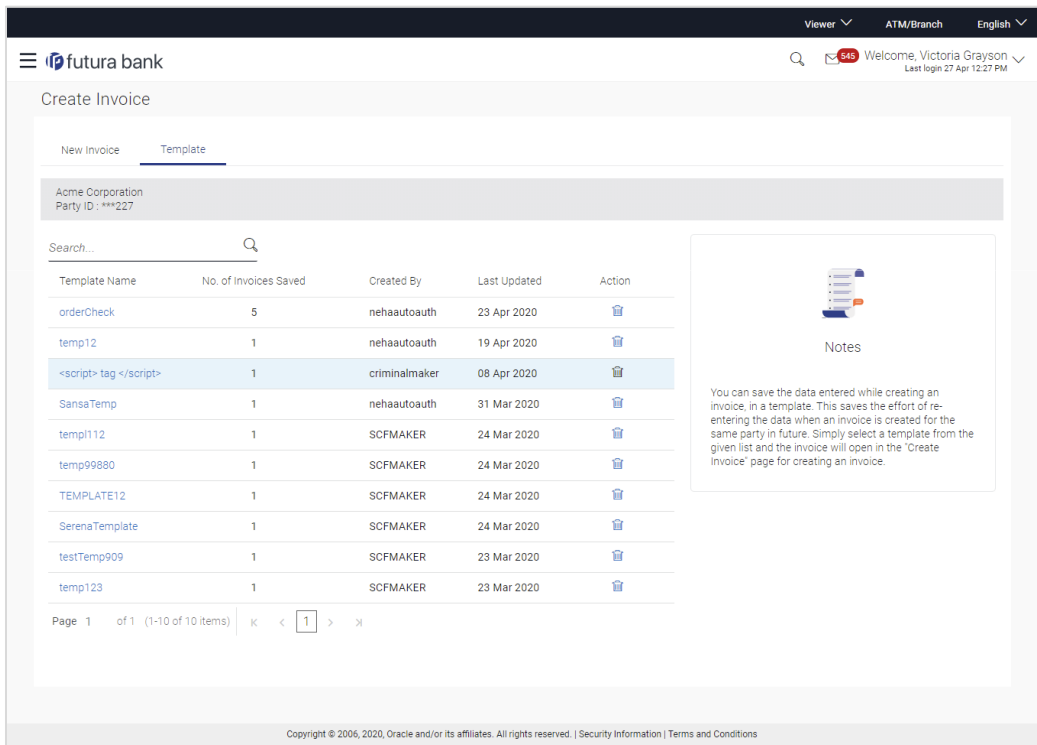
Save As Template
 Yes No

Submit
Cancel
Back

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Template Deletion

As part of this release, it is now possible for templates to be deleted.



The screenshot shows the 'Create Invoice' page in the Futura Bank system. The page has a header with 'futura bank' and user information for Victoria Grayson. Below the header, there are tabs for 'New Invoice' and 'Template'. A search bar is present above a table of templates. The table lists various templates, including 'orderCheck', 'temp12', '<script> tag </script>', 'SansaTemp', 'templ112', 'temp99880', 'TEMPLATE12', 'SerenaTemplate', 'testTemp909', and 'temp123'. Each row has a delete icon in the 'Action' column. A 'Notes' box on the right explains that templates save data entered during invoice creation for future use.

Template Name	No. of Invoices Saved	Created By	Last Updated	Action
orderCheck	5	nehaautoauth	23 Apr 2020	
temp12	1	nehaautoauth	19 Apr 2020	
<script> tag </script>	1	criminalmaker	08 Apr 2020	
SansaTemp	1	nehaautoauth	31 Mar 2020	
templ112	1	SCFMAKER	24 Mar 2020	
temp99880	1	SCFMAKER	24 Mar 2020	
TEMPLATE12	1	SCFMAKER	24 Mar 2020	
SerenaTemplate	1	SCFMAKER	24 Mar 2020	
testTemp909	1	SCFMAKER	23 Mar 2020	
temp123	1	SCFMAKER	23 Mar 2020	

Notes: You can save the data entered while creating an invoice, in a template. This saves the effort of re-entering the data when an invoice is created for the same party in future. Simply select a template from the given list and the invoice will open in the 'Create Invoice' page for creating an invoice.

3.10 CHATBOT FOR CORPORATES

As part of this release, OBDX has introduced Chatbot for Corporate Users. Following are the functions in which chatbot is supported:

- **Account Balance Inquiry**
- **Fund Transfer**
- **Bill Payment**
- **View Recent Transactions**
- **Inquire upcoming payments**
- **Inquire about outstanding balance on loan account**
- **Inquire about next installment date and installment amount**
- **Inquire about banking products**

3.11 WALLET ENHANCEMENTS

Digital or Mobile wallets are making it increasingly easier for users to make cashless transactions. The usage of these digital wallets has rapidly increased over the past few years.

In this release, the OBDX Wallets offering has been enhanced through the support of Oracle FLEXCUBE Core Banking as a host. The Wallet feature has been further strengthened with the introduction of the concept of KYC for Wallet users. This will enable the bank to provide existing customers who have completed their KYC requirements, with the full stack of wallet transactions along with enhanced limits.

3.12 PAYMENT STATUS INQUIRY

As part of this Release, the payments module has been enhanced with the introduction of the Payment Status Inquiry transaction. Available to both retail and corporate users, this transaction enables users to view the exact current status of fund transfers (own, internal, domestic and international transfers) that they have initiated from any channel of the bank. The Payment Status Inquiry transaction replaces the Funds Transfer History transaction available to retail users and the Outward Remittance Inquiry transaction of corporate users.

The summary page of the payment status inquiry transaction has been designed keeping in mind the unique requirements of the retail and corporate users. In the case of retail users, when the user loads this page, all the transfers initiated by the user over the past 'N' days will be displayed on the screen. In the case of corporate users, since the number of transfers initiated per day is vast, the user will have to specifically identify the criteria in the provided search fields so as to be displayed transfer records.

Users can search for specific transfer records on the summary page by defining search criteria in the provided search criteria fields and can opt to view the resulting search outcome in list or table view. Users can view details of the transfer by selecting the hyperlink provided on the transaction reference number of the transfer record. The details page has been divided into sub sections comprising of Status, Recipient Information, Transaction Information and Remitter Information so as to enable the user to get a quick snapshot of the transfer. Users can also download e-receipts of successfully processed transactions from the details page.

Payment Status Inquiry Summary – Retail User View

The screenshot displays the 'Payments Status Inquiry' page in the Futura Bank system. The page includes a navigation menu at the top with options like 'Favorites', 'Adhoc Demand Draft', 'Transfer Money', 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Funds'. Below the navigation, there is a search bar and a table of transactions. The table lists transactions from February 2019, including international and internal transfers with their respective amounts and statuses (e.g., 'In Progress', 'Processed', 'Future Date').

Date	From	To	Transfer Type	Amount	Status
06 Feb 2019	Samuel Smith 2011614633600001		International Transfer	€4.00	In Progress
06 Feb 2019	Pizza Retail 2011614483820000		Internal Transfer	€23.00	Future Date
05 Feb 2019	Samuel Smith 1935114152900003		International Transfer	€100.00	In Progress
04 Feb 2019	SWATI 2010516508500001		International Transfer	€243.00	Processed
04 Feb 2019	McLeods M Chemicals 2010614464150000		Internal Transfer	€22.00	Processed
04 Feb 2019	Savingint 2010115931500009		International Transfer	€104.00	Processed
04 Feb 2019	Samuel Smith 2010115647000003		International Transfer	€34.00	In Progress
04 Feb 2019	McLeods M Chemicals 2010514608660000		Internal Transfer	€67.00	Processed
04 Feb 2019	McLeods M Chemicals 2010214457800000		Internal Transfer	€203.00	Future Date
04 Feb 2019	McLeods M Chemicals 2010414669160000		Internal Transfer	€34.00	Processed

(Showing 10 out of 192 Items)

[Load More](#)

Back

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Payment Status Inquiry Summary – Corporate User View

Payment Status Inquiry

Reference Number: Account Number: xxxxxxxxxxxx0026
 Balance: £49,985.00

From Date: dd/mm/yyyy To Date: dd/mm/yyyy

Search Reset

Initiation Date	Reference Number	Recipient	Debit Account	Payment Type	Amount	Status
26 Mar 2020	2012114357870000	AMAZON	xxxxxxxxxxxx0026	Internal Transfer	£62.00	Processed
26 Mar 2020	2012114368870000	AMAZON	xxxxxxxxxxxx0026	Internal Transfer	£63.00	Processed
26 Mar 2020	2012010727860000	AMAZON	xxxxxxxxxxxx0026	Internal Transfer	£59.00	Processed
26 Mar 2020	2011610635050000	Ritz1234	xxxxxxxxxxxx0026	Domestic Transfer	£241.61	Future Date
26 Mar 2020	2011610683950000	Ritz1234	xxxxxxxxxxxx0026	Domestic Transfer	£241.61	Future Date
26 Mar 2020	2011610683760000	Ritz1234	xxxxxxxxxxxx0026	Domestic Transfer	£241.61	Future Date
26 Mar 2020	2010815375000005	SAVING	xxxxxxxxxxxx0026	International Transfer	£17.00	Future Date
26 Mar 2020	2010815120000005	SAVING	xxxxxxxxxxxx0026	International Transfer	£15.00	Processed
26 Mar 2020	2012114350040000	AMAZON	xxxxxxxxxxxx0026	Internal Transfer	£61.00	Processed
26 Mar 2020	2011410778950000	AMAZON	xxxxxxxxxxxx0026	Internal Transfer	£7.00	In Progress

Page 1 of 2 (1-10 of 16 items)

Payment Status Inquiry Details

Payment Status Inquiry

You are viewing details of transaction number 2011614633600001

Status

Current Status: In Progress
 Date and Time as of current Status: 06 Feb 2019 12:00:00 AM

Recipient Details

Account Name: Samuel Smith
 Account Number: xxxxxxxxxxxx9988
 Bank Details: 10 Redwoods, Example Lane, Avenida VitacuraNew York

Transaction Details

Reference Number: 2011614633600001
 Transfer Network: SWIFT
 Initiated On: 06 Feb 2019 12:00 AM
 Exchange rate: --
 Note: /ACC/Fg

Payment Type: International Transfer
 Transfer Amount: €4.00
 Transaction Date: 06 Feb 2019 12:00:00 AM
 Charges: --

Remitter Details

Source Account Number: xxxxxxxxxxxx0168
 Source Account Branch: HEL

4. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Universal Banking	14.4.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.0 14.4.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.0 14.4.0.0.0
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.0
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.0
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.0
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.0

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance Oracle Banking Trade Finance Process Management	14.4.0.0.0 14.4.0.0.0
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.4.0.0.0 14.4.0.0.0
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.4.0.0.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.4.0.0.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance	Oracle Banking Supply Chain Finance	14.4.0.0.0

* Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.

5. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience 20.1.0.0.0 release with various browsers:

	Chrome	Firefox	Microsoft Browser	Safari
Android	Supported *	Not Supported	N/A	N/A
iOS	Not Supported	Not Supported	N/A	Supported
Mac OS X	Supported	Supported	N/A	Supported
Windows	Supported	Supported	Supported	Not Supported

* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Release 20.1.0.0.

6.1 Oracle Banking Digital Experience Known Issues

NA

6.2 Oracle Banking Digital Experience Limitations

NA

7. PATCHSET RELEASE 20.1.0.1.0

7.1 FEATURES AND ENHANCEMENTS

The following describes the new features introduced as well as the enhancements made in the 20.1 release:

7.1.1 Virtual Accounts Management

As part of this release, Virtual Accounts Management module has been enhanced to include the following features:

Virtual Account Closure:

This feature enables a corporate user to close one or multiple virtual accounts and allow transfer of proceeds to specified designated accounts. Once the closure is initiated, user can also track the status of request from "Track Closure" screen. Following are the possible statuses of a virtual account closure request –

- **Closure Initiated:** Once a user initiates virtual account closure, the status reflects as "Closure Initiated".
- **Completed:** On successful closure of the Virtual Account, the status will be marked as "Completed"
- **Aborted:** The status is marked as "Aborted", on aborting a closure request before the account is closed.
- **Failed:** The status of the closure request will be marked as "Failed" if any of the above listed stages fail.

In addition to the above, User can also abort a Virtual Account closure request or retry a failed request.

Statement Preferences:

With this feature, a corporate user will be able to set MT & CAMT Statement preferences at Virtual Entity level. Following formats are supported while creating or editing a Virtual entity for enabling statement generation:

- MT940 -
- MT950
- MT942
- CAMT053
- CAMT052

Structured Address for Virtual Accounts & Virtual Entity:

This enhancement allows a corporate user to maintain structured address at Virtual entity & Virtual account level in order to comply with WTR regulation. Using this feature, a corporate user can:

- **Add a new structured address during “Create” transactions of virtual entity and virtual account**

Amend an existing structured address using “Edit” transactions for of virtual entity and virtual account

7.1.2 Liquidity Management

No Change

7.1.3 Trade Finance

- **New fields addition in LC contract creation and view:**

The following are the new fields added in LC

- Additional Conditions
- Special Payment Conditions for Beneficiary
- Special Payment Conditions for Bank Only
- Sender to Receiver Information
- Advising Bank details
- **LC Product mapping facility for admin:**
 - **Bank's Admin can choose and map the products which would be used by corporate user while creating Letter of Credit.**
- **Facility to choose constituents of products while creating LC:**
 - **Corporate user can choose constituents of product like: Transferable/Non-Transferable, Revolving/Non-Revolving, Sight/Usance and Tenor.**
- **Shipping Guarantee amount validation for linked LC:**
 - **System validates the amount of shipping guarantee, so that it doesn't exceeds the amount of inherent Letter of Credit.**
- **LC module UI revamp:**
 - **LC module has been enhanced for better user experience and for more clarity on each fields, SWIFT tags has been added.**
- **Standard/Non-standard text selection facility for user while creating BG:**
 - **BG transaction has undertaking Terms & Conditions, so customer can choose either of the following T&C type:**
 - **Standard T&C: These are the predefined and non-editable text. User can read these T&C and proceed to the next step.**
 - **Non Standard T&C: User can input the desired text in the T&C and proceed to the next step.**
- **Flag based SWIFT 2018/SWIFT 2020 support in BG:**
 - **As per the requirement, Bank Admin can configure the SWIFT 2018/2020 compliance flag for Bank Guarantee.**
- **Qualification with OBTF using OBRH:**

All the existing host calls migrated to OBRH. It facilitates seamless integration with OBTF. Now no need to generate client and redeploy in OBDX for any customization in web service.

7.1.4 Credit Facility

No Change

7.1.5 Cash Management

As part of this release, Cash Management Services module has been enhanced to include the following features:

Create Expected Cash flow Online and Bulk:

This feature enables a corporate to add the Expected inflows and outflows online or through bulk file upload which will be projected in the cash flow forecast graph. The corporate can get a view of all its future cash flows in a graphical representation. Through screen the Corporate can create single or multiple Expected cash Flows at a given point of time.

View/ Edit Expected Cash Flow:

This feature enables a corporate to view all its Expected Cash flows. The records will be displayed in ascending order where he can Modify or Delete the future dated records. Search filters are available in an overlay where the corporate can search any records for viewing.

View Reconciliation Rule:

This feature enables a corporate user to view the created reconciliation rule. On the basis of Reconciliation Rule system reconciles the Cash Flows against the Payments or Invoices against the Payments. The Rule once created successfully can be viewed in the View Reconciliation Rule menu option.

7.1.6 Corporate Lending Management

No Change

7.1.7 Supply Chain Finance

As part of this release, Supply Chain Finance module has been enhanced to include the following features:

Link Program to Invoice:

This feature enables a corporate user to link program to the invoices, so that the finance can be availed against the invoice. The corporate searches invoices of single or all associated parties that are not linked to any program to be selected for linking.

Enhancement in Overdue Finance Widget:

Overdue Finance widget has been enhanced to provide following features-

Hyperlink provided on Finance reference number, so that corporate user is navigated to detailed view of the Finance where the corporate can Repay the particular finance.

The Widget also has the option to Repay Finance, clicking which the user is navigated to Finance Repayment screen where only the finance which are overdue will be displayed and the corporate can repay one or multiple finance at a time.

The widget also a second link for View All Finance, clicking on which the user is navigated to the Finance Repayment screen which allows user to view all the finance irrespective of status and repay in bulk.

Enhancement in View Finance Details:

Detailed Inquiry of Single Invoice screen has been enhanced to display a new tab of Settlement Details. The corporate can view the settlement details of finance like the amount settled, date etc.

Widget Upcoming Repayments:

A new widget has been added of Upcoming repayment. All the finances due for repayment in the upcoming dates will be listed in the widget so that the corporate can arrange the funds in advance for the repayment. The number of finance are grouped date wise so that the corporate is aware of the number of finance due for the day.

In this widget the Finance Reference number is hyperlink, clicking which navigates the corporate to the View Finance Detail screen which help corporate to view the finance detail.

7.1.8 Payments

1. **New Single Payments Framework available for implementation teams. It will enable them to:**
 - a. **Implement any single domestic payments with minimal configuration changes.**
 - b. **Implement any new site specific single payments.**
2. **User Interface for Payments modified to support the framework mentioned above.**
3. **Support for SEPA Single Payments using Virtual Accounts.**
4. **Payment Status Inquiry – Integration with FCR 11.8 now available.**
5. **API for showing Indicative Credit Value Date before Single Payment Confirmation.**
6. **File Uploads**
 - a. **Support for RTGS (using SWIFT) for SDMC and SDSC Files – File Level Approval. CASA Debit Accounts only.**
 - b. **System Configuration provided to enforce upper limit on the number of records in a file.**

NOTE: There are changes in the UI of the Payment Screens. Therefore customization in the UI, if any, will have to be migrated using the UI Toolkit.

7.1.9 Originations

The following describes the new features introduced as well as the enhancements made in the 20.1.0.1.0 release:

7.1.9.1 Application Initiation

As part of this release, the Retail Originations module of OBDX has been integrated with Oracle Banking Retail Process Management (RPM) to support the origination of the following:

- Savings Account Applications
- Checking Account Applications
- Auto Loan Applications
- Unsecured Personal Loan Applications
- Bundled Product Applications

The application process has been significantly simplified and made customer friendly.

NOTE: Only single application is supported. Applicants will not be able to apply for any products jointly through the digital banking channel.

While browsing for products to apply, the applicant can compare products within a category so as to identify a product that best suits his needs. The product listing page has also been designed in a manner that enables banks to cross sell products across different categories.

The system is able to harness OCR capabilities using hook points used to integrate with third party adapters. This feature enables the system to prefill certain fields of the Personal Information section from data fetched from the applicant's driver's license. Note - Currently, only driver's license of USA is supported for OCR. Other documents can be used to support OCR through the use of extensibility hooks.

Alternately, the system also supports fetching information from national IDs. The user is able to specify the type of ID and enter the corresponding ID number in the provided field. Through integration with local service providers, the system is able to prefill fields in the personal information section by fetching the information as defined in the provided ID number.

In case of an existing customer application, the system is able to fetch the applicant's primary information from the host system once the customer provides his online banking login credentials.

The prospect applicant is required to verify his mobile number in order to fill out the application form. Once the applicant enters his mobile number, an OTP is generated and sent by OBDX to this number. If the applicant enters the correct OTP in the provided field, the user's mobile number is registered with the system. Any application that is saved or submitted can then be tracked through this mobile number.

A QR code scan feature also enables users to continue applications on other devices by scanning the QR code available at every section of the application form. Hence, if an application has been started on a desktop or tablet, the applicant can opt to continue the same application by scanning the provided QR code on another device so as to retrieve the application on that particular device.

OBDX has also integrated with Google Maps to enhance the address capture experience of the applicant while filling out the application form. The applicant is able to mark his address on the map directly to have the address fields pre-populated or is even able to type out the address to have the system mark the address on the map.

Before submitting the application form, the applicant is required to accept terms and conditions and can also provide his digital signature at this stage. When applying from a touchscreen device, the applicant is provided with the additional option of manually adding a digital signature in addition to the option of uploading a document that contains the applicant's signature.

In addition to submitting applications for individual products, applicants can also apply for multiple products at once. In order to do so, the applicant must select the bundled application option on the bank portal page.

Bundled Products – Products Selection

The applicant can pick and choose the products across all the product categories that are to be part of the bundle. The resulting application form will contain all the sections that must be entered in order to apply for the selected products. Sections that are common for all products, such as personal information, or employment and financial information for loans will be listed only once. The applicant will be able to view the terms and conditions for each product in the bundle. On having submitted the application, the reference number for the bundled application will be displayed to the applicant. The applicant will be able to track the status of each product against this reference number.

7.1.9.2 Application Tracker

Once the application is submitted, the applicant can track the application through the application tracker. Prospect customers can access the application tracker by entering their registered mobile number and subsequent OTP. Existing online banking customers can also opt to login by providing their online banking login credentials. In addition to tracking the status of submitted applications, the applicants can retrieve applications that have been saved as drafts.

Applicants will be able to track applications initiated (including those applications that are in draft status) from different banking channels. The application tracker landing page will list down applications under three main categories – Submitted, Saved and Processed.

Application Tracker – Listing Page

Submitted Applications – This section will list down all the applications that have been submitted for processing to the bank and which are not yet completely processed.

Saved Applications – This section will list down all the applications that are in draft.

Processed Applications – This section will list down all the applications that have been processed successfully (account opened or loan sanctioned) or that have been rejected by the bank. This section will also list all the applications that have been cancelled by the applicant.

NOTE: Only those applications that have been submitted or saved over the past three months will be listed on this page.

The applicant can select any application card to view additional details of the application or in the case of saved applications to continue filling out the application form. In both cases, (submitted and saved applications) the applicant can cancel the application.

