Release Notes
Oracle Banking APIs
Patchset Release 21.1.2.0.0

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Release Notes

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1. FEATURE AND ENHANCEMENTS

The following describes the new features introduced as well as the enhancements made in the Oracle Banking APIs Patchset 21.1.2.0.0 release:

1.1 Admin Maintenance

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

Multi select option for transactions in Transaction blackout screen:

As part of this update, Bank admin will be able to select multiple transactions for a transaction type for setting up the Transaction Blackout. There will be an option, as 'All transactions' in the dropdown, for selecting all the listed transactions.

In Party Preferences searching party, based on account number:

An additional search basis on Account Number, will be introduced on Party Preference search screen for searching a party ID. For searching the corporate party by account number, Admin user will be first required to select the Account Type as either of CASA, TD & Loan from available dropdown and then input the account number of the selected account type.

Account Dropdown Enhancements

Accounts dropdown will have the ability to show Account Name, Branch and Currency apart from Account Number. User will also be able to search the account number basis on these values. This change is applicable for CASA, TD and Loans account dropdown across application.

Please note above change is a Day '0' configuration and can be enabled or disabled as per Bank's requirements.

Redesign of Alert Subscription Screen

As part of this enhancement, Existing Alert screen is redesigned to provide multiple account selection and subscription of those accounts in one go.

OBDX will allow the admin to set up alerts subscription for multiple modules and multiple accounts, in a single maintenance. Bank admin can select a single or multiple accounts together and subscribe the alerts for various events (as maintained) by selecting any available modes (Push Notification, SMS, On Screen Alerts, Email).Once the subscription is done for an account that account will be shown with a 'Subscribed' tag.

Approval Rules and Approval Workflow Enhancements

Details of User Group : On Approval Rule and Approval Workflow screen, Admin User can click on the Name of the user group that is part of the workflow to see the list of users, which are part of that Group.

'**All Users' Option in Initiator field of Approval Rules:** In Approval Rule screen, an option to select 'All users' as initiator will be provided. The rule created for 'All Users' will be applicable for all the users belonging to the party ID including any new user that gets onboarded after the rule creation.

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Security Keys

Oracle Banking Digital Experience supports generating an API key, a unique identifier that helps the authentication server handle non-authenticated requests.

1.2 <u>Liquidity Management</u>

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

1. During liquidity structure modification, User can now update the sweep priority set at the time of creating the structure

2. The resume structure functionality has been removed, and the "Start and End Date" are now included in the pause structure itself enabling Corporates to pause the execution of an account structure for a defined time period.

1.3 <u>Virtual Accounts Management</u>

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

Virtual Account Template:

With this capability, corporate users will be able to create Virtual Accounts using templates.

- During the Virtual Account creation process, the user will have an option to save the filled-in data as a Template so that they can be used to create more Virtual accounts in the future.

- Each of these templates will be displayed as a separate card under the Templates Tab, with key information shown upfront to allow the user select the relevant card.

- Next time the user comes in to create a new virtual Account, he has the option of filling in all the details or selecting an existing template with the pre-filled data.

- User also gets an option to delete these templates from the card itself by clicking the trash icon, which is present in each card.

View Transactions with Running Balance:

With this enhancement, while viewing the Virtual Account details, Corporate Users will be able to view and download transaction summary with running balance for the Virtual Account in context.

File Upload - Record level Approval:

This feature will enable corporate users to approve individual records/ transactions within the uploaded file. Functionality is supported for following transactions:

- Virtual Account Creation
- Virtual Account Closure

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1.4   <u>Trade Finance</u>

Following are the enhancements:

- Reopening of Closed LC
- Introduction of Insurance tab in Initiate LC
- Cancel Bank Guarantee
- Document Substitution

1.4.1   <u>Trade Finance Enhancements</u>

Trade finance is the assistance provided for the commencement of international trade, and it is achieved by the use of several trade finance instruments. Lots of such products constitute trade finance, and each one is created to ease the way businesses are done between importers and exporters 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:

1.4.2   <u>Reopening of Closed LC:</u>

OBDX is enhanced to have a facility for user to open a closed LC. User will have to use the existing Initiate Import LC Amendment for reopening a LC.