7.2 BUGS FIXED

Sr. No	Product Name	Version	Bug ID	Bug Desc
1	12605	20.1.0.1.0	31421170	MODULE COMPILED WITH SWIFT 5.1.3 CANNOT BE IMPORTED BY SWIFT 5.2.4 ERR ON IOS
2	12605	20.1.0.1.0	31407800	FORWARD PORTING OF ISSUE 31037812 ON OBDX 20.1
3	12605	20.1.0.1.0	31401805	ANDROID AUTHENTICATOR APP - FAILED TO EXECUTE IN REGISTRATION PAGE IN BASE ENV.
4	12605	20.1.0.1.0	31394744	ITMS-90809: DEPRECATED API USAGE: DEPRECATED UIWEBVIEW API USAGES ON APPLE STORE
5	12605	20.1.0.1.0	31391797	INVALID DEBIT ACCOUNT ID ERROR WHILE PERFORMING FILE UPLOADS.
6	12605	20.1.0.1.0	31391780	CORPORATE FILE UPLOAD TRANSACTIONS,HANDOFF FILE NOT GENERATED AT HOST.
7	12605	20.1.0.1.0	31390027	INCORRECT HANDOFF FILE GENERATED WITH MISMATCH IN AMOUNT AND COUNT FOR FOOTER.
8	12605	20.1.0.1.0	31383954	PERSISTENCE EXCEPTION OCCURS DURING EDIT OF AN ALERT
9	12605	20.1.0.1.0	31377344	IOS APPLICATION VULNERABILITY RELATED TO SSL PINNING AND JAILBREAK DEVICE
10	12605	20.1.0.1.0	31362955	SESSION API FAILING WHEN CALLING WITH OAUTH TOKEN

Sr. No	Product Name	Version	Bug ID	Bug Desc
11	12605	20.1.0.1.0	31340892	BOTH IOS DEVICE DISPLAYS TOTPS IN SOFT TOKEN APPLICATION
12	12605	20.1.0.1.0	31336129	SOFT TOKEN -THE NEW USER OR 2ND USER COULD NOT BE REGISTERED.
13	12605	20.1.0.1.0	31322058	DEMAND DRAFT PAYEE GETS LISTED IN TRANSFER MONEY AND SET REPEAT TRANSFER
14	12605	20.1.0.1.0	31321564	BULK FILE UPLOAD WITH 1000 RECORDS GETTING STRUCK IN UPLOAD STATUS
15	12605	20.1.0.1.0	31300861	IMPROPER ACCESS CONTROL IN COLLATERAL EVALUATION OFFER
16	12605	20.1.0.1.0	31245647	IMPROPER ACCESS CONTROL IN MY REPORTS
17	12605	20.1.0.1.0	31245291	IMPROPER SERVER SIDE INPUT VALIDATION -∅ USER REPORT MAPPING
18	12605	20.1.0.1.0	31232319	ADD FAVORITE BUTTON IS STILL ENABLED EVEN AFTER ADDING TRANSACTION AS FAVORITE
19	12605	20.1.0.1.0	31192541	RESEND OTP FUNCTIONALITY FAILS WITH DIGX_AUTH_0003 ERROR CODE
20	12605	20.1.0.1.0	31192015	FUND TRANSFER HISTORY: RE-INITIATE SCREEN DOES NOT PRE-POPULATE THE DETAILS
21	12605	20.1.0.1.0	31186649	BOTH IOS DEVICE DISPLAYS TOTPS IN SOFT TOKEN APPLICATION
22	12605	20.1.0.1.0	31083630	REPORTS STATUS REMAINS IN PROCESSED STATE EVEN IF IT FAILS FROM BIP SERVER

Sr. No	Product Name	Version	Bug ID	Bug Desc
23	12605	20.1.0.1.0	30948477	IMPROPER ACCESS CONTROL IN APPROVAL WORKFLOW MANAGEMENT
24	12605	20.1.0.1.0	30775932	ELECTRONIC BILL PAYMENT - CANNOT PERSIST OBDXREFERENCE/HOST REFERENCE NO
25	12605	20.1.0.1.0	30642818	SDSC RECORD LEVEL UPLOAD WITH FUTURE DATED TXNS IS GETTING STUCK IN 'PROCESSING'
26	12605	20.1.0.1.0	31565342	USER WITH REVOKED CHANNEL ACCESS CAN LOGIN USING ALTERNATIVE LOGIN IN MOBILE
27	12605	20.1.0.1.0	31563888	REVIEW SCREEN OF MULTIPLE TRASFER SCREEN IS NOT LOADING PROPERLY DUE TO JS ISSUE
28	12605	20.1.0.1.0	31550971	IN CHROME, RETAIL USER CANNOT BLOCK DEBIT CARD BY SLIDING THE TOGGLE BUTTON
29	12605	20.1.0.1.0	31535042	SMTP SYSTEM CONFIGURATION :- TEST EMAIL IS NOT WORKING
30	12605	20.1.0.1.0	31529424	20.1 API TOOLKIT SHOWING 18.2 VERSION IN MANIFEST FILE OF DEPLOYMENTS
31	12605	20.1.0.1.0	31515129	ONCLICK 'MAP PURPOSES' BUTTON BLANK SCREEN IS COMING
32	12605	20.1.0.1.0	31514912	CREDIT CARD PAYMENT- VALUES NOT RETAINED ON CLICK OF BACK BUTTON
33	12605	20.1.0.1.0	31514120	UNABLE TO ADD MAINTAIN FOR RECIPIENT TYPE
34	12605	20.1.0.1.0	31502460	APPLICATION DISPLAYS INFORMATION MESSAGE AS AN ERROR MESSAGE.

Sr. No	Product Name	Version	Bug ID	Bug Desc
35	12605	20.1.0.1.0	31496283	FORWARD PORTING OF ISSUE 31168727 ON OBDX 20.1
36	12605	20.1.0.1.0	31492491	FORWARD PORTING OF ISSUE 31438544 ON OBDX 20.1
37	12605	20.1.0.1.0	31492483	OTP PAGE IS NOT COMING AFTER 2FA CONFIGURATION SET TO ON
38	12605	20.1.0.1.0	31491943	APPLY DEBIT CARD AUTHENTICATION ERROR
39	12605	20.1.0.1.0	31484450	UILAUNCHIMAGES ARE DEPRECATED IN IOS 13.0 IN APPLE REVIEW
40	12605	20.1.0.1.0	31478200	BUSINESS LOGIC BYPASS IN BERLIN SPECS PAYMENTS CONSENT
41	12605	20.1.0.1.0	31458798	ERROR WHILE EDITING ROLE TRANSACTION MAPPING
42	12605	20.1.0.1.0	31438544	USER IS ABLE TO ACCESS THE UNMAPPED TRANSACTION
43	12605	20.1.0.1.0	31420973	UNABLE TO ADD ATM THROUGH ADMIN USER
44	12605	20.1.0.1.0	31420465	MAIL BOX WITH ATTACHMENT GIVER ACCESS DENIED ERROR
45	12605	20.1.0.1.0	31418244	ADHOC DOMESTIC TRANSFER NO VALIDATION ON MAXIMUM CHARACTERS ON NOTE FIELD
46	12605	20.1.0.1.0	31413998	FORWARD PORTING OF ISSUE 31179260 ON OBDX 20.1
47	12605	20.1.0.1.0	31407800	FORWARD PORTING OF ISSUE 31037812 ON OBDX 20.1
48	12605	20.1.0.1.0	31407699	FORWARD PORTING OF ISSUE 31192541 ON OBDX 20.1
49	12605	20.1.0.1.0	31394763	HELP SCREEN NOT DISPLAY IN IOS APPLICATION

Sr. No	Product Name	Version	Bug ID	Bug Desc
50	12605	20.1.0.1.0	31391827	ENROLLMENT/REGISTRATION OF USER PROCEEDS WITHOUT EMAILID,DOB VALIDATION CUSTOMER
51	12605	20.1.0.1.0	31356434	NO ACCOUNTS AVAILABLE ERROR WHILE ADDING WIDGETS TO DASHBOARD BUILDER SCREEN
52	12605	20.1.0.1.0	30999010	USER UNABLE TO SEE NON-FINANCIAL TRANSACTION DATA WHICH ARE PENDING FOR APPROVAL
53	12605	20.1.0.1.0	30817587	404 ERROR MESSAGE WHILE PRESSING BACK BUTTON ON MOBILE LOGIN SCREEN
54	12605	20.1.0.1.0	30736269	NO WIDGET/TRANSACTION TO SEE PAYMENT INQUIRY IN OBDX
55	12605	20.1.0.1.0	31764067	BUSINESS LOGIC BYPASS IN EDIT EXPECTED CASH FLOW
56	12605	20.1.0.1.0	31750093	USERNAME IS MISSING IN DATA ATTRIBUTE DROPDOWN FOR
57	12605	20.1.0.1.0	31749352	VIRTUAL ACCOUNT STRUCTURE SHOWS HASHED VALUE ON VIRTUAL ACCOUNT OVERVIEW DASHBOARD .
58	12605	20.1.0.1.0	31738229	IMPROPER ACCESS CONTROL IN CASH FLOW TRANSACTIONS
59	12605	20.1.0.1.0	31731342	WHEN NO CREDIT CARD MAPPED TO SYSTEM THEN "MY NET WORTH" WIDGET FAILS IN RETAIL
60	13676	20.1.0.1.0	31712801	DOCUMENTATION FOR SWAGGER & POSTMAN COLLECTION FOR OBAPI 20.1 BERLIN API
61	12605	20.1.0.1.0	31704719	CSV INJECTION IN EXPECTED CASH FLOW DETAILS

Sr. No	Product Name	Version	Bug ID	Bug Desc
62	12605	20.1.0.1.0	31703692	BUSINESS LOGIC BYPASS IN CREATE EXPECTED CASH FLOW
63	12605	20.1.0.1.0	31702906	INSUFFICIENT SERVER SIDE INPUT VALIDATION IN ORIGINATIONS MOBILE VERIFICATION
64	12605	20.1.0.1.0	31691760	INSUFFICIENT SERVER SIDE INPUT VALIDATION IN ADD PAYEE
65	12605	20.1.0.1.0	31691691	EXPAND BUTTON IS NOT WORKING ON CORPORATE USER DASHBOARD- UI ISSUE
66	12605	20.1.0.1.0	31673809	IMPROPER ACCESS CONTROL IN UPLOADED FILES INQUIRY
67	12605	20.1.0.1.0	31660014	THE APPLICATION DOES NOT INVALIDATE TOKEN ON LOGOUT FOR TOMCAT
68	12605	20.1.0.1.0	31655440	UPDATE USER GROUP TRANSACTION IS NOT WORKING FOR ADMINISTRATIVE USERS. ON TRYING TO UPDATE AN EXISTING USER GROUP
69	12605	20.1.0.1.0	31643025	SELF REGISTRATION TRANSACTION ISN'T WORKING WITH 3RD PARTY HOST SIMULATOR.
70	12605	20.1.0.1.0	31631142	EBPP - BILLER REGISTRATION ID IS MISSING IN EBILLLISTREQUEST
71	12605	20.1.0.1.0	31630196	USER FAILED TO REGISTER IN SOFT TOKEN APP AFTER MAX-ATTEMPTS OF WRONG PIN
72	12605	20.1.0.1.0	31629601	UI VALIDATION EXTENSION DEFINED IN OBDX-LOCALE.JS IS NOT WORKING
73	12605	20.1.0.1.0	31628415	ATM/BRANCH BUTTON ON TOP-RIGHT CORNER OF OBDX 19.2 DOES NOT SEEM TO WORK

Sr. No	Product Name	Version	Bug ID	Bug Desc
74	12605	20.1.0.1.0	31624163	BRANDING DOES NOT REFLECT IN LOGIN OTP AND ALTERNATE LOGIN SCREEN,WEB AND MOBILE
75	12605	20.1.0.1.0	31617704	UNABLE TO USE FOREX CALCULATOR
76	12605	20.1.0.1.0	31611489	SYSTEM IS NOT DISPLAYING WHETHER PASSWORD POLICIES ARE GETTING CHECKED OR NO
77	12605	20.1.0.1.0	31611481	MISSING PURGING FOR BASE TABLES
78	12605	20.1.0.1.0	31576384	TPT LOANS AND FINANCE ACCOUNT DETAILS NOT LOADING PROPERLY
79	12605	20.1.0.1.0	31570682	PROPER ERROR MESSAGE NOT SHOW IN SOFT TOKEN APPLICATION FOR INVALID CREDENTIALS
80	12605	20.1.0.1.0	31484450	UILAUNCHIMAGES ARE DEPRECATED IN IOS 13.0 IN APPLE REVIEW
81	12605	20.1.0.1.0	31466589	STOP CHEQUE BOOK REQUEST IS NOT WORKING IN SMS BANKING
82	12605	20.1.0.1.0	31461470	GETTING ONE ERROR IN THE BROWSER CONSOLE AFTER DEPLOYING ORACLE JET LIBRARIES
83	12605	20.1.0.1.0	31434967	CHANGING PASSWORD DOES NOT INVALIDATE EXISTING SESSIONS
84	12605	20.1.0.1.0	31413998	FORWARD PORTING OF ISSUE 31179260 ON OBDX 20.1
85	12605	20.1.0.1.0	31394744	ITMS-90809: DEPRECATED API USAGE: DEPRECATED UIWEBVIEW API USAGES ON APPLE STORE

Sr. No	Product Name	Version	Bug ID	Bug Desc
86	12605	20.1.0.1.0	31377344	IOS APPLICATION VULNERABILITY RELATED TO SSL PINNING AND JAILBREAK DEVICE
87	12605	20.1.0.1.0	31340805	IDENTIFICATIONS NOT SHOWING UP IN OBDX-UBS - JAVA.LANG.NUMBERFORMATEX CEPTION
88	12605	20.1.0.1.0	31336314	UPCOMING PAYMENT INQUIRY PAGE GIVES ACCESS DENIED ERROR.
89	12605	20.1.0.1.0	30817587	404 ERROR MESSAGE WHILE PRESSING BACK BUTTON ON MOBILE LOGIN SCREEN
90	12605	20.1.0.1.0	29252295	CORPORATE MAKER UNABLE TO INITIATE MULTIPLE INTERNAL TRANSFER IF 2FA IS ENABLED

7.3 QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle Banking Retail Process Management	14.4.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.2 14.4.0.0.3
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.2 14.4.0.0.3
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.2 14.4.0.0.3
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance	14.4.0.0.0
		Oracle Banking Trade Finance Process Management	14.4.0.1.0
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking	14.4.0.0.2
		Oracle Banking Payments	14.4.0.0.3
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.4.0.1.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.4.0.1.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance	14.4.0.0.1
		Oracle Banking Cash Management	14.4.0.0.1

*** Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.**

7.4 **BROWSER SUPPORT**

This chapter lists the qualification of the Oracle Banking Digital Experience 20.1.0.0.0 release with various browsers:

*** Support on the Android operating system is limited to Chrome for Android.**

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

7.5 **KNOWN ISSUES AND LIMITATIONS**

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Release 20.1.0.0.

7.5.1 **Oracle Banking Digital Experience Known Issues**

NA

7.5.2 **Oracle Banking Digital Experience Limitations**

NA

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8. PATCHSET RELEASE 20.1.0.2.0

8.1 FEATURES AND ENHANCEMENTS

The following describes the new features introduced as well as the enhancements made in the 20.1 release:

8.1.1 Virtual Accounts Management

As part of this release, Virtual Accounts Management module has been enhanced to include the following features:

Statement & Reports:

1. Pre-generated PDF Reports:

In addition to other formats such as MT & CAMT reports, corporate user will now be able to download Pre-generated PDF reports as well. These reports are generated on a preset schedule in OBVAM and are made available to channel user.

2. Adhoc reports:

This feature will allow the user to search and download Adhoc reports of an accessible virtual account in the following formats:

- PDF
- MT942
- CAMT052

Virtual Account Look Up:

In various VAM screens where a single virtual account is to be selected by user, current Virtual Account dropdown will be replaced by a Virtual Account Look Up.

This look up will be an overlay on the screen where user will get multiple filters (Name of Virtual Account, Branch, Currency etc.) to search & select the Virtual Account. This look up will improve usability in scenarios where the number of Virtual Accounts are very large.

Virtual Account Structure Revamp:

As part of this release, existing Virtual Account structure tree view is completely revamped to improve user experience. These changes has been done for following functions:

- Create Virtual Account Structure
- View Virtual Account Structure
- Edit Virtual Account Structure
- Close Virtual Account structure

- **View Virtual Account Structure (Dashboard Widget)**

Interest Rate Maintenance:

In addition to other Interest Rates functionalities like viewing & editing General & Special Rates, corporate user will now be able to add General & special interest rates as well. Using this feature, a corporate user can:

- **Add General Interest Rates at a Virtual Account product level**
- **Add Special Interest Rates at a Virtual Account level**

OBDX VAM File Upload integration with Plato Feed service

As part of this release, OBDX VAM File Upload has been integrated with Plato Feed service for following features:

- **Create Virtual Account**
- **Close Virtual Account.**

8.1.2 Liquidity Management

Monitors for Hybrid & Pool Structures:

As part of this release, Existing Sweep log screen has been enhanced to show the logs of Hybrid & Pool structures also. The screen has been now renamed as "Monitors" to be in line with OBLM.

8.1.3 Trade Finance

- **Bi Directional Communication with Mid Office:**
 - When the user submits a trade finance transaction, and if any clarification for the application is required by the mid office executive, who is processing the transaction, then it can be sent back with some comments/reason to the corporate user, so that he/she can rectify the transaction and resubmit again. This facility will be available under the application tracker, where a new tab "Pending Clarification" has been added.
- **Showing Limits during the transaction Initiation**
 - **Bank's Admin can choose and map the products which would be used by corporate user while creating Letter of Credit. User must be aware of his current limits while doing a transaction. A facility to view the limits have been given in the transaction initiation screens. Also he can go to the dedicated limits page to view the details of each and the link has been done.**
- **Facility to attach multiple documents at a time:**
 - **While initiating the transaction often user would be needed to upload many documents, now this can be done in one go. Either user can attach many documents selected at a time or can drag and drop multiple documents in one go.**

- **Additional Condition Maintenance:**
 - **Users commonly use same additional conditions repeatedly, hence they will have an option now to save the additional conditions required for creating LC in the maintenance. And while initiating the transaction they can simply use the required field from the saved values.**
- **LC templates creation using Bulk File Upload:**
 - **Many times customers are required to create multiple LC templates to facilitate quick and swift transactions repeatedly. Now, user can have multiple templates in a file which can be then uploaded to create multiple templates in the application at one go.**
- **Beneficiary Creation using bulk file upload:**
 - **Many times customers are required to create multiple Beneficiaries to be used across various transactions. Now, user can have multiple beneficiaries created at a time by uploading a supported file template.**
- **Facility to show simulated charges:**
 - **User should be able to know the charges which are going to be levied under the transaction. With this, user can see before submitting the application to bank that what all charges would be levied and hence can take an informed decision before submitting the application. This will be available for LC, BG, SG, Bills and Collections initiation transaction.**
- **UI revamp:**
 - **With the use of UI toolkit, several screens have been updated to become better in user experience. We have modified the LC details, view bills, collections, shipping guarantee, and other party maintenances. And we have also revamped the Drafts/Templates pages on all the initiation screens of trade.**
- **Bills and Collection Initiation qualification with TFPM:**
 - **Initiation of Bills and initiation of collection are now supported with OBTFPM too, hence the user would be able to have the facility to see his applications proceeding to the mid office.**
- **OBRH support for all OBTFPM calls:**
 - **All the existing services calls supported for OBTFPM are now supported with the OBRH. All such calls would be routed to OBTFPM through OBRH.**

8.1.4 Credit Facility

No Change

8.1.5 Cash Management

As part of this release, Cash Management Services module has been enhanced to include the following features:

Receivables Management:

As part of this release, Associated Party Management, Invoice Management, Reconciliation and Purchase Order Management are brought under Receivables Management Module. Following new features were released under Receivables Management.

- a. Purchase Order Management
- b. Reconciliation
- c. Invoice Management

Purchase Order Management:

Complete Purchase Order Management module is developed in the current release. Below mentioned transactions are brought in under Purchase Order Management.

- a. **Create Purchase Order Onscreen and Bulk:** This feature enables a corporate to create the Purchase Orders, so that the finance can be availed against the same in future. The corporate can create the Purchase Order On screen or Bulk.
- b. **Accept/Reject Purchase Order:** This feature enables a supplier corporate to Accept or Reject the raised Purchase Order. At a given point of time corporate can take action on single or multiple purchase orders. The corporate can also add his comments while accepting and rejecting the Purchase Order.
- c. **View and Edit Purchase Order:** This feature enables a corporate to view the purchase order and while viewing the corporate can also Edit the purchase order.
- d. **Cancel Purchase Order:** This feature enables a buyer corporate to Cancel the purchase order he has raised.
- e. **Save as Template – Purchase Order:** This feature enables a corporate to Save the created Purchase Order as a template so that the can be used again in future for creation. With the help of this functionality the corporate can simply click on the template name and create the new purchase order where corporate need not fill the whole details again. Save template also come with the feature of deleting so the corporate can delete the template which he don't require.

Reconciliation:

This feature enables a corporate to Manually Reconcile the Invoice with payment or Cash Flow with Payment also the records which are reconciled either Auto or Manually can be De-Reconciled through the De-Reconciliation option. The reconciled cashflows or invoices can also be viewed online.

De-Reconciliation can also be done for Invoice to Payment or Cash Flow to Payment by the corporate.

- **Manual Reconciliation:** This feature enables a corporate to **Manual Reconcile the Invoice with the payment or Cash Flow with the Payment. Single invoice can be Reconciled with the Multiple Payment or Single Payment can be reconciled with the Multiple Invoice also Single Cash Flow can be Reconciled with Multiple Payment or Single Payment can be reconciled with the multiple cash flow** depending upon the option selected by the corporate. The corporate has also been provided with the facility to view the selected records of the transaction, and view the details of the transaction. Multiple transaction of one type can be done at a time.
- **De-Reconciliation:** This feature enables a corporate to **De-Reconcile the records. Here the records which are manually reconciled or Auto reconciled can be viewed by the corporate so that he can De- Reconcile the records. Same as Reconciliation, De-Reconciliation can also be done for Invoice – Payment or Cash Flow- Payment.**
- **View Payment:** This feature enables a corporate to view the payment, where the **Payment reference number is the hyper link on clicking the payment Reference the payment details can be viewed. The Payment Reference number is also provided with the incoming and outgoing icon with color which provides the ease to the corporate to identify whether the payment is incoming or outgoing.**
 - **View Payment Details:** This feature enables a corporate to view the payment details. If the payment is reconciled against the invoice then it will be shown with the separate section naming **Reconciliation Details** where the details of the invoice with which the payment is reconciled, where the invoice reference number would be hyper link and clicking the same navigates to the view invoice details of the particular invoice Similarly if the payment is reconciled against the Cash Flow then in reconciled details the cash flow will be shown with which the payment is reconciled, where the cash flow reference number would be hyper link and on clicking the same navigates to the view cash flow details of the particular cash flow.

Invoice Management:

As part of this release, Invoice Management module has been enhanced to include the following features:

Enhancement in View Invoice Details: Detailed Inquiry of Single Invoice screen has been enhanced to display 'Reconciliation Tab' of the invoice if an invoice is Reconciled. This tab is visible only when the invoice is reconciled. The Reconciliation details are displayed in a grid if multiple Payments are reconciled against a single invoice. The payment reference number mentioned in the grid is a hyperlink which navigates the user to the View payment Details screen and vice versa.

8.1.6 Corporate Lending

Loans Maturing Widget

A new widget, Loans Maturing, is introduced. This widget provides the option of viewing a graphical summary of overdue and upcoming installments of the primary party contracts or linked party contracts that the corporate user has access to. These installments are displayed based on the currency of the loan contract by using a currency selection drop-down in the top right corner of the widget.

Support for mobile banking devices for Bilateral contracts

The following screens are enabled for access through mobile banking devices for Bilateral products:

- Loan and Finance Repayment
- Disbursement Inquiry
- Schedule Inquiry

8.1.7 Supply Chain Finance

As part of this release, Supply Chain Finance module has been enhanced to include the following features:

Enhancement in View Finance Details:

Detailed Inquiry of Single Finance screen has been enhanced to display 'Charges' of the Finance if an invoice is financed. This tab is visible only when the invoice is financed. The Charges details are displayed in a grid if multiple charges are applicable against the single finance.

View Limits:

A new feature View Limits has been added in this release. This feature enables a corporate to view the Main Limit and the sub limit of the corporate, with the bifurcation of Sanctioned limit, Blocked limit, Available limit, and Utilized limit.

Also there is graphical representation of the limit which provides ease to the customer to identify the limit.

Enhancement in View Finance Details:

Detailed Inquiry of Single cash flow screen has been enhanced to display 'Reconciliation Tab' of the cash flow if an cash flow is Reconciled. This tab is visible only when the cash flow is reconciled. The Reconciliation details are displayed in a grid if multiple Payments are reconciled against a single cash flow.

The payment reference number mentioned in the grid is a hyperlink which navigates the user to the View payment Details screen and vice versa.

8.1.8 Payments

1. **Support for International Funds Transfer SI (using SWIFT Codes only).**
2. **Support for SEPA Credit Transfer SI.**
3. **Extensibility support to implement SI's over local networks.**
4. **File Uploads**
 - a. **Support for SEPA for SDMC and SDSC Files – File Level Approval. CASA Accounts as well as Virtual Accounts as Debit Accounts.**
 - b. **Support for SEPA for MDMC and SDSC – Record Level Approval. CASA Accounts as well as Virtual Accounts as Debit Accounts.**
 - c. **Support for Virtual Accounts as Debit Accounts for Internal and International transfers.**
5. **Support for the “Send to Modify” feature of approvals for the following on screen payment transactions:**
 - a. **Transfer Money (Self, Internal, International, SEPA)**
 - b. **Adhoc Payment (Internal, International, SEPA)**
6. **UK Open Banking – API Support for Confirmation of Payee (CoP)**
7. **Support for SWIFT GPI Low Value Payments for Retail Users.**

8.1.9 Originations

The following describes the new features introduced as well as the enhancements made in the 20.1.0.1.0 release:

8.1.9.1 Retail Originations

Introduction of new product applications:

As part of this release, the Retail Originations module of OBDX has been enhanced to support online application of the following products in addition to the existing product applications (Savings Accounts, Checking Accounts, Unsecured Personal Loans and Auto Loans):

- **Home Loans – Through integration with RPM**
- **Education Loans – Through Third Party integration**
- **Term Deposits – Through Third Party integration and only for Prospect Customers**
- **Credit Cards – Through Third Party integration**

General Enhancements across product applications:

Other enhancements that have been made in the Retail Originations module are as follows:

- **Enhancement to E-KYC**
 - **Prospect applicants can now fulfill KYC requirements as part of the application form by way of ID Verification or Liveliness Check (dependent on which is configured at the bank level). The existing ID Verification flow has been enhanced to also capture basic details of the applicant such as full name and date of birth, along with the ID information. This information is sent to the third party system where the same is verified to ensure that the data defined matches with that which is maintained in the third party ID verification system's database. Based on the verification outcome, either a positive message or a failure message is displayed to the user. In case of a positive outcome, the applicant's personal information section is pre-populated with information as fetched from the third party system. All information that is fetched is displayed in the respective fields in read-only format. E-KYC via Liveliness Check (aka Video KYC) has been introduced through integration with Oracle Live Experience. If Liveliness Check is enabled for the product applications, the user can upload an ID proof and proceed to connect with a bank executive to have his identity verified. The bank executive is able to compare the applicant's image as visible via video call to the photo provided on the ID proof to verify the applicant's ID proof. Once the bank executive verifies the applicant's ID, the applicant is able to proceed with the application. The applicant's personal information section is pre-populated with information fetched on the basis of the ID proof uploaded. All information that is fetched is displayed in read-only format.**
- **Existing Customer Application Enhancements**

The existing customer application form has been enhanced as follows:

- **KYC Status Check - Through information fetched from the host, the system is able to identify if the customer's KYC status is pending or active. If the customer's KYC status is active, the customer is allowed to proceed with the application form. If the customer's KYC is pending, depending on the configuration at the product category level, the customer is either not allowed to proceed with the application form or is allowed to proceed, with the system displaying a message to the customer stating that the application will only be processed post completion of KYC formalities.**
- **Streamlined Application Form – The existing customer application form has been streamlined to only comprise of those steps that are required to capture information related to the product being applied for and that are imperative in the processing of the application form. Steps such as personal information, upload documents (unless KYC status is pending and the applicant is allowed to proceed with the form) will not be part of the form since this information is already available with the bank.**

Note: For this release, existing customer applications will be processed through third party host integration only.

- **Bundled Application Enhancement**
 - **Applicants will be able to add all the products introduced in this release, other than education loans, to a bundled application.**

- **Alert for In-Draft Application Expiry**
 - **An alert will be generated and sent to the applicants that have in-draft applications whenever the applications are nearing expiry. The number of days to expiry for which the alert is to be generated can be configured.**

- **Application Tracker – Product Showcase Inclusion**
 - **As part of this release, the application tracker has been enhanced so as to include the option to navigate to the product showcase. This feature has been built in to the application tracker available from the bank portal as well as in the post login application tracker available to existing online banking customers.**

- **Other Enhancements**
 - **Other enhancements made in the originations module this release are as follows:**
 - **The upload documents step has been enhanced to list down the documents (e.g. Driver's License, Passport, etc.) that are mandatory for the product application as opposed to the previously displayed mandatory product category (Identity Proof, Address Proof, etc.). On having navigated to a step, by selecting the Edit option provided against each section, from the review page, the applicant will be able to directly navigate back to the review page instead of having to go through each step in the application form as per sequence of steps.**

8.1.9.2 Retail Term Deposit Servicing Enhancement

As part of this release, the Retail Term Deposit Servicing module has been enhanced to enable customers to opt to have the principal and interest amounts to be transferred to different CASA accounts on maturity.

Hence, if the customer, as part of maturity instructions, selects the 'Close on Maturity' option, he/she will be provided with the additional option to specify whether the entire amount of principal and accrued interest is to be transferred to a single CASA account or whether the principal and interest amounts have to be transferred separately to two different accounts. On having selected either option i.e. transfer entire amount to single account or transfer principal and interest amounts to different accounts, the fields by which the customer can identify account type and account details will be provided.

The following term deposit transactions are enhanced:

- **New Term Deposit**
- **Term Deposit Details**
- **Edit Maturity Instructions**

8.2 BUGS FIXED

Sr. No	Product Name	Version	Bug ID	Bug Desc
1	12605	20.1.0.1.3	32172726	HOOK FOR OVERRIDING USERGROUPSYSTEMCONSTRAINT - MULTIPLE PARTY MAPPING
2	12605	20.1.0.1.3	32170594	ACCOUNT NAME LABEL IS PRESENT EVEN IF VALUE IS ABSENT
3	12605	20.1.0.1.3	32169184	BUSINESS LOGIC BYPASS IN EDIT EXPECTED CASH FLOW
4	12605	20.1.0.1.3	32135005	UNABLE TO UPLOAD SEPA CREDIT DOMESTIC FILE.
5	12605	20.1.0.1.3	32117220	IMPROPER ACCESS CONTROL IN BILL DISCREPANCY
6	12605	20.1.0.1.3	32105339	PDF FILE DOWNLOAD BUT COULD NOT BE OPENED FOR UPLOADED FILES INQUIRY MENU
7	12605	20.1.0.1.3	32103300	OWN ACCOUNT FAVORITES PAYMENTS NOT SAVING DESTINATION ACCOUNT DETAILS
8	12605	20.1.0.1.3	32102080	EFFECTIVE DATE NOT DISPLAYED ON LIMIT PACKAGE VIEW SCREEN IF EXPIRY IS NOT SET
9	12605	20.1.0.1.3	32099213	"UNCAUGHT TYPEERROR" ON PAYEE RESTRICTION SETUP
10	12605	20.1.0.1.3	32094560	NEED A HOOK TO CREATE NEW TYPE OF BENEFICIARY
11	12605	20.1.0.1.3	32086115	INSUFFICIENT SERVER SIDE INPUT VALIDATION IN ACCEPT/REJECT PURCHASE ORDER

Sr. No	Product Name	Version	Bug ID	Bug Desc
12	12605	20.1.0.1.3	32082832	ON USER REGISTRATION FLOW, MALICIOUS USER SEND THE OTP REQUESTS MULTIPLE TIMES.
13	12605	20.1.0.1.3	32056600	ACCESS DENIED ERROR DISPLAYED FOR FILE UPLOAD INQUIRY.
14	12605	20.1.0.1.3	32045294	PAYMENT UNSUCCESSFUL DUE TO LENGTH OF CUSTOMER'S NAME MORE THAN 25 CHARS
15	12605	20.1.0.1.3	32037741	ENTER BUTTON DOESN'T WORK WHILE ENTERING VERIFICATION CODE
16	12605	20.1.0.1.3	32007473	IMPROPER ACCESS CONTROL IN RECONCILIATION VIEW PAYMENTS
17	12605	20.1.0.1.3	32006347	NO DATA WILL BE SHOWN TO THE CORP USER IF VIEW ACCOUNT STATEMENT CLICK TWICE
18	12605	20.1.0.1.3	32000007	HOW TO ADD CUSTOM MODIFIED FLOWS IN THE EXTENSION FOLDER?
19	12605	20.1.0.1.3	31994198	IN OBPM PAYMENTS ENTITYID HEADERTYPE IS NOT AVAILABLE IN WEBSERVICE CALL.
20	12605	20.1.0.1.3	31948268	CALENDAR PROBLEM ON ENROLLMENT WHEN WE CHOOSE DATE OF BIRTH FROM CALENDAR
21	12605	20.1.0.1.3	31936782	SENSITIVE DATA EXPOSURE IN ORIGINATIONS
22	12605	20.1.0.1.3	31898630	WORKFLOW MANAGEMENT:- ALLOW TO SAVE WITHOUT ENTER A SINGLE FIELD AND GIVE ERROR ON CONFIRM

Sr. No	Product Name	Version	Bug ID	Bug Desc
23	12605	20.1.0.1.3	31870022	PARTY ACCOUNT ACCESS ACCOUNT MAPPING ISSUE
24	13676	20.1.0.1.3	31848513	PAYMENT STATUS & PAYMENT READ APIS GIVES "UNAUTHORIZED ACCESS"
25	12605	20.1.0.1.3	31672768	IMPROPER ACCESS CONTROL IN ORIGINATIONS DOWNLOAD BROCHURE
26	12605	20.1.0.1.3	31394744	ITMS-90809: DEPRECATED API USAGE: DEPRECATED UIWEBVIEW API USAGES ON APPLE STORE

8.3 QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Universal Banking	14.4.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Universal Banking	14.4.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.2 14.4.0.0.3
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.2 14.4.0.0.3
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance Oracle Banking Trade Finance Process Management	14.4.0.0.0 14.4.0.1.0

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.4.0.0.2 14.4.0.0.3
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.4.0.1.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.4.0.1.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance Oracle Banking Cash Management	14.4.0.0.1 14.4.0.0.1

* Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.

8.4 BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience 20.1.0.2.0 release with various browsers:

	Chrome	Firefox	Microsoft Browser	Safari
Android	Supported *	Not Supported	N/A	N/A
iOS	Not Supported	Not Supported	N/A	Supported
Mac OS X	Supported	Supported	N/A	Supported
Windows	Supported	Supported	Supported	Not Supported

* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

8.5 Known Issues and Limitations

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Release 20.1.0.2.0

8.5.1 Oracle Banking Digital Experience Known Issues

1. Following are the known issues in Cash Management which are being fixed in the next hot fix
 - a. Bulk File Upload for Cashflow, Category description is mandatory.
 - b. Cashflow Records uploaded from Back office are being viewed as recurring records.
 - c. Counterparty ID length is only upto 10 characters needs to be increased to 30.
 - d. On edit of any record, 'Virtual Account' gets set as blank.

8.5.2 Oracle Banking Digital Experience Limitations

1. In this release, only USA Driver's License is supported for OCR. Other documents can be used to support OCR through the use of extensibility hooks.
2. Only Personal Information section is prepopulated when an existing customer is applying for any product.
3. This information cannot be edited.
4. Only single application is supported. Applicants will not be able to apply for any products jointly through the digital banking channel.
5. Administrator maintenance to define sequence of steps in the application form is not supported.
6. In this release, education loan and term deposit origination is supported only through third party integration.
7. In this release, existing customer application for all products and bundled applications is supported only through third party integration.
8. Home Loan origination is not available through third party integration in this release.
9. Multi-lingual support to showcase features part of the product catalogue is limited to hooks. UI for the same is currently not available.
10. Internet Explorer browser is not supported for Originations.
11. Oracle Live Experience is not supported on Android devices.

[Home](#)

9. PATCHSET RELEASE 20.1.0.3.0

9.1 FEATURES AND ENHANCEMENTS

The following describes the new features introduced as well as the enhancements made in the 20.1 release:

9.1.1 Virtual Accounts Management

As part of this release, Virtual Accounts Management module has been enhanced to include the following features:

Interest Inquiry & Currency display based on Product selection:

1. Interest Inquiry enhancement will allow a corporate user to view & download all historical/current interest accrual & liquidation data in the Virtual Account details page.
2. While creating a virtual account, user will now get to choose only those currencies and branches that are associated with the virtual account product in context

Virtual Account Reopen & Link Virtual Account to a Structure:

1. In addition to other existing functionalities like Create, Modify & Close Virtual Accounts – A new feature for reopening a closed Virtual account has been enabled. It will allow a user to reopen an account that was previously closed, in order to minimize the hassle of opening & maintaining a new account.
2. As part of creating a Virtual Account, a new parameter has been added to allow a user to link Virtual account to a Virtual Account structure making it easy for the user to complete in a single flow process.

Virtual Account Structure Revamp & Download:

As part of this release, existing Virtual Account structure table view is completely revamped to improve user experience. These changes has been done for following functions:

1. Create Virtual Account Structure
2. View Virtual Account Structure
3. Edit Virtual Account Structure

In addition to the above, User will also be able to download structure in XLS format.

IBAN Search:

A new search filter has been introduced to allow users to search Virtual Accounts by entering IBAN as search parameter. Following is the list of screens that will allow a user to search Virtual Account by entering IBAN:

1. Virtual Account Search Screen
2. Virtual Account Closure Screen
3. Track Virtual Account Closure Screen
4. Pre-Generated Statement

5. Ad-hoc Statement

9.1.2 Liquidity Management

Create structures:

As part of this release, following fields has been added while creating a new structure to be in line with OBLM:

1. Sweep on Currency Holiday
2. Consider Post Sweep Balance
3. Currency Holiday Rate – Options are
 - Previous Day Rate
 - Last Sweep Rate for the pair
 - Past 5 day Average Rate
4. Holiday Treatment – Options are
 - Holiday
 - Next Working Date
 - Previous working Date
5. Maximum Back ward Days
6. Backward Treatment– Options are
 - Move Forward
 - Holiday

9.1.3 Trade Finance

- Back to Back LC initiation and View:
 - Corporate user can initiate a back to back LC using an export LC received in his name. He can lookup an export LC against which he wished to initiate a Back to Back LC. He can see the details of same in View LC one it has been issued. System validates the amount, tenor, maturity date and expiry date with the parent LC before the issuance.
- Back to Back LC – alert on amendment
 - Corporate user will get an alert whenever he is trying to amend an export LC which has back to back LC linked to it, so that he is careful while making or accepting any amendments.
- Bank Guarantee Claim Lodgment:
 - Corporate user can lodge a claim against the received bank guarantee as per the terms and guidelines laid under the guarantee and can define the account where he would like the proceeds of claims to be credited. He can select the guarantee against which he has to lodge the claim and define the amount for which he wants to claim.

- **For Account of Functionality:**
 - **Accountee are the parties on whose behalf the application is created and whose limits can be used for all charges. While creating the contract corporate user can pick a party from the dropdown, which will have the list of all Accountees mapped to him, beside the one chosen as applicant. This will be passed to the bank as party type – Accountee.**
- **Linked Loans under Import/Export Bills:**
 - **Corporate user can see the linked Loans under a separate tab while looking at the Import/Export Bills.**
- **Local Currency Equivalent:**
 - **While initiating a transaction, user can see the local currency equivalent of the transaction amount, which will help him relate with his accounts and other finances easily.**
- **Trade 360:**
 - **Trade 360 widget has been introduced on the user dashboard of trade finance where user can see summary of all his trade transactions at a time. He will also have the possibility to download the reports.**
- **Document and Clauses Maintenance**
 - **User would have facility to maintain document and clauses as required and use them as required while creating LC.**
- **Bulk File Upload – BG template**
 - **Corporate user can create bank guarantee templates in bulk by uploading a file in predefined templates.**
- **Send to modify**
 - **Facility to checker is given, where he can send any transaction back to maker and ask him to modify the transaction.**
- **UI revamp**
 - **UI revamp for Bills, Collections, Bank Guarantee, Shipping guarantee have been done.**
- **Non-open clarification in App Tracker**
 - **Corporate user can see the closed clarification raised in past on the applications in other tabs of application tracker too.**
- **OBTFPM Qualification**
 - **Initiate Shipping Guarantee, Bills and collection initiation have been qualified with OBTFPM.**

9.1.4 Credit Facility

Support to “Send to Modify” feature for approvals in the following screens for the following transactions:

- Collateral Evaluation.
- Collateral Revaluation.
- Apply New Facility.
- Amend Facility.
- Apply Sub Facility.

9.1.5 Cash Management

As part of this release, Cash Management Services module has been enhanced to include the following features:

Receivables Management:

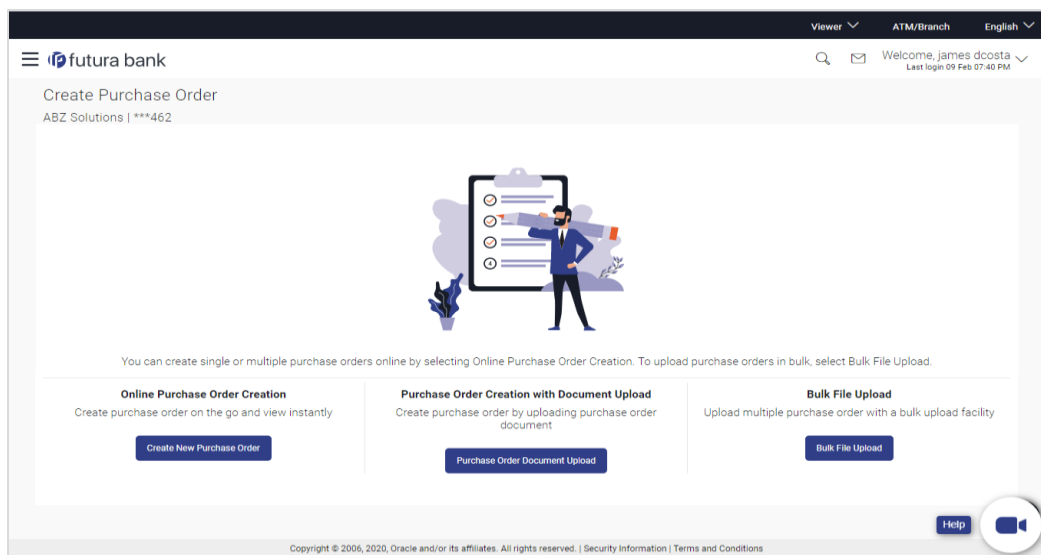
As part of this release, receivables management has been enhanced by creating following features.

- a. Purchase Order Management
- b. Reconciliation
- c. Invoice Management

Purchase Order Management:

This feature enables a corporate to create the Purchase Order through document upload via drag and drop or browse and upload the image. The format supported for uploading the image are PDF, PNG, JPEG, JPG with size up to 2MB per file.

The data in the Purchase Order image is extracted and populated in the fields of the invoice. Users just need to verify the populated data and correct any data if required and then submit the invoice for creation.



Viewer ATM/Branch English

futura bank

Welcome, james dcosta
Last login 09 Feb 07:40 PM

Automatic Purchase Order Creation

ABZ Solutions | ***462

1 Upload Purchase Order 2 Create Purchase Order

Uploading purchase order is easy. Simply follow these 3 steps:

1. Scan Purchase Order
2. Upload single document at once.
3. Create Purchase Order

Drag and Drop
Select a file or drop one here

① We support PDF, PNG, JPG and JPEG formats in sizes up to 2MB per file.

Continue Cancel Back

Help

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Viewer ATM/Branch English

futura bank

Welcome, james dcosta
Last login 09 Feb 07:40 PM

Automatic Purchase Order Creation

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1 Upload Purchase Order 2 Create Purchase Order

Uploading purchase order is easy. Simply follow these 3 steps:

1. Scan Purchase Order
2. Upload single document at once.
3. Create Purchase Order

Drag and Drop
Select a file or drop one here

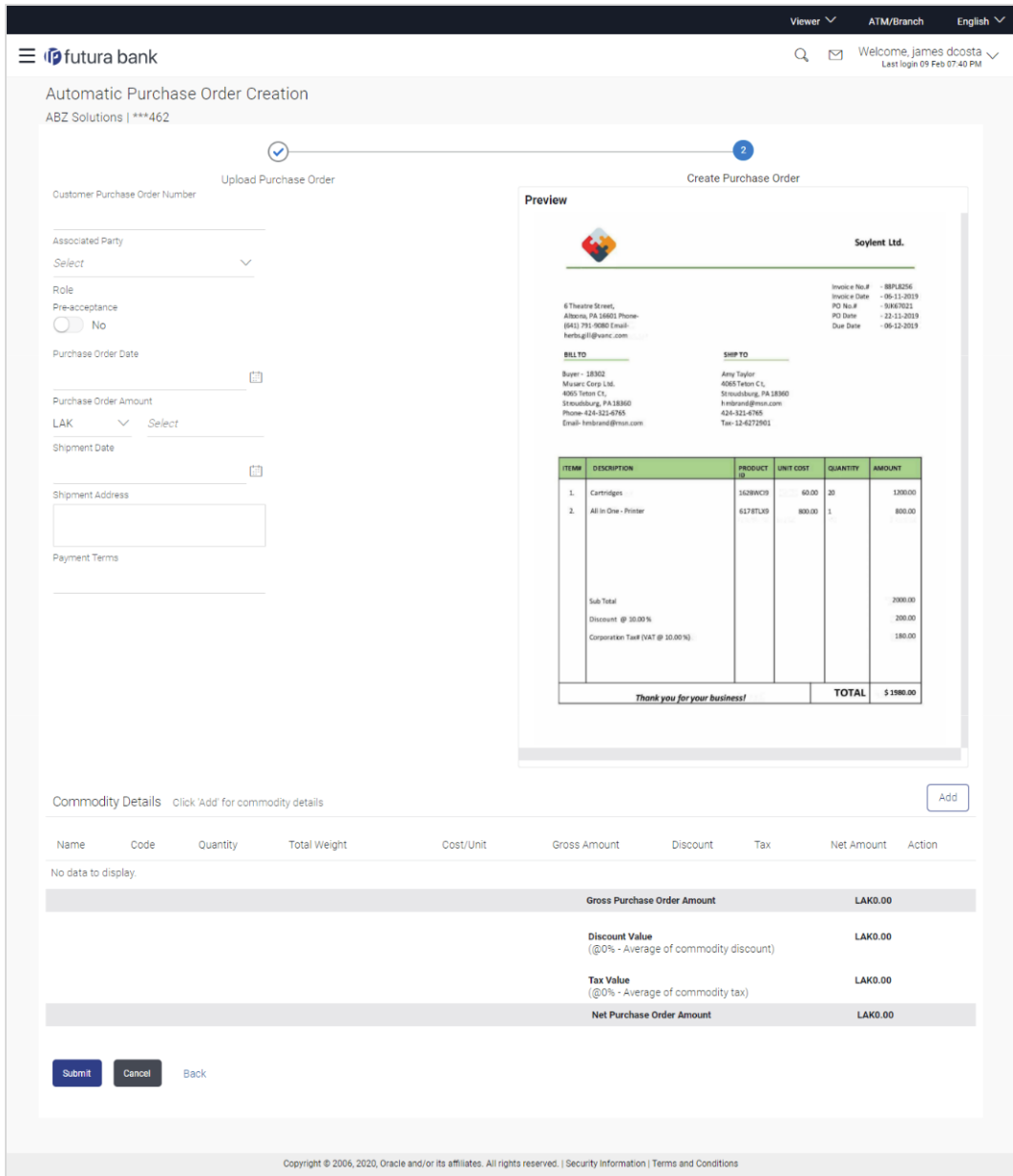
① We support PDF, PNG, JPG and JPEG formats in sizes up to 2MB per file.

Purchase Order.jpg Preview

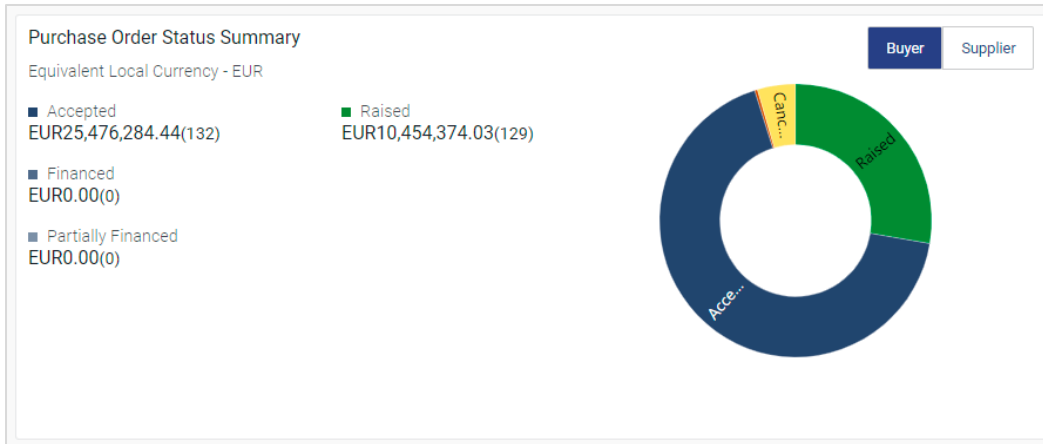
Continue Cancel Back

Help

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- **Purchase Order Overview:** As part of this release, Purchase Order Dashboard has been introduced which contains various widget like Purchase Order Status Summary, Upcoming Shipments, Top 10 Associated Parties, Quick Links. Dashboard allows the user to get the quick view of the transactions.
- **Widget Purchase Order Status Summary:** This widget provides a quick view to the corporate about the Purchase Order Status Summary in terms of a buyer or supplier toggle button. The widget provides the Amount and count of Accepted, Raised, Financed, Partially Financed Purchase order in equivalent local currency. If the user has any PO's financed partially financed then they will displayed as further bifurcation of Accepted purchase orders.



- Widget Upcoming Shipments:** This widget gives information about Upcoming Shipments in terms of a Buyer or. On the basis of shipment date in the purchase order, all the purchase orders whose shipment dates are upcoming will be listed in the widget so that the corporate is aware of the shipments and can arrange the funds in advance for the payment if the corporate is a buyer, or can ensure that the shipment is effected in time if the corporate is a Supplier. The number of purchase order are grouped date wise so that the corporate is aware of the number of shipment due for the day.

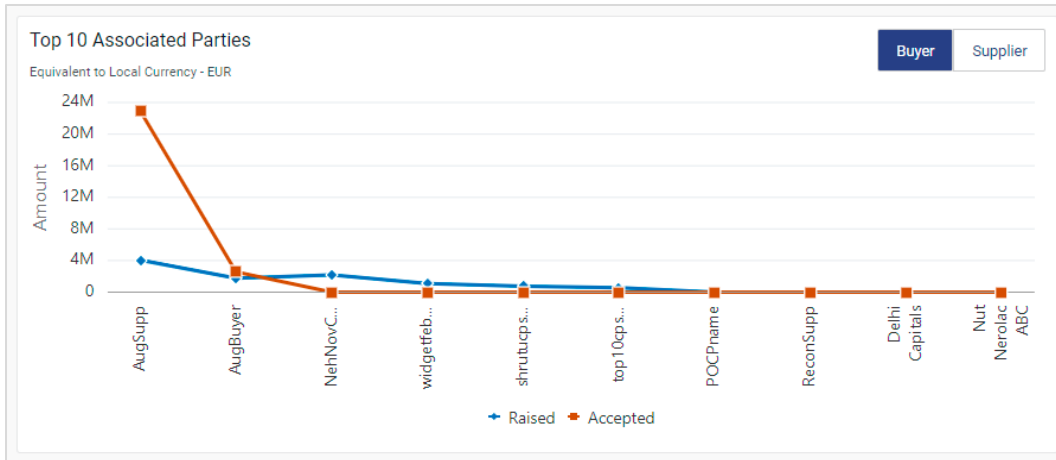
In this widget the Purchase Order number is hyperlink, clicking which navigates the corporate to the View Purchase Order Detail screen which help corporate to view the Purchase Order detail

Upcoming Shipments

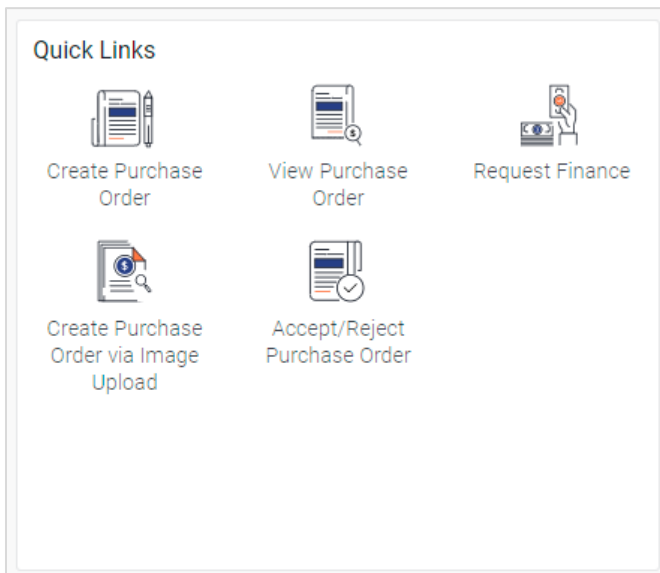
Buyer Supplier

Date	Shipment Details	Amount
19 Feb 2021	Today	
	JAN20211pocr1 AugBuyer	GBP645,645.00
	POFeb19 AugSupp	GBP9,000.00
	poref21 AugBuyer	GBP543.00
28 Feb 2021		
	pocr11	GBP7,500.00

- Widget Top 10 Associated Parties:** This widget provides a quick view of the top 10 associated parties of the corporate on the basis of the value of purchase orders in Raised and Accepted status.



- Widget Quick Links:** This widget provide the quick access to the corporate for transaction such as **Create Purchase Order, View Purchase Order, Request Finance, Create Purchase Order via Image Upload, Accept/Reject Purchase Order**. This saves the efforts of the corporate to navigate from the menu option.

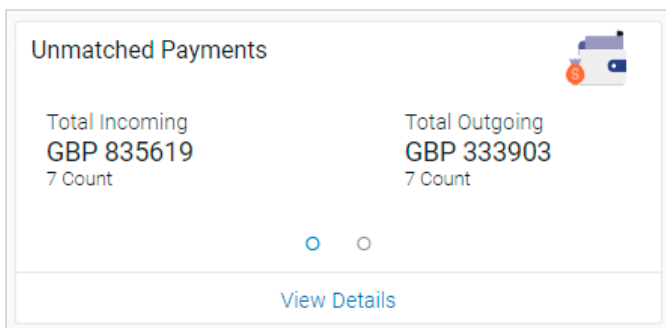


Reconciliation:

Reconciliation dashboard has been introduced which contains various widget like **Unmatched Payments, Unreconciled Invoices, Unreconciled Cash flows, Payment Status, Payment Allocation, Quick Links**. Dashboard allows the user to get the quick view of the transactions.

Widget Unmatched Payments: This widget provides a quick view to the corporate about the **Unmatched payments** with respect to **Total Amount** and count of incoming and **Outgoing Payment** on the basis of currency.

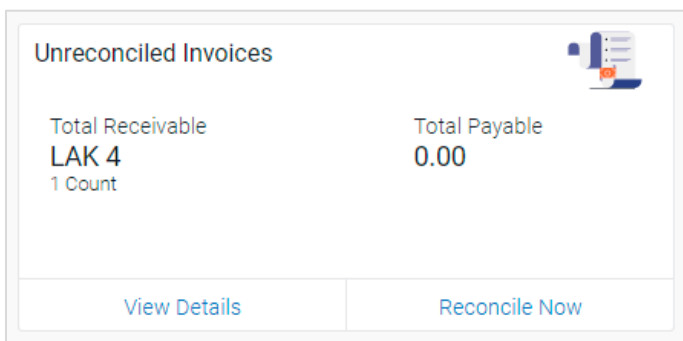
The widget also has the **View Details** link, which navigates the user to the **View Payment** screen.



Widget Unreconciled Invoices:

This widget provides the quick view to the corporate about the Unreconciled Invoices with respect to Total Amount and count in terms of Receivables and Payables on the basis of currency.

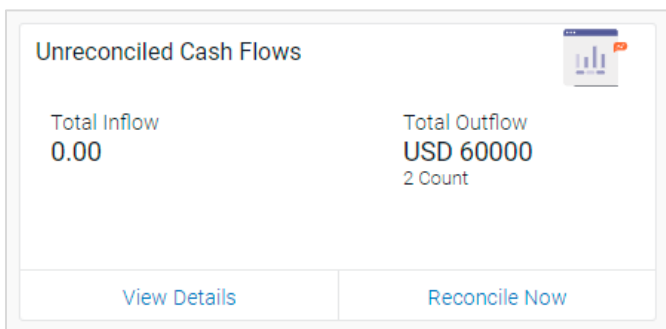
The widget also has links viz 'View Details' and 'Reconcile Now', where View Details link navigates the user to the View Invoice screen and Reconcile Now link navigates the user to the Manual Reconciliation screen (Invoice to Payment reconciliation)



Widget Unreconciled Cash Flows:

This widget provides a quick view to the corporate of Unreconciled Cash Flows with respect to Total Amount and count of Inflow and Outflow Cash Flows on the basis of currency.

The widget also has links viz 'View Details' and 'Reconcile Now', where View Details link navigates the user to the View Expected Cash Flows screen and Reconcile Now link navigates the user to the Manual Reconciliation screen (Cash Flow to Payment reconciliation)

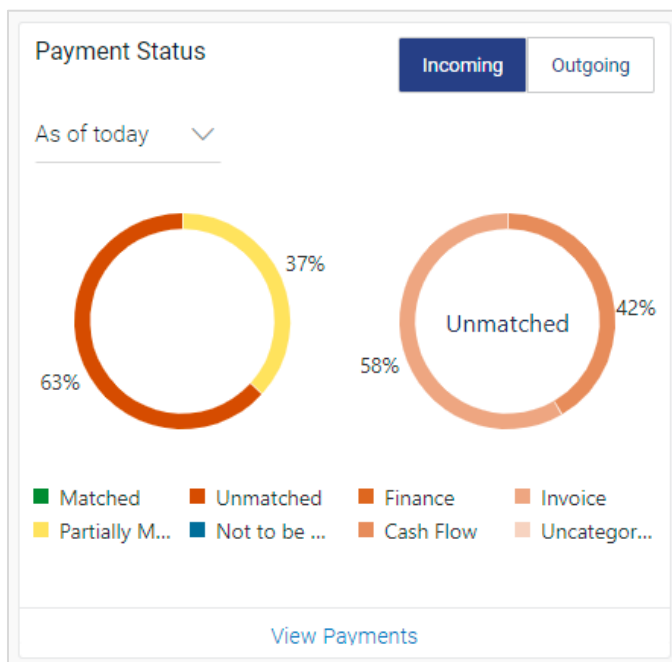


Widget Payment Status:

This widget provides a quick view to the corporate about the Payment status with respect to incoming and outgoing payment on the basis of percentage. The 'Unmatched Payments' are further explored and graphically represented to show a bifurcation of Unmatched payments between Invoice and Cash flow

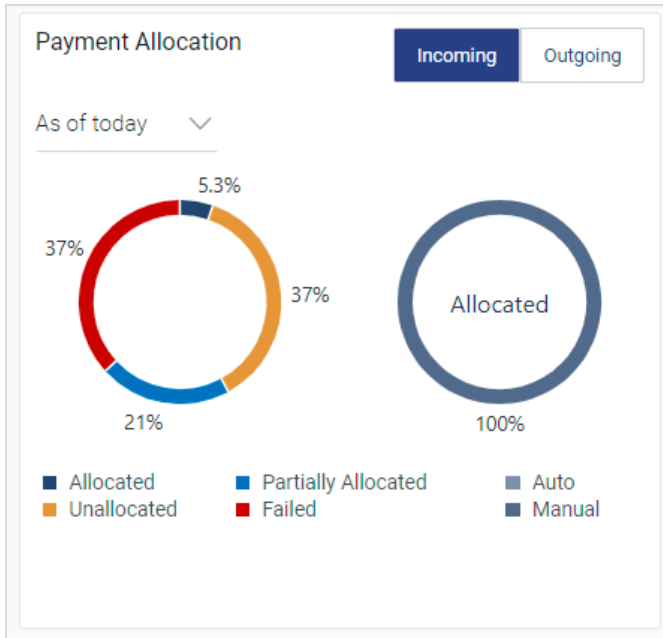
The user can view the status for 'As of today', 'Last Month', 'Last Quarter' or any 'Custom date range' as per requirement

The widget also has the View Payment link, which navigate the user to the View Payment screen

**Widget Payment Allocation:**

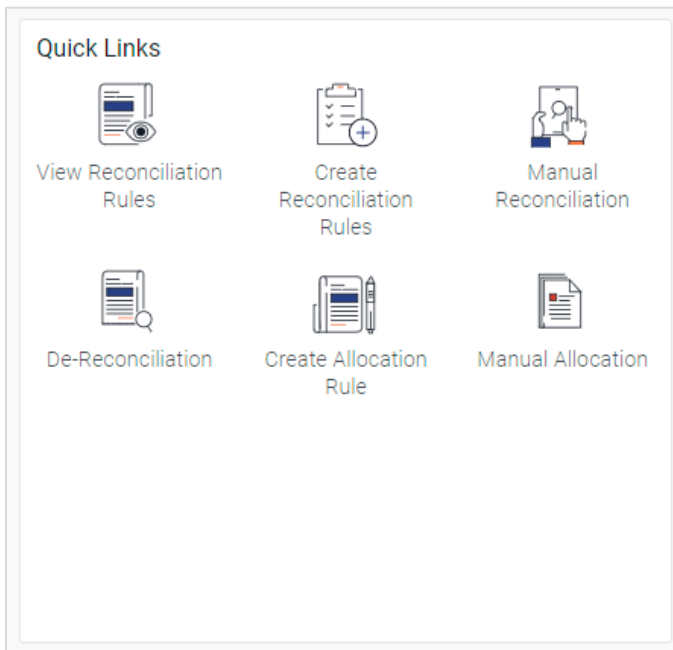
This widget provide the quick view to the corporate about the Payment Allocation with respect to incoming and outgoing payment on the basis of percentage. Allocated payments are further explored and shows the bifurcation of in terms of Auto or manual.

The user can view the status for as of today, Last Month, Last Quarter or Custom the date range as per requirement.



Widget Quick Links:

This widget provide the quick access to the corporate for transaction such as View Reconciliation Rule, Create Reconciliation Rule, Manual Reconciliation, De-Reconciliation, Create Allocation Rule, and Manual Allocation. This saves the efforts of the corporate to navigate from the menu option.



Create Reconciliation Rule:

Create reconciliation rule is introduced in Reconciliation menu. This feature enables a corporate to create the Rule for reconciliation of Invoice to Payment or Expected Cash flow to Payment. The user has been provided with an option to create Exact or Generic rule.

The user can create the rule as per requirement with the help of AND and OR logical operators and add various conditions or group of conditions in a rule.

During creation of the Rule the user can also allocate the payment with Attribute based or Account based, here the allocation is optional.

The user can set the priority for the created rule on the same time the user has the facility to modify the priority of the existing rule.

Generic Rule: Invoice to Payment

The screenshot displays the 'Create Reconciliation Rule' form in the Futura Bank system. The user is logged in as RyanB Bohr. The form is divided into three steps: 1. Rule Details, 2. Set Allocation, and 3. Prioritize Rule. The 'Rule Details' step is currently active and includes the following fields:

- Reconciliation Type:** Invoice Payment Recon
- Rule Type:** Generic (selected), Exact
- Rule Name:** Rule001
- Reconciliation Method:** FIFO - Oldest invoice to be reconcil...
- Attribute:** Invoice Date
- Rule Interpretation:** Invoice with oldest invoice date will be reconciled first

At the bottom of the form, there are buttons for 'Continue', 'Cancel', 'Back', and 'Skip Allocation'. The interface also features a 'Help' button and a video call icon.

Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:46 PM

Create Reconciliation Rule

RyanB Bohr | ***422

1 Rule Details 2 Set Allocation 3 Prioritize Rule

Allocation Basis
 Account Based Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Invoice	Supplier ID	70	⊕ 🗑
2	Payment	Remitter Account no	10	⊕ 🗑
3	Invoice Payment	Buyer ID Supplier Name Supplier ID Credit Account no Counterparty ID	20	⊕ 🗑

Continue Cancel Back Skip

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Viewer ATM/Branch English

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Create Reconciliation Rule

RyanB Bohr | ***422

1 Rule Details 2 Set Allocation 3 Prioritize Rule

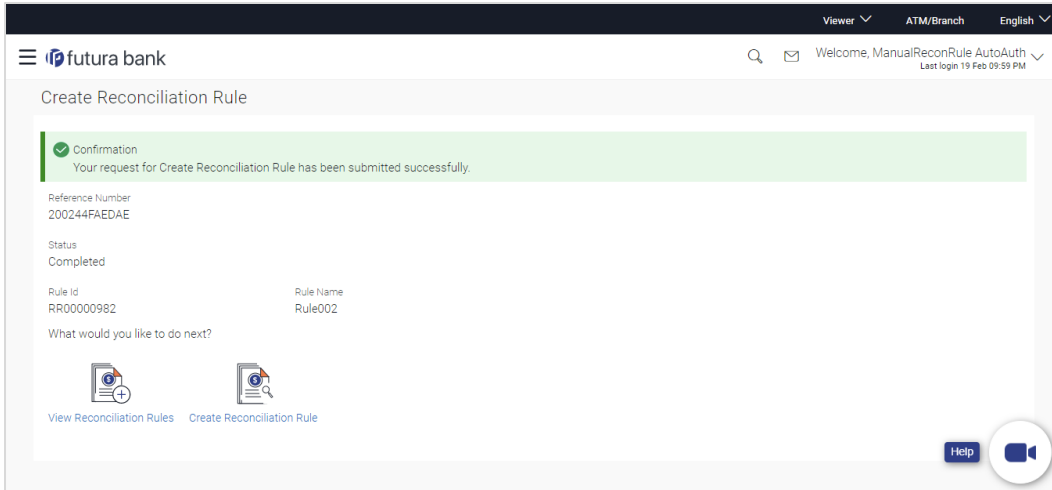
Allocation Basis
 Account Based Attribute Based

Account Based Allocation

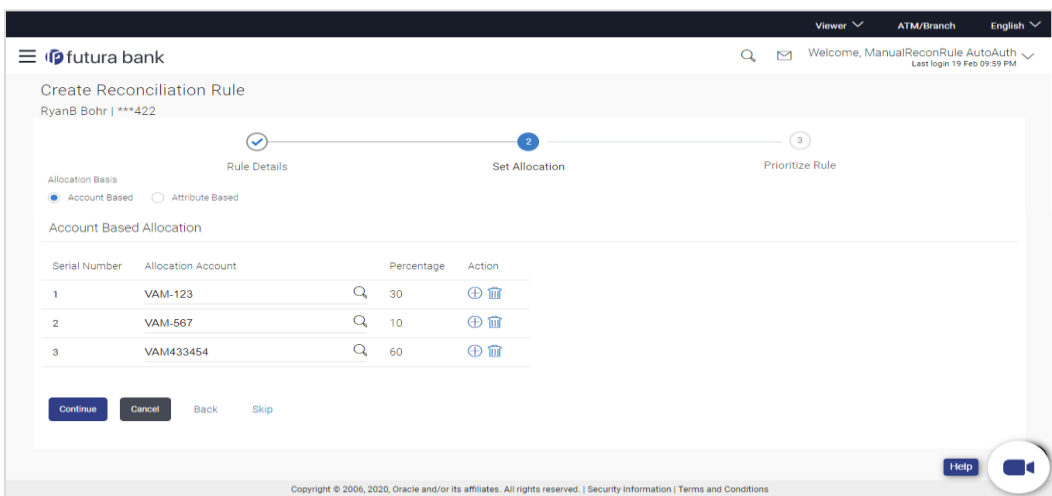
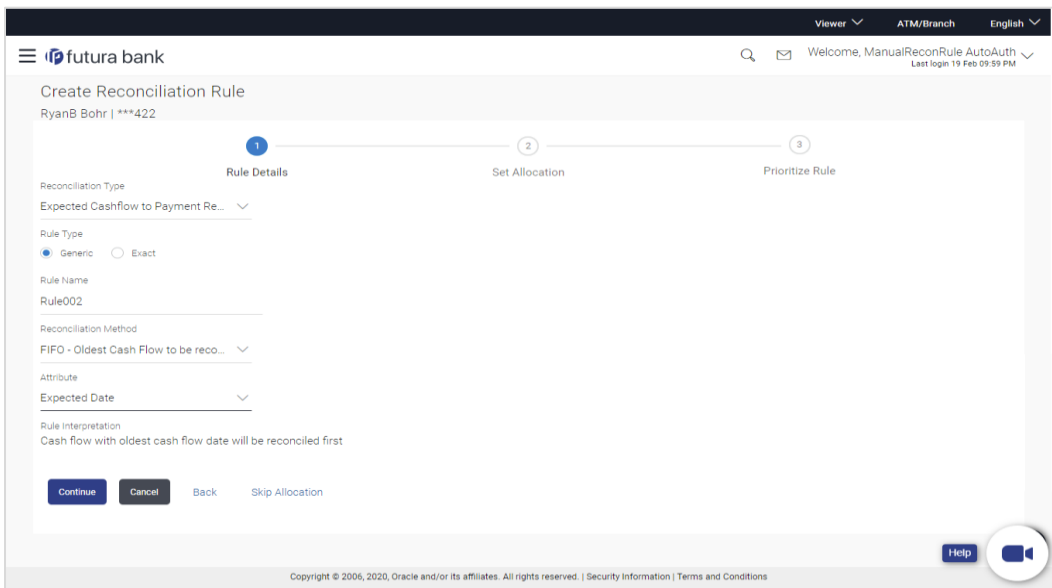
Serial Number	Allocation Account	Percentage	Action
1	VAM-587545	40	🔍 ⊕ 🗑
2	VAM-456	60	🔍 ⊕ 🗑

Continue Cancel Back Skip

Help 🗣



Generic Rule: Expected Cash Flow to Payment



Viewer ATM/Branch English

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Create Reconciliation Rule

RyanB Bohr | ***422

Progress: Rule Details (1) → **Set Allocation (2)** → Prioritize Rule (3)

Allocation Basis: Account Based Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Cash Flow	Corporate Id	30	ⓘ 🗑️
2	Payment	Counterparty Id Virtual Account Flag	40	ⓘ 🗑️
3	Cash Flow Payment	Counterparty Name Payment Party Id	30	ⓘ 🗑️

Continue Cancel Back Skip

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login: 19 Feb 09:59 PM

Create Reconciliation Rule

RyanB Bohr | ***422

Progress: Rule Details (1) → Set Allocation (2) → **Prioritize Rule (3)**

Reconciliation Rules

Search...

Rule Id	Rule Type	Rule Name	Priority
-	Generic	Rule002	5
RR00000550	Exact	extCashAllocationattribute	2

Page 1 of 1 (1-2 of 2 items) | < 1 >

Submit Cancel Back

Help

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Create Reconciliation Rule

RyanB Bohr | ***422

Review
You initiated a request for Create Reconciliation Rule. Please review details before you confirm!

Rule Type Generic	Rule Name Rule002
----------------------	----------------------

Reconciliation Rule

Reconciliation Method FIFO-oldest Cash Flow to be reconciled first	Attribute Expected Date
---	----------------------------

Rule Interpretation
Cash flow with oldest cash flow date will be reconciled first

Allocation Details - Attribute Based

Serial Number	Allocation Entity and Attributes	Percentage
1	Cash Flow - Corporate Id	30%
2	Payments - Counterparty Id,Virtual Account Flag	40%
3	Payments - Payment Party Id Cash Flow - Counterparty Name	30%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Generic	Rule002	5

[Confirm](#)
[Cancel](#)
[Back](#)

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Create Reconciliation Rule


Confirmation
Your request for Create Reconciliation Rule has been submitted successfully.

Reference Number
200244FAEDAE


Status
Completed

Rule Id RR00000982	Rule Name Rule002
-----------------------	----------------------


What would you like to do next?



[View Reconciliation Rules](#)



[Create Reconciliation Rule](#)

[Help](#)


Exact Rule: Invoice to Payment

Viewer ATM/Branch English

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Create Reconciliation Rule

RyanB Bohr | ***422

1 Rule Details 2 Set Allocation 3 Prioritize Rule

Reconciliation Type
Invoice Payment Recon

Rule Type
 Generic Exact

Only one generic rule is allowed for corporate. As a generic rule already exists, the option for creating another is disabled.

Rule Name
Rule Exact001

Reconciliation Rule

Define double sided condition to match the invoice with payment by selecting the required pattern on the left side and the right side or Define a single side condition to select the invoices for Reconciliation on the basis of a pattern.

AND OR Add Group Add Condition

Define conditions based on
Invoice and Payment Exact Attribute of Buyer ID =
Text Between Two Positions 5 and 8 in Payment Mode

Define conditions based on
Invoice Net Invoice Amount > 5000

AND OR Add Group Add Condition

Program Id of Invoice equals to Prog001

Payment Mode of Payment equals to EFT

Save all and Preview

Continue Cancel Back Skip Allocation

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futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Create Reconciliation Rule

RyanB Bohr | ***422

1 **Rule Details** 2 Set Allocation 3 Prioritize Rule

Reconciliation Type
Invoice Payment Recon

Rule Type
 Generic Exact
Only one generic rule is allowed for corporate. As a generic rule already exists, the option for creating another is disabled.

Rule Name
Rule Exact001

Reconciliation Rule

Define double sided condition to match the invoice with payment by selecting the required pattern on the left side and the right side or Define a single side condition to select the invoices for Reconciliation on the basis of a pattern

Add Group | Add Condition

AND **OR**

Exact Attribute of Buyer ID of Invoice = Text between 5 and 6 in Payment Mode of Payment

Net Invoice Amount of Invoice is greater than 5000

Add Group | Add Condition

AND **OR**

Program Id of Invoice equals to Prog001

Payment Mode of Payment equals to EFT

Save all and Preview

Continue
Cancel
Back
Skip Allocation

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:46 PM

Create Reconciliation Rule

RyanB Bohr | ***422

1 Rule Details 2 **Set Allocation** 3 Prioritize Rule

Allocation Basis
 Account Based Attribute Based

Account Based Allocation

Serial Number	Allocation Account	Percentage	Action
1	VAM-587545	40	🔍 ⊕ 🗑️
2	VAM-456	60	🔍 ⊕ 🗑️

Continue
Cancel
Back
Skip

Help
🗣️

Viewer ATM/Branch English

>Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:46 PM

Create Reconciliation Rule

RyanB Bohr | ***422

Progress: Rule Details (1) **Set Allocation (2)** Prioritize Rule (3)

Allocation Basis: Account Based Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Invoice	Supplier ID	70	+ -
2	Payment	Remitter Account no	10	+ -
3	Invoice Payment	Buyer ID Supplier Name Supplier ID Credit Account no Counterparty ID	20	+ -

Buttons: Continue Cancel Back Skip

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Viewer ATM/Branch English

>Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:46 PM

Create Reconciliation Rule

RyanB Bohr | ***422

Progress: Rule Details (1) Set Allocation (2) **Prioritize Rule (3)**

Reconciliation Rules

Search...

Rule Id	Rule Type	Rule Name	Priority
-	Generic	Rule001	8
RR00000541	Exact	InvExtAllocRuleNew	1
RR00000924	Exact	TextButtonPositionMayur	3
RR00000805	Exact	1234567890123456789012345678901234567890asdghjklpasdfghjklpasdfghjklpasdfghjklpa12345678901234567890	4
RR00000911	Exact	SUSInvoiceExactRule Edit 56780120192	5
RR00000930	Exact	Kerti Edit	7

Page 1 of 1 (1-6 of 6 items) | K < 1 > X

Buttons: Submit Cancel Back

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futura bank Welcome, Test Auto ReconAllocation
Last login 18 Feb 04:17 PM

Create Reconciliation Rule

NehNovCust1 | ***975

Review
You initiated a request for Create Reconciliation Rule. Please review details before you confirm!

Rule Type Exact	Rule Name TaraTest
--------------------	-----------------------

Reconciliation Rule

Exact Attribute of Program Code of Invoice = Exact Attribute of Program Code of Payment

Allocation Details - Attribute Based

Serial Number	Allocation Entity and Attributes	Percentage
1	Invoice - Buyer ID	100%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Exact	TaraTest	4

Confirm
Cancel
Back

Viewer | ATM/Branch | English

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Create Reconciliation Rule


Confirmation
Your request for Create Reconciliation Rule has been submitted successfully.

Reference Number
200244FAEDAE


Status
Completed

Rule Id RR00000982	Rule Name Rule002
-----------------------	----------------------


What would you like to do next?



[View Reconciliation Rules](#)



[Create Reconciliation Rule](#)

Help


Exact Rule: Exact Cash Flow to Payment

Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Create Reconciliation Rule

RyanB Bohr | ***422

1 Rule Details Set Allocation Prioritize Rule

Reconciliation Type
Expected Cashflow to Payment Re...

Rule Type
 Generic Exact

Only one generic rule is allowed for corporate. As a generic rule already exists, the option for creating another is disabled.

Rule Name
Cash flow to Payment Rule Exact002

Reconciliation Rule

Define double sided condition to match the invoice with payment by selecting the required pattern on the left side and the right side or Define a single side condition to select the invoices for Reconciliation on the basis of a pattern

AND OR Add Group Add Condition

Define conditions based on
Cash Flow and Payment Exact Attribute of External Reference No =
Exact Attribute of Payment Reference No

Define conditions based on
Cash Flow Corporate Id Starts with CRP

AND OR Add Group Add Condition

Define conditions based on
Cash Flow External Reference No = NP5645

Define conditions based on
Payment Instrument Date < 31/03/2020

Save all and Preview

Continue Cancel Back Skip Allocation

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Create Reconciliation Rule

RyanB Bohr | ***422

1 Rule Details 2 Set Allocation 3 Prioritize Rule

Reconciliation Type
Expected Cashflow to Payment Re...

Rule Type
 Generic Exact

Only one generic rule is allowed for corporate. As a generic rule already exists, the option for creating another is disabled.

Rule Name
Cash flow to Payment Rule Exact002

Reconciliation Rule

Define double sided condition to match the invoice with payment by selecting the required pattern on the left side and the right side or Define a single side condition to select the invoices for Reconciliation on the basis of a pattern

AND OR Add Group Add Condition

Exact Attribute of External Reference No of Cash Flow = Exact Attribute of Payment Reference No of Payment

Corporate Id of Cash Flow starts with CRP

AND OR Add Group Add Condition

External Reference No of Cash Flow equals to NP5645

Instrument Date of Payment is less than 31/03/2020

Save all and Preview

Continue Cancel Back Skip Allocation

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Create Reconciliation Rule

RyanB Bohr | ***422

1 Rule Details 2 Set Allocation 3 Prioritize Rule

Allocation Basis
 Account Based Attribute Based

Account Based Allocation

Serial Number	Allocation Account	Percentage	Action
1	VAM-123	30	
2	VAM-567	10	
3	VAM433454	60	

Continue Cancel Back Skip

Help

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Viewer ATM/Branch English

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Create Reconciliation Rule

RyanB Bohr | ***422

Progress: Rule Details (1) | Set Allocation (2) | Prioritize Rule (3)

Allocation Basis: Account Based Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Cash Flow	Corporate Id	30	
2	Payment	Counterparty Id Virtual Account Flag	40	
3	Cash Flow Payment	Counterparty Name Payment Party Id	30	

Continue Cancel Back Skip

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Create Reconciliation Rule

RyanB Bohr | ***422

Progress: Rule Details (1) | Set Allocation (2) | Prioritize Rule (3)

Reconciliation Rules

Search...

Rule Id	Rule Type	Rule Name	Priority
-	Generic	Rule002	5
RR00000550	Exact	extCashAllocationattribute	2

Page 1 of 1 (1-2 of 2 items) | < 1 >

Submit Cancel Back

Help

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futura bank Welcome, sanity AutoAuth
Last login 19 Feb 04:38 AM

ABZ Solutions | ***462

Review
You initiated a request for Create Reconciliation Rule. Please review details before you confirm!

Rule Type: Exact Rule Name: Tara Exact Cashflow

Reconciliation Rule

And

Exact Attribute of Debit Credit Indicator of Cash Flow = Exact Attribute of Debit-Credit Indicator of Payment

Or

Payment Reference No of Payment starts with PAY

External Reference No of Cash Flow starts with 000000029

Allocation Details - Account Based

Serial Number	Allocation Account	Percentage
1	xxxxxxxxxxxx0024	100%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Exact	Tara Exact Cashflow	29

[Confirm](#) [Cancel](#) [Back](#)
[Help](#)

Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:29 PM

Create Reconciliation Rule

Confirmation
Your request for Create Reconciliation Rule has been submitted successfully.

Reference Number: 200244FAEDAE

Status: Completed

Rule Id: RR00000982 Rule Name: Rule002

What would you like to do next?

[View Reconciliation Rules](#)
 [Create Reconciliation Rule](#)
[Help](#)

Create Allocation Rule:

This feature allows corporate to create an allocation rule to allocate virtual account to payments along with the reconciliation conditions.

The user can create the rule as per requirement with the help of AND and OR conditions and can add several Group and Condition while creating the rule.

The user can set the priority for the created rule on the same time the user has the facility to modify the priority of the existing rule.

Viewer ATM/Branch English

Welcome, ManualReconRule AutoAuth
Last login: 19 Feb 09:59 PM

futura bank

Create Allocation Rule

RyanB Bohr | ***422

1 Create Rule 2 Set Allocation 3 Prioritize Rule

Rule Name
Allocation Rule 01

Reconciliation Rule

AND OR Add Group Add Condition

Define conditions based on
Payment Reference No = 1000

Define conditions based on
Debit-Credit Indicator = D

AND OR Add Group Add Condition

Define conditions based on
Remitter Account no Starts with REM

Define conditions based on
Instrument Date > 31/03/2020

Save all and Preview

Continue Cancel Back

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Create Allocation Rule

RyanB Bohr | ***422

1 Create Rule 2 Set Allocation 3 Prioritize Rule

Rule Name
Allocation Rule 01

Reconciliation Rule

AND OR Add Group Add Condition

Payment Reference No of Payment equals to 1000

Debit-Credit Indicator of Payment equals to D

AND OR Add Group Add Condition

Remitter Account no of Payment starts with REM

Instrument Date of Payment is greater than 31/03/2020

Save all and Preview

Continue Cancel Back

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Create Allocation Rule

RyanB Bohr | ***422

1 Create Rule 2 Set Allocation 3 Prioritize Rule

Allocation Basis
 Account Based Attribute Based

Account Based Allocation

Serial Number	Allocation Account	Percentage	Action
1	VAM567	60	+ -
2	VAM456	40	+ -

Continue Cancel Back

Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Create Allocation Rule

RyanB Bohr | ***422

1 Create Rule 2 Set Allocation 3 Prioritize Rule

Allocation Basis
 Account Based Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Payment	Payment Party Id x	60	⊕ ⓧ
2	Payment	Credit Account no x Remitter Account no x	40	⊕ ⓧ

Continue Cancel Back

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Last login 19 Feb 09:59 PM

Create Allocation Rule

RyanB Bohr | ***422

1 Create Rule 2 Set Allocation 3 Prioritize Rule

Reconciliation Rules

Search...

Rule Id	Rule Type	Rule Name	Priority
Current	Exact	Allocation Rule 01	5
RR00000906	Exact	IPAD31890	6
RR00000804	Exact		4
RR00000550	Exact	extCashAllocationattribute	0

Page 1 of 1 (1-2 of 2 items) | K < 1 > X

Submit Cancel Back

Viewer | ATM/Branch | English

futura bank
Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Create Allocation Rule

RyanB Bohr | ***422

Review
You initiated a request for Create Allocation Rule. Please review details before you confirm!

Rule Name
Allocation Rule 01

Reconciliation Rule

And

Payment Reference No of Payment equals to 1000

Debit-Credit Indicator of Payment equals to D

Or

Remitter Account no of Payment starts with REM

Instrument Date of Payment is greater than 31/03/2020

Allocation Details - Attribute Based

Serial Number	Payment Attributes	Percentage
1	Payment Party Id	60%
2	Credit Account no, Remitter Account no	40%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Exact	Allocation Rule 01	5

Confirm
Cancel
Back

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Viewer | ATM/Branch | English

futura bank
Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Create Allocation Rule


Confirmation
Your request for Create Allocation Rule has been submitted successfully.

Reference Number
2002AD185944


Status
Completed

Rule Id: RR00000983 Rule Name: Allocation Rule 01

What would you like to do next?



[Create Allocation Rule](#)



[View Reconciliation Rules](#)

Enhancement in View/Edit Reconciliation Rule:

As part of this release, In View Reconciliation Rule, we have come up with the Edit functionality. The user can view the listing of the Rule created where the Rule ID is hyper link, on accessing the link the detailed view Rule is displayed. As an enhancement the user has been provided with the additional functionality as Edit.

The Rule once created can be edited by the user with the help of Edit button. The Edit button navigates the user to the Edit of respective rule i.e. Allocation or Reconciliation.

The screenshot displays the 'View Reconciliation Rules' page for user RyanB Bohr. The page includes a search bar, a 'Download' button, and a table of rules. The table has the following data:

Rule Id	Reconciliation Type	Rule Type	Rule Name	Priority
RR00000541	Invoice Payment Recon	Exact	InvExtAllocRuleNew	1
RR00000906	Allocation of Payment to Virtual Accounts	Exact	IPAD31890	1
RR00000550	Expected Cashflow to Payment Recon	Exact	extCashAllocationattribute	2
RR00000924	Invoice Payment Recon	Exact	TextButtonPositionMayur	3
RR00000805	Invoice Payment Recon	Exact	123456789012345678901234567890123456789	4
RR00000912	Allocation of Payment to Virtual Accounts	Exact	SUSAllocationRule12345 Edit5678	4
RR00000911	Invoice Payment Recon	Exact	SUSInvoiceExactRule Edit 56780120192	5
RR00000982	Expected Cashflow to Payment Recon	Generic	Rule002	5

Page 1 of 2 (1-10 of 11 items) | < 1 2 >

Cancel

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View Reconciliation Rule

Viewer ATM/Branch English

RyanB Bohr | ***422
Edit

Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Basic Details

Rule Id RR00000906	Reconciliation Type Allocation of Payment to Virtual Accounts
Rule Type Exact	Rule Name IPAD31890
Priority 1	

Reconciliation Rule

And

Payment Reference No of Payment starts with PAY

Or

Payment Mode of Payment equals to Cash

Payment Mode of Payment equals to EFT

Allocation Details - Attribute Based

Serial Number	Allocation Entity and Attributes	Percentage
1	Payments - Credit Account no	50%
2	Payments - Payment Party Id	50%

[Back](#)

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Edit Allocation Rule

RyanB Bohr | ***422

1 Create Rule 2 Set Allocation 3 Prioritize Rule

Rule Id: RR00000906
Rule Name: IPAD31890

Reconciliation Rule

AND OR Add Group Add Condition

Payment Reference No of Payment starts with PAY

AND OR Add Group Add Condition

Payment Mode of Payment equals to Cash

Payment Mode of Payment equals to EFT

Save all and Preview

Continue Cancel Back

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Edit Allocation Rule

RyanB Bohr | ***422

1 Create Rule 2 Set Allocation 3 Prioritize Rule

Allocation Basis: Account Based Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Payment	Credit Account no x	100	+

Continue Cancel Back

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Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Edit Allocation Rule

RyanB Bohr | ***422

✓ Create Rule — ✓ Set Allocation — 3 Prioritize Rule

Reconciliation Rules Search...

Rule Id	Rule Type	Rule Name	Priority
Current	Exact	Allocation Rule 01	5
RR00000906	Exact	IPAD31890	6
RR00000804	Exact		4
RR00000550	Exact	extCashAllocationattribute	0

Page 1 of 1 (1-2 of 2 items) | < 1 >

Submit Cancel Back

Viewer ATM/Branch English

futura bank Welcome, ManualReconRule AutoAuth Last login 19 Feb 09:59 PM

Edit Allocation Rule

RyanB Bohr | ***422

Review
You initiated a request for Modification of Allocation Rule. Please review details before you confirm!

Rule Id: RR00000906 Rule Name: IPAD31890

Reconciliation Rule

And

Payment Reference No of Payment starts with PAY

Or

Payment Mode of Payment equals to Cash

Payment Mode of Payment equals to EFT

Allocation Details - Attribute Based

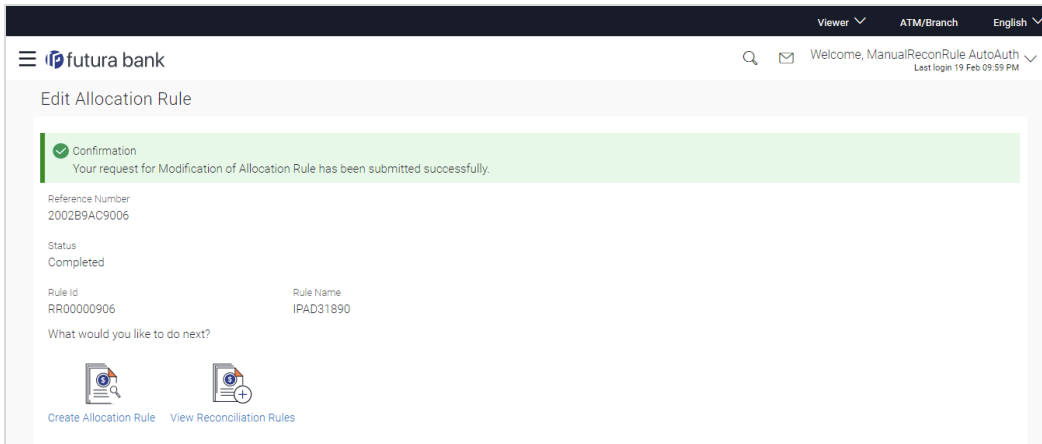
Serial Number	Payment Attributes	Percentage
1	Credit Account no	100%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
RR00000906	Exact	IPAD31890	1

Confirm Cancel Back

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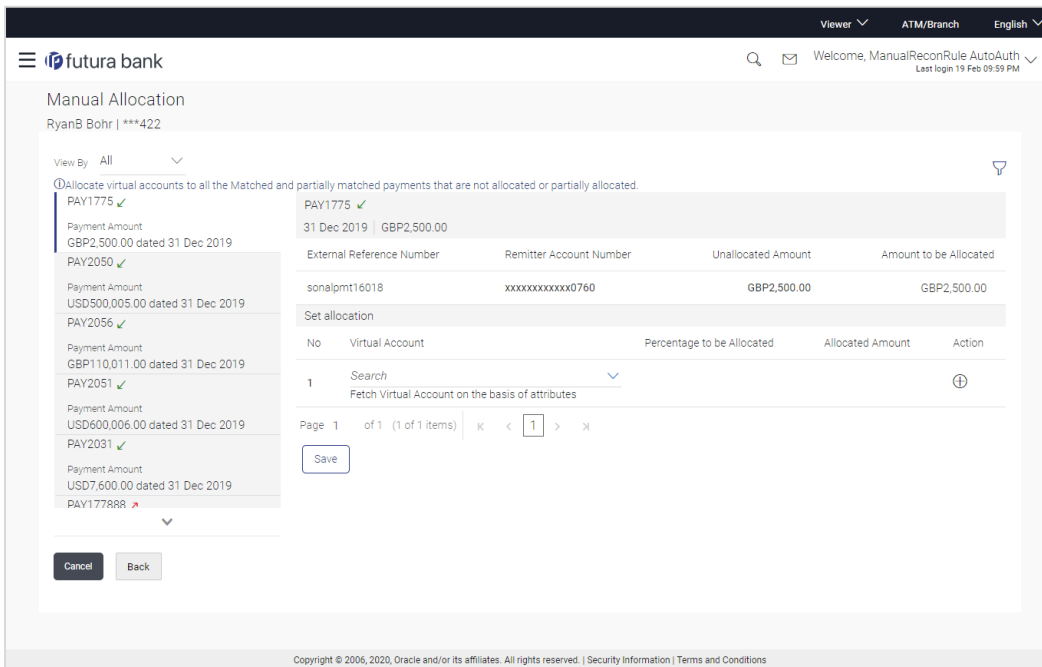


Manual Allocation:

This feature enables a corporate to manually allocate the Payment. The allocation can be either Attribute based or Account based.

The corporate has also been provided with the facility to view the record by Saved for allocation, Incoming Payment, Outgoing Payment. The Payment Reference Number is the hyper link which navigates to the view payment details page in the overlay.

The user can allocated the virtual account by simply selecting the account from the drop down list or can also fetch the account on the basis of attributes. While allocating the user can also edit the amount to be allocated.



futura bank | Welcome, ManualReconRule AutoAuth | Last login 19 Feb 09:59 PM

Manual Allocation

RyanB Bohr | ***422

View By: All

① Allocate virtual accounts to all the Matched and partially matched payments that are not allocated or partially allocated.

PAY1775 ✓
Payment Amount: GBP2,500.00 dated 31 Dec 2019

PAY2050 ✓
Payment Amount: USD500,005.00 dated 31 Dec 2019

PAY2056 ✓
Payment Amount: GBP110,011.00 dated 31 Dec 2019

PAY2051 ✓
Payment Amount: USD600,006.00 dated 31 Dec 2019

PAY2031 ✓
Payment Amount: USD7,600.00 dated 31 Dec 2019

PAY177888 ✗

PAY1775 ✓
31 Dec 2019 | xxxxxxxxxxxx0004

External Reference Number	Remitter Account Number	Unallocated Amount	Amount to be Allocated
sonalpmt16018	xxxxxxxxxxxx0760	GBP2,500.00	GBP2,500.00

Set allocation

No	Virtual Account	Percentage to be Allocated	Allocated Amount	Action
1	Search			⊕

Page 1 of 1 (1 of 1 items)

Save

Cancel Back

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futura bank | Welcome, ManualReconRule AutoAuth | Last login 19 Feb 09:59 PM

Manual Allocation

RyanB Bohr | ***422

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① Allocate virtual accounts to all the Matched and partially matched payments that are not allocated or partially allocated.

PAY1775 ✓
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PAY2056 ✓
Payment Amount: GBP110,011.00 dated 31 Dec 2019

PAY2051 ✓
Payment Amount: USD600,006.00 dated 31 Dec 2019

PAY2031 ✓
Payment Amount: USD7,600.00 dated 31 Dec 2019

PAY177888 ✗

PAY1775 ✓
31 Dec 2019 | GBP2,500.00

External Reference Number	Remitter Account Number	Unallocated Amount	Amount to be Allocated
sonalpmt16018	xxxxxxxxxxxx0760	GBP2,500.00	GBP2,500.00

Set allocation

No	Virtual Account	Percentage to be Allocated	Allocated Amount	Action
1	Search			⊕

Page 1 of 1 (1 of 1 items)

Save

Set Virtual Account Attributes

Payment Attribute

Fetch

Help

futura bank | Welcome, ManualReconRule AutoAuth | Last login 19 Feb 09:59 PM

Manual Allocation

RyanB Bohr | ***422

View By: All

① Allocate virtual accounts to all the Matched and partially matched payments that are not allocated or partially allocated.

PAY1775 ✓
Payment Amount: GBP2,500.00 dated 31 Dec 2019

PAY2050 ✓
Payment Amount: USD500,005.00 dated 31 Dec 2019

PAY2056 ✓
Payment Amount: GBP110,011.00 dated 31 Dec 2019

PAY2051 ✓
Payment Amount: USD600,006.00 dated 31 Dec 2019

PAY2031 ✓
Payment Amount: USD7,600.00 dated 31 Dec 2019

PAY177888 ✗

PAY1775 ✓
31 Dec 2019 | GBP2,500.00

External Reference Number	Remitter Account Number	Unallocated Amount	Amount to be Allocated
sonalpmt16018	xxxxxxxxxxxx0760	GBP2,500.00	GBP2,500.00

Set allocation

No	Virtual Account	Percentage to be Allocated	Allocated Amount	Action
1	Search			⊕

Page 1 of 1 (1 of 1 items)

Save

Set Virtual Account Attributes

Payment Attribute

- Credit Account no
- Payment Party Id
- Counterparty Id
- Remitter Account no
- Virtual Account Flag

Help

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Payment Amount
USD500,005.00 dated 31 Dec 2019
PAY2056 ✓

Payment Amount
GBP110,011.00 dated 31 Dec 2019
PAY2051 ✓

Payment Amount
USD600,006.00 dated 31 Dec 2019
PAY2031 ✓

Payment Amount
USD7,600.00 dated 31 Dec 2019
PAY1778RR ✗

sonaipmt16018 xxxxxxxxxxxx0760 GBP2,500.00 GBP2,500.00

Set allocation

No	Virtual Account	Percentage to be Allocated	Allocated Amount	Action
1	xxxxxxxxxxxx0131 Fetch Virtual Account on the basis of attributes	40	GBP1,000.00	⊕ 🗑
2	xxxxxxxxxxxx0025 Fetch Virtual Account on the basis of attributes	60	GBP1,500.00	⊕ 🗑

Page 1 of 1 (1-2 of 2 items) | ⏪ < 1 > ⏩

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Viewer ▾ ATM/Branch English ▾

futura bank Welcome, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Manual Allocation

RyanB Bohr | ***422

View By: All ▾

ⓘ Allocate virtual accounts to all the Matched and partially matched payments that are not allocated or partially allocated.

PAY2050 ✓ Saved for Allocation

Payment Amount
USD500,005.00 dated 31 Dec 2019

PAY2056 ✓

Payment Amount
GBP110,011.00 dated 31 Dec 2019

PAY2051 ✓

Payment Amount
USD600,006.00 dated 31 Dec 2019

PAY2031 ✓

Payment Amount
USD7,600.00 dated 31 Dec 2019

PAY1775 ✓

Payment Amount
GBP2,500.00 dated 31 Dec 2019

PAY1778RR ✗

PAY2050 ✓

31 Dec 2019 | USD500,005.00

External Reference Number	Remitter Account Number	Unallocated Amount	Amount to be Allocated
nutanpmt00005	xxxxxxxxxxxx0769	USD500,005.00	USD500,005.00

Set allocation

No	Virtual Account	Percentage to be Allocated	Allocated Amount	Action
1	xxxxxxxxxxxx0005 Fetch Virtual Account on the basis of attributes	100	USD500,005.00	⊕

Page 1 of 1 (1 of 1 items) | ⏪ < 1 > ⏩

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Viewer ATM/Branch English

WELCOME, ManualReconRule AutoAuth
Last login 19 Feb 09:59 PM

Manual Allocation

RyanB Bohr | ***422

REVIEW
You initiated a request for manual allocation. Please review details before you confirm!

Customer Reference Number	Remitter Account Number	Unallocated Amount	Amount to be Allocated
sonalpmt16018	-	GBP2,500.00	GBP2,500.00

Set Allocation

Virtual Account	Percentage to be Allocated	Allocated Amount
xxxxxxxxxxxx0131	40	GBP1,000.00
xxxxxxxxxxxx0025	60	GBP1,500.00

Show Less

Confirm Cancel Back

Help

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Invoice Management:

As part of this release, Invoice Management module has been enhanced to include the following features:

- Invoice Creation with Document Upload:** This feature enables a corporate to create the invoice through document upload via drag and drop or browse and upload the image. The format supported for uploading the image are PDF, PNG, JPEG, JPG with size up to 2MB per file. The data in the invoice image is extracted and populated in the fields of the invoice. Users just needs to verify the populated data and correct any data if required and then submit the invoice for creation.

Viewer ATM/Branch English

WELCOME, james dcosta
Last login 09 Feb 07:40 PM

Create Invoice

ABZ Solutions | ***462

Invoice Creation

You can create single or multiple invoices online by selecting Online Invoice Creation or Invoice Document Upload. To upload invoices in bulk, select Bulk File Upload.

Online Invoice Creation
Create invoice on the go and View instantly

Create New Invoice

Invoice Creation with Document Upload
Create invoice by uploading invoice document

Invoice Document Upload

Bulk File Upload Creation
Upload multiple invoices with a bulk upload facility

Bulk File Upload

Help

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Viewer ATM/Branch English

futura bank Welcome, james doosta
Last login 09 Feb 07:40 PM

Automatic Invoice Creation

ABZ Solutions | ***462

1 Upload Invoice 2 Create Invoice



Uploading invoice is easy. Simply follow these 3 steps:

1. Scan invoice
2. Upload single document
3. Extract document

Drag and Drop
Select a file or drop one here

+

ⓘ We support PDF, PNG, JPG and JPEG formats in sizes up to 2MB per file.

Continue Cancel Back

Help

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Viewer ATM/Branch English

futura bank Welcome, james doosta
Last login 09 Feb 07:40 PM

Automatic Invoice Creation

ABZ Solutions | ***462

1 Upload Invoice 2 Create Invoice



Uploading invoice is easy. Simply follow these 3 steps:

1. Scan invoice
2. Upload single document
3. Extract document

Drag and Drop
Select a file or drop one here

+

Invoice1.jpg Preview

Continue Cancel Back

Help

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Create Invoice
RyanB Bohr | ***422

New Invoice | Template

Multiple Online Invoice Creation

Customer Invoice No: INV456
Name of Program: Select
Purchase Order No: PO567
Invoice Date: 13 Feb 2021
Shipment Date: 14 Feb 2021
Payment Terms: 30 days

Associated Party: Select
Pre-acceptance: No
Purchase Order: 11 Feb 2021
Invoice Due Date: 12 Mar 2021
Gross Invoice Amount: GBP

Add Commodity Details

Name: Oreo
Code: Sweet Biscuits
Quantity: 100
Cost/Unit: £100,000.00
Gross Amount: GBP1,000,000.00
Discount: 10 @5% (£100,000.00)
Tax: 12 @7% (£108,000.00)
Net Amount: GBP1,008,000.00
Create Copy:

Commodity Details

Name	Code	Quantity	Cost per unit	Gross Amount	Discount	Tax	Net Amount	Actions
Seeds	Safflower Seeds	4	GBP50.00	GBP200.00	GBP10.00 @5%	GBP13.30 @7%	GBP203.30	
Gross Invoice Amount							GBP200.00	
					Discount	5 %	GBP10.00	
					Tax	7 %	GBP13.30	
Net Invoice Amount							GBP203.30	

Save | Duplicate Invoice

Add Invoice
Submit | Cancel | Back

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9.1.6 Corporate Lending

Send to Modify

If approver wants to modify the Loan and Finance Repayment or Loan Drawdown Request, then 'Send to Modify' option can be used instead of rejecting the repayment. Later, maker can make necessary changes to Loan and Finance Repayment or Loan Drawdown Request and send for approval.

Support for mobile banking devices for Bilateral contracts

The following screens are enabled for access through mobile banking devices for Bilateral products:

- Disbursement Inquiry
- Loan Repayment

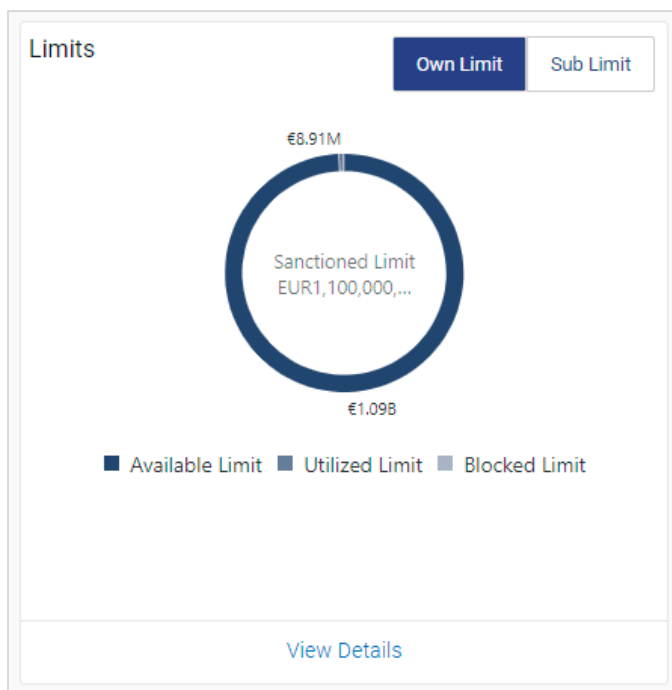
- **Schedule Inquiry**
- **To Initiate Loan Installment Payment**
- **Loan Details**
- **Dashboard - Loans Overview**
- **Dashboard - Loan Accounts Summary**
- **Dashboard - Installment Summary**
- **Dashboard - Loan Installment Calculator**
- **Dashboard - Loan Eligibility Calculator**
- **Loan and Finance > View Statement**

9.1.7 Supply Chain Finance

As part of this release, Supply Chain Finance module has been enhanced to include the following features:

Limits Widget:

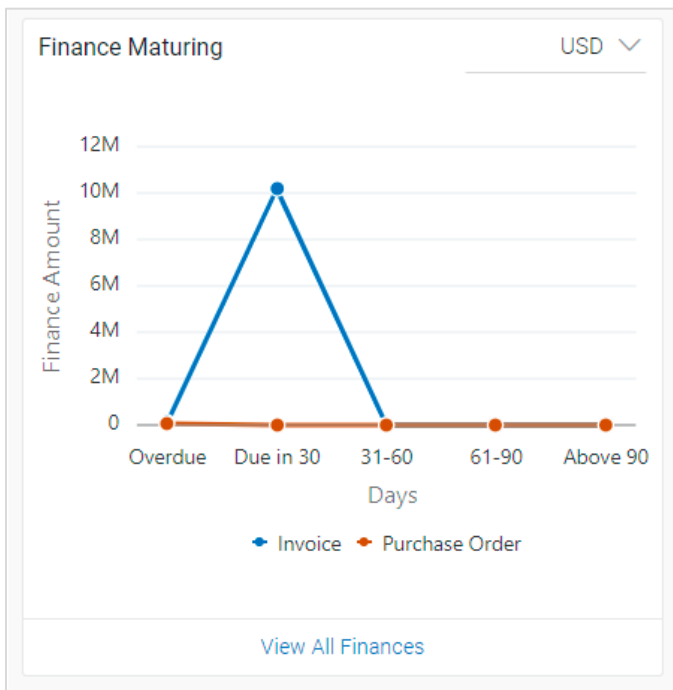
A new widget has been introduced as Limits. This widget enables a corporate to view its own limit and the sub limit where the corporate enjoys the limit of other anchor. The pie chart gives a bifurcation of Sanctioned limit, Blocked limit, Available limit and Utilized limit.



Enhancement in Finance Maturity Widget:

Finance Maturity widget has been enhanced to provide following features-

Finance Maturity widget gives information on the finances that are maturing in next 30days, 60 days, and 90 days or overdue. Now the graph shows a bifurcation of Invoice based and Purchase order based finance.



Request Finance – Purchase Order:

The Request finance screen has been enhanced to avail the finance on purchase order also. The screen has been provided with the toggle button for Invoice and Purchase Order.

The user can toggle between the button and select the desired button, associated party and program against which he wants to avail the finance.

Also the error messages has been incorporate if the program selected belongs to invoice/ purchase order

Request Finance
AugSupp | ***715

Request Finance through

Associated Party Name
ABZ Solutions

Program Name
POFinProg

Currency to be disbursed
GBP

Select Purchase Order Search...

If there are purchase order from this associated party which are not listed here then it is because they are not linked to the Program.

<input type="checkbox"/>	Purchase Order Number	Purchase Order Date	Purchase Order Amount	Accepted Purchase Order Amount	Outstanding Amount	Max Finance Amount	Amount in Disbursement Currency
<input type="checkbox"/>	POModfeb152	01 Jan 2020	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00 at exchange rate 1
<input type="checkbox"/>	POOCRFeb9	01 Jan 2020	GBP2,128.00	GBP2,128.00	GBP2,128.00	GBP2,128.00	GBP2,128.00 at exchange rate 1
<input type="checkbox"/>	POFinNeh5Jan	01 Jan 2020	GBP7,200.00	GBP7,200.00	GBP7,200.00	GBP7,200.00	GBP7,200.00 at exchange rate 1
<input type="checkbox"/>	POFinUSDB	02 Jan 2020	USD6,000.00	USD6,000.00	USD6,000.00	USD6,000.00	GBP4,724.41 at exchange rate 0.787401
<input type="checkbox"/>	GBPPFinPO2	01 Jan 2020	GBP5,500.00	GBP5,500.00	GBP5,500.00	GBP5,500.00	GBP5,500.00 at exchange rate 1
<input type="checkbox"/>	POModfeb153	01 Jan 2020	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00 at exchange rate 1
<input type="checkbox"/>	POOverdue22	01 Jan 2020	GBP10,000.00	GBP10,000.00	GBP10,000.00	GBP10,000.00	GBP10,000.00 at exchange rate 1
<input type="checkbox"/>	POFin0401new	01 Jan 2020	GBP9,000.00	GBP9,000.00	GBP9,000.00	GBP9,000.00	GBP9,000.00 at exchange rate 1
<input type="checkbox"/>	POOCROBSCF	02 Jan 2020	GBP17,640.00	GBP17,640.00	GBP17,640.00	GBP17,640.00	GBP17,640.00 at exchange rate 1
<input type="checkbox"/>	POPReviewfeb4	02 Jan 2020	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00 at exchange rate 1

Page 1 of 4 (1-10 of 35 items) | < >

Total Selected Purchase Order: 0 | Total Amount in Disbursed Currency: GBP0.00

Amount Requested for Finance: GBP0.00

Disclaimer: The total amount in disbursement currency may vary as per the rate applied during disbursement by the bank.

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Enhancement in View Finance:

The view finance listing screen has been enhanced to display a new field in the form of avatar I or PO i.e. finance is availed against Invoice or purchase order.

The screenshot displays the 'View Finances' interface for user AugSupp | ***715. It features search filters and a table of finance transactions. The table columns are: Associated Party Name, Program Name, Finance Reference Number, Due Date, Transaction Reference Number, Financed Amount, Outstanding Amount, Repayment Amount, and Status. The data rows are as follows:

Avatar	Associated Party Name	Program Name	Finance Reference Number	Due Date	Transaction Reference Number	Financed Amount	Outstanding Amount	Repayment Amount	Status
I	AugBuyer	Refinprogrname	004090120FACR029	22 Dec 2023	R0901202428	EUR73,260.00	-	-	In Process
I	AugBuyer	Refinprogrname	004090120FACR028	31 Dec 2022	R0901202427	EUR1,980.04	-	-	In Process
P	ABZ Solutions	POFinProg	004090120POPD002	26 Sep 2022	R0901202344	USD0.00	-	-	In Process
P	ABZ Solutions	POFinProg	004090120POPD025	26 Sep 2022	R0901202413	GBP0.00	-	-	In Process
I	AugBuyer	Refinprogrname	004090120FACR063	28 Feb 2022	R0901202485	USD68,315.84	-	-	In Process
I	AugBuyer	Refinprogrname	004090120FACR168	28 Feb 2022	R0901202560	GBP1,980.00	-	-	In Process
I	AugBuyer	Refinprogrname	004090120FACR182	31 Mar 2021	R0901202567	GBP52,040.00	-	-	In Process
I	AugBuyer	Refinprogrname	004090120FACR054	11 Mar 2021	R0901202304	USD10,160,000.00	USD10,160,000.00	USD7,999,994.16 ***	Settlement In Process
I	AugBuyer	Refinprogrname	004090120FACR032	01 Mar 2021	R0901202438	USD11,049.00	-	-	In Process
I	AugBuyer	Refinprogrname	004090120FACR041	01 Mar 2021	R0901202448	USD10,160.00	-	-	In Process

Page 1 of 11 (1-10 of 101 items) | < 1 2 3 4 5 ... 11 >

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9.1.8 Payments

1. Support for Cross Currency Payments, with Deal Booking enablement with a Third Party Treasury Host.
2. MT101 support for the Forwarding Bank use case.
3. Support for "Send to Modify" feature of approvals for Standing Instructions.
4. Additional filter criteria for Upcoming Payments Inquiry.

9.1.9 Originations

The following describes the new features introduced as well as the enhancements made in the 20.1.0.3.0 release:

9.1.9.1 Retail Originations

Enhancement to Credit Card product selection:

The process by which an applicant can select a credit card product has been enhanced through the incorporation of the following features on the Credit Cards Product Listing Page:

- **Browse Categories – Credit Cards are grouped on the basis of common features so as to enable applicants to easily browse through all the credit card offerings of the bank.**
- **Help me Choose – This is a filter feature which enables the applicants to search for credit cards on the basis of their features. This enables the applicants to find a card that suits their needs best.**
- **Hero Banner – The hero banner that appears on the top of the product listing page displays all the cards that the bank wishes to promote.**

The screenshot displays the Futura Bank Credit Cards Product Listing Page. At the top, there is a navigation bar with 'futura bank' and options for 'ATM/Branch', 'English', and 'Third Party'. The main heading is 'Credit Cards'. A hero banner for the 'Frequent Flyer Card' is prominent, featuring an illustration of a person with a credit card and text stating 'Minimum credit limit of \$500' and '\$30 annual fee'. Below the banner are two buttons: 'Apply Now' and 'Learn More'. Underneath, there are navigation tabs: 'Home / Credit Cards', 'Browse Categories', and 'Help me Choose'. The 'Browse Categories' tab is selected, showing a row of filter buttons: 'Featured (3)', 'Cashback (1)', 'Airline (1)', 'Rewards (1)', and 'All Cards (3)'. Three credit card products are listed in a grid:

- Platinum Chip Credit Card:** Includes features like 'Earn PAYBACK Points on your spends except fuel', 'Min. 1% savings on dining at participating restaurants', and 'Save on 1% fuel surcharge, waived off at petrol pumps'. It has 'Learn more' and 'Apply' buttons.
- Frequent Flyer Card:** Includes features like 'Minimum credit limit of \$500', '\$20 annual fee', and 'Avail free movie tickets every month'. It has 'Learn more' and 'Apply' buttons.
- Titanium Card:** Includes features like '\$50 annual fee', 'Free movie tickets', and 'Earn 5X points on travel services'. It has 'Learn more' and 'Apply' buttons.

At the bottom left, there is a dark banner with the text: 'Enjoy more flexibility by choosing your own product bundle! Savings, Checking, Credit Cards, Term Deposits and Loans.' To the right, an 'Explore our Products' section lists various financial products: 'Savings Accounts', 'Checking Accounts', 'Auto Loans', 'Personal Loans', 'Term Deposits', 'Home Loans', and 'Education Loans'.

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Application Tracker Enhancements:

The application tracker has been enhanced as follows:

- **Status Journey:** Applicants can now view all the stages that their applications have gone through once they have been submitted to the bank for processing.
- **Offer Acceptance/Rejection:** Applicants of loan product applications will now be able to view and accept/reject offer letters in the application tracker, once an offer document is generated by the bank.

Origination Workflow Maintenance by Administrator

As part of this release, an origination workflow maintenance function has been built in the administrator module. Using this function, the administrator can define the sequence in which the steps of an application form will flow. Additionally, if any step in a product category's application form is optional in the host system, the bank administrator will be able to define whether this step should be part of the resulting application form or not. This maintenance is done at the product category level. Hence, the application form of all the products will be painted on the basis of the maintenance defined by the administrator for the parent product category.

As part of this function, the administrator will also be able to assign priority to each product category which will be utilized by the system while defining a bundled application form.

System Administrator ATM/Branch English RPM

futura bank Welcome, Nick Thomas
Last login 19 Feb 03:54 PM

Origination Workflow Maintenance

Workflow Details

Configuration For: Single Product Application
 Product Category: Term Deposits
 Workflow Type: Custom

Application Flow

Default Flow

```

graph TD
  A[Video KYC] --> B[National ID Verification]
  B --> C[Upload Documents]
  C --> D[Personal Information]
  D --> E[Term Deposit Details]
  E --> F[Review]
  F --> G[Terms of Service]
  G --> H[Confirmation]
  
```

Custom Flow (You can drag and drop cards marked with *** to define a custom flow.)

```

graph TD
  A["*** Video KYC (Optional Step)"] --> B["*** National ID Verification (Optional Step)"]
  B --> C["*** Upload Documents (Optional Step)"]
  C --> D[Personal Information]
  D --> E[Term Deposit Details]
  E --> F[Review]
  F --> G[Terms of Service]
  G --> H[Confirmation]
  
```

ⓘ Changes made to this application flow will have a resulting impact on bundled application flows.

ⓘ Some of the above steps might not appear in existing customer application forms based on the applicant's KYC status.

ⓘ This workflow will be automatically activated upon creation.

submit Cancel Back

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Capture of Disbursement & Repayment Instructions

Loan product applications have been enhanced to also capture disbursement and repayment instructions as part of the application form. This step will be part of the loan application form if it is configured as such in the Originations workflow maintenance screen for the specific loan product application or if it is mandatory in OFLO for the loan product.

As a part of this step, the applicant will be required to specify information of the account into which the loan amount is to be disbursed as well as information about the account from which the regular loan repayments will be made. Applicants that are existing customers and that have active checking or savings accounts with the bank, will be provided with the additional option of selecting any of their savings or checking accounts for disbursement of the loan and/or for loan repayments.

Account Funding

Account funding, as a step, has been introduced in the savings account, checking account and term deposit application forms, as a part of this release. This step will be part of the application form if it is configured as such in the Originations workflow maintenance screen for the specific savings account, checking account or term deposit product application or if it is mandatory in the host system for the product.

If configured for the product application, this step will be displayed once the applicant has accepted the terms and conditions and proceeded from the terms of service page of the form. The applicant will be able to identify whether he/she wants to fund the account right away or whether funding will be done at a later date. If the applicants opts to fund the account right away, he/she will be required to specify the initial funding amount (applicable in the case of checking or savings account applications only). The applicant will then be navigated to the payment gateway page on which he/she will be able to select the mode of transfer. In the case of existing customers (applicable in the case of checking or savings account applications only), the applicant will be able to also select a savings or checking account that he/she holds with the bank from which to transfer funds. Once this step is completed, the application will be submitted to the bank for processing and the applicant will be displayed the confirmation page.

Insta Account – CASA and TD

As part of this release, it is possible for applicants to apply for insta account opening of savings accounts, checking accounts and term deposits through the originations feature of OBDX.

General Enhancements across product applications

Other enhancements that have been made in the Retail Originations module are as follows

- **Product Integration with OFLO:** Applications for Education Loans and Term Deposits are now supported with OFLO integration.
- **Third Party Integration:** Home Loan Applications are now supported with third party integration.
- **Enhancement to Alert for In-Draft Application Expiry:** The alert for in-draft application expiry has been enhanced so as to include a link which will enable applicants to resume the applications.

9.1.10 Corporate Servicing

9.1.10.1 Corporate Term Deposit Servicing Enhancement

As part of this release, the Corporate Term Deposit Servicing module has been enhanced to enable customers to opt to have the principal and interest amounts to be transferred to different CASA accounts on maturity.

Hence, if the customer, as part of maturity instructions, selects the 'Close on Maturity' option, he/she will be provided with the additional option to specify whether the entire amount of principal and accrued interest is to be transferred to a single CASA account or whether the principal and interest amounts have to be transferred separately to two different accounts. On having selected either option i.e. transfer entire amount to single account or transfer principal and interest amounts to different accounts, the fields by which the customer can identify account type and account details will be provided.

The following term deposit transactions are enhanced:

- New Term Deposit
- Term Deposit Details
- Edit Maturity Instructions

9.1.11 Admin Maintenance

As part of this release, Admin Maintenance has been enhanced to include the following features:

Grace Period Expiry Alert:

As part of this update, the Admin user will be able to set a Grace period expiry alert preferences for Corporate. The new parameters are added for defining the duration (in days) before which the alert is needed to be sent to the approver and maker. It will be a non-mandatory field and will be enabled only if the Grace Period field is setup.

The following are the new fields introduced in Party Preferences:

- Grace Period Expiry Alert
- Occurrence
 - One Time
 - Recurring
- Alert on Transaction Expiry
 - Yes
 - No

Default Rule currency as Base Currency on Approval Rules screen

As part of this feature, OBDX will default the currency field with the base currency of the Bank on Approval Rules creation screen for the corporate. The user will be allowed to change this default currency to any other currency as per his requirement.

Second factor authentication on Entity Switch

As part of this enhancement, Bank Admin will be able to set up different 2FA modes for different entities. In case of a multi entity setup, if the user is changing his entity, post login, then system will ask for second factor authentication maintained for login event for the destination entity. Once the user successfully authenticates on entity switch, then only he will be able to proceed to the switched entity.

If the 2FA mode is same for both the entities for login event, then on switching the entity user will not be asked for any second factor authentication.

9.2 Bugs Fixed

Sr. No	Product Name	Version	Bug ID	Bug Desc
1	12605	20.1.0.3.0	32287634	COMPLETE PAYEE DETAILS NOT LOADED WHEN INITIATING DOMESTIC PAYMENT FROM TEMPLATE
2	12605	20.1.0.3.0	32282477	IMPROPER INPUT VALIDATION IN CREATE ADDITIONAL CONDITION
3	12605	20.1.0.3.0	32282371	UI : INTERNATIONAL PAYMENT SWIFT SHOWS OBJECT HTML ELEMENT TAG ON CLICK OF BAC
4	12605	20.1.0.3.0	32265432	DOMESTIC PAYEE ADDRESS NOT RETRIEVED EVEN IF PRESENT IN DATABASE
5	12605	20.1.0.3.0	32227424	SEARCH BIC CODE - THIRD SEARCH CRITERIA BECOMES MANDATORY
6	12605	20.1.0.3.0	32222359	'AMOUNT REPAID' FIELD ON LOAN OVERVIEW SCREEN IS DISPLAYING 0.
7	12605	20.1.0.3.0	32222320	CUSTOMIZED TERM DEPOSIT ERROR CODE IS NOT GETTING OVERRIDDEN
8	12605	20.1.0.3.0	32222168	IN TERM DEPOSIT STATEMENT THE DESCRIPTION FIELD IS GETTING OVERLAPPED IN PDF
9	12605	20.1.0.3.0	32211226	ADMIN USER IS NOT ABLE TO CONFIGURE TD PRODUCT MAPPING FOR CORP USER.
10	12605	20.1.0.3.0	32207410	PAYMENT PURPOSE MAPPING :GETTING SYSTEM CANNOT PROCESS ERROR ON CONFIRM MAPPING

Sr. No	Product Name	Version	Bug ID	Bug Desc
11	12605	20.1.0.3.0	32204384	"UNCAUGHT TYPEERROR" ON TOUCH POINT MAINTENANCE
12	12605	20.1.0.3.0	32200007	NULL IS COMING IN NARRATIVE FIELDS IN CASE OF BULK RECORD APPROVAL.
13	12605	20.1.0.3.0	32197932	ADMIN MERCHANT MANAGEMENT - ISSUE IN EDIT MERCHANT AND CONFIRM
14	12605	20.1.0.3.0	32187111	IMPROPER ACCESS CONTROL IN ORIGINATIONS DELETE DOCUMENT
15	12605	20.1.0.3.0	32181568	HOOK FOR OVERRIDING SELF TRANSFER CONSTRAINTS
16	12605	20.1.0.3.0	32172726	HOOK FOR OVERRIDING USERGROUPSYSTEMCONSTRAINT - MULTIPLE PARTY MAPPING
17	12605	20.1.0.3.0	32162178	BUSINESS LOGIC BYPASS IN ORIGINATIONS
18	12605	20.1.0.3.0	32146386	USER DOES NOT RECEIVE NOTIFICATIONS AFTER THE TRANSACTION IS REJECTED IN OBPM
19	12605	20.1.0.3.0	32115050	UPCOMING PAYMENTS NOT SHOWING NOTE FIELD AND DATE FORMAT ISSUE.
20	12605	20.1.0.3.0	32105786	DUPLICATE REGISTRATION WITH SAME CUSTOMER DETAILS
21	12605	20.1.0.3.0	32085807	PARTY MAINTENANCE ISSUES. MOCK IS CALLED IN CASE OF WRONG PARTY ID
22	12605	20.1.0.3.0	32056547	EXISTING CUSTOMIZATIONS ARE NOT WORKING DUE TO REVAMPING OF UI BASED ON UIWORKBE

Sr. No	Product Name	Version	Bug ID	Bug Desc
23	12605	20.1.0.3.0	31913720	THE ENTRY FOR CUSTOM REST IS MISSING FROM THE NEW DEPLOYABLE
24	12605	20.1.0.3.0	31870337	SEPARATE URL FOR OBDX ADMIN USERS TO ACCESS ONLY WITHIN INTRANET
25	12605	20.1.0.3.0	31768790	JAVA:S2168 - REMOVE THIS DANGEROUS INSTANCE OF DOUBLE-CHECKED LOCKING. JAVA UNITS GET DIAGNOSED WITH MULTIPLE BLOCKER, CRITICAL AND MAJOR BUGS ON THE SCQS SONAR INSTANCE
26	12605	20.1.0.3.0	31743340	ISSUE ON REVIEW SCREEN OF AMEND IMPORT LC DOCUMENTS SECTION
27	12605	20.1.0.3.0	30509437	FORWARD PORTING OF ISSUE 30477558 ON OBDX 18.3
28	12605	20.1.0.3.0	32241961	USER MANAGEMENT - CHANNEL ACCESS - ISSUE WITH REASON FIELD
29	12605	20.1.0.3.0	32399745	NULLPOINTEREXCEPTION WHILE EXTENDING A CUSTOM ENTITY - PAYMENTFAVORITE
30	12605	20.1.0.3.0	32394074	ERROR ON CREATION OF NEW TERM DEPOSIT VIA QUICK LINKS
31	12605	20.1.0.3.0	32392565	IMPROPER ACCESS CONTROL IN CORPORATE ADMIN AUDIT LOG
32	12605	20.1.0.3.0	32391249	VALUE DATE IS MANDATORY ERROR ON SELECTING PAYMENT DETAILS IN MY APPROVED LIST

Sr. No	Product Name	Version	Bug ID	Bug Desc
33	12605	20.1.0.3.0	32377841	SEPA BIC DIRECTORY & INTERNATIONAL BIC DIRECTORY FETCHING SAME RECORDS.
34	12605	20.1.0.3.0	32376715	EXTENSIBILITY UI TOOLKIT BUILD ISSUES
35	12605	20.1.0.3.0	32376229	UNABLE TO SET SI FOR FREQUENCY BI-MONTHLY, SEMI-ANNUALLY OR ANNUALLY
36	12605	20.1.0.3.0	32359681	DETAILS LIKE NETWORK TYPE, BIC CODE ARE NOT SHOWN ON THE DASHBOARD FOR APPROVER
37	12605	20.1.0.3.0	32340003	NO ARABIC LANGUAGE SUPPORT SOFT TOKEN AUTHENTICATOR APP
38	12605	20.1.0.3.0	32335134	USER MANAGEMENT CREATE/UPDATE/READ USER UI SCREEN HTML SPACING NOT CONSTANT
39	12605	20.1.0.3.0	32333343	'CONNECTION TIMED OUT' COMING IN LOGS ON INITIATING INTERNAL FUNDS TRANSFER
40	12605	20.1.0.3.0	32330606	UPCOMING PAYMENT INQUIRY EXTENSIBILITY LIMITATION
41	12605	20.1.0.3.0	32321193	ADDRESS FIELD IS NOT DISPLAYED ON ACTIVITY LOG SCREEN FOR A VIRTUAL ACCOUNT
42	12605	20.1.0.3.0	32320044	PAYMENTS CURRENT DATE IS GETTING FETCHED FROM FCUBS INSTEAD OF OBPM FOR PAYMENT

Sr. No	Product Name	Version	Bug ID	Bug Desc
43	12605	20.1.0.3.0	32319214	DELETE FAVORITE PAYMENTS OPTION NOT AVAILABLE FOR CORPORATE USER.
44	12605	20.1.0.3.0	32318412	TRANSFER MONEY- DOMESTIC-WHEN SELECTING IBAN PAYEE THE ACCOUNT NUMBER OVERLAPS
45	12605	20.1.0.3.0	32310350	ERROR ON ACCOUNT NUMBER VALIDATION ON DOMESTIC AND DOMESTIC ADHOC PAYMENT.
46	12605	20.1.0.3.0	32297875	ISSUES WITH ACCOUNT LOOKUP
47	12605	20.1.0.3.0	32296832	ISSUE IN THE ERROR REPORT FOR CUSTOMIZED BULK UPLOAD TRANSACTION.
48	12605	20.1.0.3.0	32286815	PAYMENT INQUIRY SCREEN FAILS TO LIST TRANSACTIONS OF LINKED PARTY ACCOUNTS
49	12605	20.1.0.3.0	32286309	OWN AND SEPA TRANSFER FAILS WHEN USED PARTY TO PARTY LINKED ACCOUNT
50	12605	20.1.0.3.0	32282619	ESTATEMENT SUBSCRIPTION & PREGENERATED STMT IN VIEW ACCOUNT STATEMENT IS MISSING
51	12605	20.1.0.3.0	32179930	CANNOT ACCESS OBDX ONLY ON IPHONE WITH PS 20.1.0.1.2
52	12605	20.1.0.3.0	32168245	ON CLICK OF MOREALERTOPTIONS USER IS NOT ABLE TO PERFORM ANY ACTION
53	12605	20.1.0.3.0	32130318	UNSUPPORTED FILE TYPES CAN BE UPLOADED IN ORIGINATIONS

Sr. No	Product Name	Version	Bug ID	Bug Desc
54	12605	20.1.0.3.0	32056547	EXISTING CUSTOMIZATIONS ARE NOT WORKING DUE TO REVAMPING OF UI BASED ON UIWORKBE
55	12605	20.1.0.3.0	31935999	UNABLE TO CREATE IPA FILE FOR IPHONE DEVICE IN XCODE VERSION 11.3
56	12605	20.1.0.3.0	32494519	ISSUE WITH WIDGET SIZE ON DASHBOARD -TD CALCULATOR
57	12605	20.1.0.3.0	32487335	EDIT WORKING WINDOW APPLICATION ALLOWS TO CHOOSE TIMINGS FOR WRONG WINDOW TYPE
58	12605	20.1.0.3.0	32483792	INSUFFICIENT SERVER SIDE INPUT VALIDATION IN CREATE PURCHASE ORDER
59	12605	20.1.0.3.0	32483491	REGISTER NOW LINK DOES NOT WORK WHEN USER COMES BACK FROM SELF REGISTRATION PAGE
60	13676	20.1.0.3.0	32482336	ACCOUNT NUMBER NOT MAPPED TO PARTY ON BERLIN AISP ACCOUNT CONSENT AUTHORIZATION
61	12605	20.1.0.3.0	32477450	IMPROPER ACCESS CONTROL IN MANUAL ALLOCATION
62	12605	20.1.0.3.0	32476630	OTP AUTHENTICATION IS NOT WORKING FOR DOMESTIC PAYEE (CREATE/EDIT/DELETE)
63	12605	20.1.0.3.0	32470203	INSUFFICIENT SERVER SIDE INPUT VALIDATION IN EDIT PURCHASE ORDER
64	12605	20.1.0.3.0	32468831	ACCOUNT NICKNAME REGEX HARD CODED
65	12605	20.1.0.3.0	32463380	EXTENSIBILITY BUSINESS COMPONENT GRUNT ISSUE

Sr. No	Product Name	Version	Bug ID	Bug Desc
66	12605	20.1.0.3.0	32462678	INTERNATIONAL STANDING ORDER PAYMENT DETAILS AND REFERENCE NOT AVAILABLE DISP
67	12605	20.1.0.3.0	32457967	MOBILE UI ISSUE ON VIEW AND SETUP STANDING INSTRUCTIONS PAGE FOR OBDX 20.1
68	12605	20.1.0.3.0	32457232	NETWORK TYPE VALUES ARE NOT MAPPED IN ASSEMBLERS IN VIEW STANDING ORDER TRX
69	12605	20.1.0.3.0	32456467	CSV DOWNLOAD FOR PENDING APPROVAL/MY APPROVED
70	12605	20.1.0.3.0	32452427	ISSUE IN CREATE LIMIT PACKAGE
71	12605	20.1.0.3.0	32452370	TRANSACTION JOURNEY IS NOT DISPLAYED FOR FILE UPLOAD IN ACASE OF OBVAM.
72	12605	20.1.0.3.0	32452206	UNABLE TO DELETE/MODIFY IN EDIT LIMIT PACKAGE MANAGEMENT
73	12605	20.1.0.3.0	32446146	ACCOUNT NO OVERLAPPED ON OTHER FIELD ON CONFIRMATION PAGE OF SEPA STANDING ORDER
74	12605	20.1.0.3.0	32445430	FILE UPLOAD STATUS UPDATE ISSUE IN OBDX WHILE FETCHING IT FROM OBP
75	12605	20.1.0.3.0	32443981	UNABLE TO VIEW PROCESSED FILE UPLOAD E-RECEIPT
76	12605	20.1.0.3.0	32434194	FETCH INTEREST RATES ON CREATE VIRTUAL ACCOUNT SCREEN FAILS WITH 500 ERROR

Sr. No	Product Name	Version	Bug ID	Bug Desc
77	13676	20.1.0.3.0	32433344	FLOW & POSTMAN SCRIPTS REQUIRED FOR BERLIN STANDARD
78	12605	20.1.0.3.0	32429075	PAYMENT STATUS INQUIRY DETAILS NOT AVAILABLE FOR PAYMENT_TYPE R
79	12605	20.1.0.3.0	32419613	INCORRECT ACCRUED INTEREST ON TD DETAILS SCREEN
80	12605	20.1.0.3.0	32413847	MANAGE PAYEE EDIT ARABIC VERSION UNABLE TO SAVE
81	12605	20.1.0.3.0	32412790	TWO/THREE TIMES SAME CURRENCY IS GETTING POPULATED ON SELECTING TD PRODUCT.
82	12605	20.1.0.3.0	32411699	TRANSACTION IS AVAILABLE FOR APPROVAL FOR THE USER WHO INITIATED IT
83	12605	20.1.0.3.0	32410900	INWARD REMITTANCE FETCH INITIATED PAYMENTS ON THE BASIS OF NETWORK TYPE
84	12605	20.1.0.3.0	32407876	UI ISSUE IN PRODUCT MAPPING WITH ARABIC LANGUAGE PACK
85	12605	20.1.0.3.0	32407766	OUTWARD REMITTANCE FETCH INITIATED PAYMENTS ON THE BASIS OF NETWORK TYPE
86	12605	20.1.0.3.0	32401600	FORGOT PASSWORD SCREEN IS NOT PROPERLY ALIGN WITH 2FA(ONE TIME PASSWORD).
87	12605	20.1.0.3.0	32398103	TRANSACTION DATE FOR "PAY LATER" PAYMENT REQUESTS PICKS INCORRECT DATE

Sr. No	Product Name	Version	Bug ID	Bug Desc
88	12605	20.1.0.3.0	32396726	BUSINESS LOGIC BYPASS IN ORIGINATIONS TERM DEPOSIT DETAILS
89	12605	20.1.0.3.0	32396690	MULTICIF APPLICATION CLASS NOT LOADING CUSTOM PROVIDER FILE TO LOAD CUSTOM FIL
90	12605	20.1.0.3.0	32395704	STANDING INSTRUCTION REMARKS FIELD LENGTH VALIDATION AT CODE LEVEL
91	12605	20.1.0.3.0	32376277	IOS PUSH NOTIFICATION NOT WORKING AFTER PAYMENT ON OBDX 19.2.0.3.0
92	12605	20.1.0.3.0	32359089	CSV INJECTION IN CREATE RECONCILIATION RULE
93	12605	20.1.0.3.0	32354633	UNABLE TO DOWNLOAD CASA,TD ACCOUNT STATEMENT IN PDF FORMAT
94	12605	20.1.0.3.0	32354042	NOT ABLE TO LOGIN IN IE 11 WHEN ENTER KEY IS PRESSED FOR THE FIRST TIME
95	12605	20.1.0.3.0	32353220	INSUFFICIENT SERVER SIDE INPUT VALIDATION IN VIEW/EDIT VIRTUAL ACCOUTS
96	12605	20.1.0.3.0	32334539	GRADLE CODEGEN COMMAND GIVES ERROR IN API TOOLKIT
97	12605	20.1.0.3.0	32333343	'CONNECTION TIMED OUT' COMING IN LOGS ON INITIATING INTERNAL FUNDS TRANSFER
98	12605	20.1.0.3.0	32322923	FORWARD PORTING OF ISSUE 32294514 ON OBDX 20.1
99	12605	20.1.0.3.0	32322879	FORWARD PORTING OF ISSUE 32246036 ON OBDX 20.1

Sr. No	Product Name	Version	Bug ID	Bug Desc
100	12605	20.1.0.3.0	32303423	LOAN REPAYMENT NOT WORKING
101	12605	20.1.0.3.0	32298246	SEARCH CRITERIA FOR UPCOMING PAYMENTS
102	12605	20.1.0.3.0	32258003	FORWARD PORTING OF ISSUE 31724755 ON OBDX 20.1
103	12605	20.1.0.3.0	32078922	DOCUMENTATION TO DESCRIBE EXPECTED FORMAT FOR DATA IN BULK FILE IS MISSING
104	12605	20.1.0.3.0	31925576	ALTERNATE WAY OF SAFETYNET FOR CHECKING ROOTED DEVICE IN ANDROID
105	12605	20.1.0.3.0	31864869	E-STATEMENT IS NOT WORKING FOR RETAIL AND CORPORATE USER

9.3 Qualifications

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Onboarding	14.4.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Universal Banking	14.4.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.2 14.4.0.0.3
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.4.0.0.2 14.4.0.0.3
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.4.0.0.2
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance Oracle Banking Trade Finance Process Management	14.4.0.3.0 14.4.0.3.0

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.4.0.0.2 14.4.0.0.3
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.4.0.1.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.4.0.1.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance Oracle Banking Cash Management	14.4.0.0.1 14.4.0.0.1

* Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.

9.4 Browser Support

This chapter lists the qualification of the Oracle Banking Digital Experience 20.1.0.3.0 release with various browsers:

	Chrome	Firefox	Microsoft Browser	Safari
Android	Supported *	Not Supported	N/A	N/A
iOS	Not Supported	Not Supported	N/A	Supported
Mac OS X	Supported	Supported	N/A	Supported
Windows	Supported	Supported	Supported	Not Supported

* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

9.5 Known Issues and Limitations

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Release 20.1.0.3.0

9.5.1 Oracle Banking Digital Experience Known Issues

NA

9.5.2 Oracle Banking Digital Experience Limitations

1. When integrated with OFLO, parent or guardian information will not be captured and only students that are currently employed will be able to apply for education loans through the digital channel.
2. Account funding in a Checking account, Savings account or Term Deposit application is not supported when the applicant is a guest user and the host is OFLO.
3. Insta account opening for Checking account, Savings account or Term Deposits is not supported when the host is OFLO.
4. Only single application is supported. Applicants will not be able to apply for any products jointly through the digital banking channel.
5. Multi-lingual support to showcase features part of the product catalogue is limited to hooks. UI for the same is currently not available.
6. Internet Explorer browser is not supported for Originations.

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10. LANGUAGE SUPPORT

The Oracle Banking Digital Experience 20.1.0.0.0 release offers the following language support:

- **Out of box translation is supported in English, Arabic, French, Simplified Chinese, Spanish and Portuguese languages.**
- **Field validations are currently supported in English. To enable the field validations in other languages, refer Oracle Banking Digital Experience Taxonomy Validation Guide.**

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11. PATCHSET RELEASE 20.1.0.4.0

11.1 Bugs Fixed

Sr. No	Product Name	Version	Bug ID	Bug Desc
1	12605	20.1.0.4.0	32637888	BILL PAYMENT: NO FILTER/RELATIONSHIP BETWEEN CATEGORY AND OPERATIONAL AREA
2	12605	20.1.0.4.0	32631592	FORWARD PORTING OF ISSUE 32333880 ON OBDX 20.1
3	12605	20.1.0.4.0	32630628	MULTIPLE TRANSFER - ACCOUNT NUMBER OVERLAPS WITH ADJACENT FIELD
4	12605	20.1.0.4.0	32623925	DOWNLOAD ICON OVERLAPS WITH FILENAME UPLOADED FILES INQUIRY FILE DETAILS SCREEN
5	12605	20.1.0.4.0	32612777	DOMESTIC PAYEE AND TRANSFER BIC CODE ISSUE
6	13676	20.1.0.4.0	32612722	INTERNATIONAL SCHEDULED PAYMENT IS FAILING WHILE CREATING STANDING ORDER IN OBPM
7	12605	20.1.0.4.0	32606557	STANDING INSTRUCTION CANCELLATION DOESN'T WORK
8	12605	20.1.0.4.0	32605822	LOAN ACCOUNT NOT SHOWING DUE TO MAXIMUM CURSOR EXCEED
9	12605	20.1.0.4.0	32596836	ACCOUNT NUMBER IS NOT APPEARING ON REVIEW SCREEN OF REQUEST STATEMENT
10	12605	20.1.0.4.0	32591683	NULLPOINTEREXCEPTION WHILE CREATING NEW DEPOSIT
11	12605	20.1.0.4.0	32585877	IMPROPER ACCESS CONTROL IN BENEFICIARY USER MAPPING

Sr. No	Product Name	Version	Bug ID	Bug Desc
12	12605	20.1.0.4.0	32584503	USER MANAGEMENT -RESET CREDENTIALS - UNABLE TO RESET CREDENTIALS
13	12605	20.1.0.4.0	32567887	INVALID CHARACTERS IN BATCH REST CALL RESPONSE IN SSL ENVIRONMENT
14	12605	20.1.0.4.0	32566887	TERM DEPOSIT ROLLOVER AMOUNT NOT VALIDATED LIKE DEPOSIT AMOUNT MAX & MIN VALUES
15	12605	20.1.0.4.0	32559624	PRE-GENERATED LINKS ARE MISSING AND REF NO DOWNLOADED PDF IS HAVING ALL DATA.
16	12605	20.1.0.4.0	32559071	USER PROFILE MAINTENANCE - EDIT AND CREATE IS NOT WORKING IN ARABIC
17	12605	20.1.0.4.0	32552510	NO NAME FOR ONE OF THE ASPECTS FOR INTERNAL TRANSFER
18	12605	20.1.0.4.0	32547009	SELF REGISTRATION - NO POLICY CHECK FOR DECEASED USER
19	12605	20.1.0.4.0	32543366	REPORT PARAMS NOT RETURNED WHILE FETCHING REPORT LIST
20	12605	20.1.0.4.0	32537835	USER MANAGEMENT - ADMIN USER DETAILS SCREEN IS BLANK IN ARABIC
21	12605	20.1.0.4.0	32537321	FORWARD PORTING OF ISSUE 32525530 ON OBDX 20.1
22	12605	20.1.0.4.0	32529716	BENEFICIARY MAINTENANCE IS NOT WORKING FOR TRADE FINANCE FOR SPCL CHAR USERID
23	12605	20.1.0.4.0	32525532	TD PRODUCT FILTERING ISSUE FOR RETAIL USERS
24	12605	20.1.0.4.0	32519481	NO ERROR MESSAGE ON WRONG INPUT OF OTP IN SOFTTOKEN APP

Sr. No	Product Name	Version	Bug ID	Bug Desc
25	12605	20.1.0.4.0	32519253	ON SCREEN BLOCK CARD WHILE TEMP BLOCK TYPE IS SELECTED FIELDS APPEARANCE CHANGE
26	12605	20.1.0.4.0	32517952	WHITE BACKGROUND HIDES THE MENU ITEM ON INTERNET EXPLORER
27	13676	20.1.0.4.0	32517093	PISP PAYMENT CREATION GIVES ERROR AS INVALID SORT CODE.
28	12605	20.1.0.4.0	32510125	ISSUE WITH LABELS ON CREDIT CARD DROP DOWN
29	13676	20.1.0.4.0	32506331	OPEN BANKING AISP ACCOUNT IDENTIFICATION AND BALANCE IS NOT AS PER OB STANDA
30	12605	20.1.0.4.0	32496163	VIEW ROLE TRANSACTION MAPPING FOR EXTERNAL TOUCH POINT TYPE SHOWS BLANK SCREEN.
31	12605	20.1.0.4.0	32495912	FILE UPLOAD IN ATM/BRANCH MAINTENANCE IS NOT WORKING
32	12605	20.1.0.4.0	32495678	DUPLICATE TASK OWN ACCOUNT TRANSFER ON TRANSACTION ASPECT SCREEN
33	12605	20.1.0.4.0	32489666	ADMIN USER LIMIT - LIMIT DATA SIZE MORE THAN TABLE DATA CELL SIZE
34	12605	20.1.0.4.0	32489491	NO ACCOUNTS BEING LOADED ON SELECTING MY ACCOUNTS FIELD IN TRANSFER MONEY SCREEN
35	12605	20.1.0.4.0	32489445	ATM/BRANCH LOCATOR DETAILS ARE MISSING
36	12605	20.1.0.4.0	32489237	ADMIN USER IS ABLE TO SEARCH AND MODIFY HIS OWN DATA.
37	12605	20.1.0.4.0	32478493	BLANK VERIFY SCREEN WHILE EDITING ATM/BRANCH MAINTENANCE SCREEN

Sr. No	Product Name	Version	Bug ID	Bug Desc
38	13676	20.1.0.4.0	32469166	BERLIN PAYMENT CREATE RESPONSE HEADER & RESPONSE BODY MISMATCH
39	12605	20.1.0.4.0	32463054	IMPROPER ACCESS CONTROL IN REPEAT TRANSFERS LISTING
40	12605	20.1.0.4.0	32462678	INTERNATIONAL STANDING ORDER PAYMENT DETAILS AND REFERENCE NOT AVAILABLE DISP
41	12605	20.1.0.4.0	32457757	FUND TRANSFER NOT REACHING TO APPROVER INSTEAD AUTOMATICALLY REJECTED BY SYSTEM
42	13676	20.1.0.4.0	32456552	BERLIN DELETE PAYMENT API NOT WORKING
43	12605	20.1.0.4.0	32452370	TRANSACTION JOURNEY IS NOT DISPLAYED FOR FILE UPLOAD IN ACASE OF OBVAM.
44	12605	20.1.0.4.0	32445871	INITIATE EXPORT COLLECTION- PAYMENT TYPE "MULTI-TENOR" IS MISSING IN PAYMENT TYPE
45	12605	20.1.0.4.0	32440027	HOW TO CONFIGURE THE AUTO-POPULATION OF OTP FROM SMS FOR TRANSACTION COMPLETION
46	12605	20.1.0.4.0	32439994	PAYMENT DETAILS DATA NOT BEING SENT TO OBPM IN SEPA STANDING ORDER TRX
47	12605	20.1.0.4.0	32438951	CHEQUE BOOK REQUEST FAILS DUE TO UNAVAILABILITY OF CHEQUE BOOK TYPE
48	12605	20.1.0.4.0	32412118	IN ANDROID, THE SEARCH ICON IS NOT APPEARING IN THE "MY APPROVED LIST" SECTION
49	12605	20.1.0.4.0	32411699	TRANSACTION IS AVAILABLE FOR APPROVAL FOR THE USER WHO INITIATED IT

Sr. No	Product Name	Version	Bug ID	Bug Desc
50	12605	20.1.0.4.0	32384426	MISSING DETAILS LIKE SWIFT CODE ON SCHEDULED PAYMENTS DETAILS SCREEN
51	12605	20.1.0.4.0	32377141	UNAUTHENTICATED ACCESS TO APPLICATION APIS
52	12605	20.1.0.4.0	32376715	EXTENSIBILITY UI TOOLKIT BUILD ISSUES
53	12605	20.1.0.4.0	32212924	FORWARD PORTING OF ISSUE 31976015 ON OBDX 20.1
54	12605	20.1.0.4.0	32011967	UNABLE TO ACCESS OBDX WITHOUT INTERNET AS OJET FILES ACCESSED FROM INTERNET
55	12605	20.1.0.4.0	31976015	STATIC DECLARATION OF PARTY ID AND ERROR MESSAGE IS CAUSING PROBLEM.
56	12605	20.1.0.4.0	32180146	"THIRD PARTY APPLICATION" SCREEN FAILS TO LOAD IN OBDX
57	12605	20.1.0.4.0	32841136	UNABLE TO VIEW STANDING ORDERS WHEN INSTANCES ARE CHOSEN WHILE CREATING SI
58	13676	20.1.0.4.0	32836751	NIMBUS LIBRARY SERIALIZATION HAS STOPPED WITH WEBLOGIC PATCHSET 32300397
59	12605	20.1.0.4.0	32824890	USERNAME VALIDATION ERROR COMES ON CONFIRMATION, RATHER THAN INITIATION SCREEN
60	12605	20.1.0.4.0	32820874	CHANGE USER STATUS REVIEW SCREEN FIELD NAME IS INCORRECT
61	12605	20.1.0.4.0	32816235	PAYMENT TXNS INITIATED FROM SCREEN ARE NOT GETTING LOGGED IN AUDIT TABLE.
62	12605	20.1.0.4.0	32802677	UNABLE TO MODIFY LC FROM SUBMISSION SCREEN

Sr. No	Product Name	Version	Bug ID	Bug Desc
63	12605	20.1.0.4.0	32802470	ADDRESS FIELDS DON'T STORE THE NEW VALUES WHEN SEPA DOMESTIC PAYEE IS EDITED.
64	12605	20.1.0.4.0	32802449	ISSUE IN CREATING BENEFICIARY FOR TRADE FINANCE
65	12605	20.1.0.4.0	32797130	CREATE CORPORATE USER - USER TYPE MENU IS EDITABLE & NOT WORKING
66	12605	20.1.0.4.0	32787796	ADDING CURRENCY PAIRS IN FOREX
67	12605	20.1.0.4.0	32787422	VALIDATION ERROR FOR OPTIONAL FIELDS WHILE CREATING INTERNATIONAL PAYEE.
68	12605	20.1.0.4.0	32786011	SYSTEM CANNOT PROCESS... ERROR WHEN VERIFYING WRONG BIC ON DOMESTIC SEPA CREDIT
69	12605	20.1.0.4.0	32745325	TRX IS GETTING SUCCESSFUL EVEN IN CASE OF INSUFFICIENT OR ZERO BALANCE ACCOUNTS
70	12605	20.1.0.4.0	32743335	BULK ISSUE SEARCH IS NOT WORKING ON RECORD SEARCH SCREEN
71	12605	20.1.0.4.0	32741827	DISABLE FEEDBACK ON REQUEST STATEMENT
72	12605	20.1.0.4.0	32730996	ISSUE IN TERM DEPOSIT ACCOUNT DETAIL VIEW
73	12605	20.1.0.4.0	32730066	VALIDATION ERROR IN "ALLOWED SPECIAL CHARACTERS" FIELD IN PASSWORD POLICY
74	12605	20.1.0.4.0	32729010	INTERNAL NOTE/REMARKS FIELD IS ABSENT ON CONFIRMATION PAGE FOR PAYMENTS
75	12605	20.1.0.4.0	32725595	NOT ABLE TO DELETE PAYEE WHEN 2FA IS ENABLED

Sr. No	Product Name	Version	Bug ID	Bug Desc
76	12605	20.1.0.4.0	32713430	FIELDS NOT DISPLAYED ON USER MANAGEMENT SCREEN ON SELECTION OF USER TYPE
77	12605	20.1.0.4.0	32706501	CHATBOT VERIFICATION PROCESS
78	13676	20.1.0.4.0	32706039	ERROR WHILE DELETING ANY INVALID AISP/PISP CONSENTID
79	12605	20.1.0.4.0	32705579	TEXT ORIENTATION ISSUES IN SOFT TOKEN ARABIC APPLICATION
80	12605	20.1.0.4.0	32686236	INTERNATIONAL PAYMENT & CITY FIELD VALIDATION
81	12605	20.1.0.4.0	32680243	FOR GBP ACCOUNT THE ACCRUED INTEREST VALUE IS NOT COMING DURING VA CLOSURE.
82	12605	20.1.0.4.0	32653799	ERROR "SYSTEM CANNOT PROCESS.." OBSERVED DURING PARTY ACCOUNT ACCESS
83	13676	20.1.0.4.0	32611534	PISP INTERNATIONAL STANDING ORDER CREATION FAILED WITH ACCOUNT MAPPING ISSUE.
84	12605	20.1.0.4.0	32607360	IN ANDROID,SCHEDULE DETAILS DOES NOT APPEAR IN THE LOAN SCHEDULE ENQUIRY SCREEN
85	12605	20.1.0.4.0	32585527	LC CREATE FAILS IF USED WITH ADHOC PAYEE DETAILS
86	12605	20.1.0.4.0	32547147	NOT ABLE TO AUTHORIZE MULTIPLE DELETE BILLER AT ONCE
87	13676	20.1.0.4.0	32536286	AISP TRANSACTION DETAILS API MISSING
88	12605	20.1.0.4.0	32488638	ADD PAYEE PAGE SHOWING BLANK AFTER CLICKING ON BACK ARROW.
89	12605	20.1.0.4.0	32451609	CSS ISSUE FOR MIXED TYPE USER MAPPED TO CORPORATE USER AND CORP ADMIN ROLES

Sr. No	Product Name	Version	Bug ID	Bug Desc
90	12605	20.1.0.4.0	32802100	THE SUGGESTIVE CREDIT DATE IN PAYMENT TXNS IS SHOWN FROM HOME BRANCH IRRESPECTIVE OF THE DEBIT ACCOUNT BRANCH.
91	12605	20.1.0.4.0	32767441	MULTI CIF - CHANGES REQUIRED IN APPROVAL FLOW
92	12605	20.1.0.4.0	32736696	INFORMATION FILLED BY MAKER ON INTERNATIONAL SI NOT AVAILABLE TO APPROVER FOR CUSTOMIZED DOMAIN
93	12605	20.1.0.4.0	32700392	DATE SYNC ISSUE IN OBDX WHEN OBPM DATE IS HIGHER THAN FCUBS DATE
94	13676	20.1.0.4.0	32636475	PISP INTERNATIONAL PAYMENT UNABLE TO READ ONCE ITS CREATED.
95	13676	20.1.0.4.0	32517093	PISP PAYMENT CREATION GIVES ERROR AS INVALID SORT CODE.

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