User can search for the Import LCs by providing the LC no directly, or by doing an advanced lookup to find the correct LC with the filters available such as Beneficiary Name, LC amount Range, Issue Date, Expiry Date and LC status. Closed LCs will also be shown to the user in this lookup. He can select and click on the LC No. of the required closed LC, which will show him the summary of the LC. He has to modify one or more of the fields of the LC to reopen it. He can also pass any instructions to the bank, for reopening transaction.

The same would be submitted to Bank for further processing.

The transaction will follow maker /checker approval framework. Checker will also have the facility to "Send to Modify" the transaction so that maker can rectify and send it again.

Audit Logs would be maintained for this transaction.

This will flow in the app tracker and will also allow Bidirectional communication with Bank.

1.4.3   <u>Insurance</u>

OBDX is enhanced to have a facility for the user to provide insurance details while initiating a transaction – Letter of Credit. A new tab has been introduced in the transaction for the Insurance.

User can view the name of the Insurance Company by searching one of the listed companies. Further he can search the policy number and view the details such as cover date and expiry date along with the amount covered. The policy should be shared with back office for maintenance prior to this.

As part of the initiation, he will have an option to upload any insurance related document with the application.

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The details of insurance would be passed to OBTFPM along with other LC details.

This as a part of LC initiate transaction would be subjected to:

- Audits
- Approvals and Send to Modify
- App Tracker

1.4.4 Cancel Bank Guarantee

As a part of OBDX enhancement, a new transaction to cancel BG, Customer Acceptance – BG Cancellation is introduced.

User can search for the BGs which he wishes to cancel. Only active BGs is listed, user can narrow the results by using the filters such as, Beneficiary Name, Undertaking Amount Range, Issue Date and Expiry Date. Once the selected BG is clicked, a summary of the selected BG would be shown.

He can also see the Cash Margin Amount and the account used for the cash Margin. He can however change the account (one of his mapped accounts) in which reversal of cash margin (if any) can be credited. Also he will have a field to provide "Special Instructions" against the transaction. A facility to attach multiple documents will be provided, where against each document a remark can be passed to the bank.

The request of cancellation post maker checker approvals, would be sent to OBTFPM for further processing. The transaction will follow maker /checker approval framework. Checker will also have the facility to "Send to Modify" the transaction so that maker can rectify and send it again.

Audit Logs would be maintained for this transaction. This will flow in the app tracker and follow Bidirectional communication with Bank

Facility to initiate the customer acceptance of Inward BG cancellation contracts has also been added. This will be available in the customer acceptance page.

1.4.5 Document Substitution

OBDX is enhanced to have a facility for substitution of documents. User, who is the first beneficiary of Transferrable LC, and has received a drawing under the transferred LC wishes to initiate a drawing under parent LC with substitution of the received documents.

He will have to select whether he wants to have substitution of documents or not. If he opts for substitution of documents, he will have to select the drawing received under the transferred LC. However if he selects that substitution of documents is not required, then he can select the LC against which he wishes to initiate the drawing, and he can follow the regular Initiate Bill (Existing Functionality).

In case of substitution of documents is required, user will search for the Drawings (which he has received bill from the second beneficiary), with the filters available and select the right Bill.

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1.5 <u>Payments</u>

- Support for corporate users to select a different account from which charges will be deducted for single payments (Transfer Money and Adhoc Transfer)

- Enhanced search criteria for corporate users when doing a search on Payment Status Inquiry.

- Ability to check a payment in Payment Status Inquiry and then jump to the Adhoc Payments screen with the details of that payment copied to the data fields. It's been named "Cloning" of payments.

1.6 <u>Cash Management</u>

1.6.1 <u>Create Cash Deposit</u>

As part of this release, Reconciliation module has been enhanced to include the following features.

1.6.2 <u>Create Cash Deposit</u>

As a part of this release, cash deposit creation has been introduced as a transaction. Corporate user can create an entry to deposit cash into its corporate account. The user can also schedule to pick up for cash or can also specify to have it deposited in the branch itself.

1.6.3 <u>View Cash Deposit</u>

Using this screen, you can view the details of the cash deposit records that have been created.

1.6.4 <u>View Cash Deposit details</u>

This screen appears when you click the Deposit Slip Number link of a particular cash deposit record in the View Cash Collections screen.

1.6.5 <u>View Cheque Deposit</u>

Using this screen, you can view the details of existing cheque collection records.

1.6.6 <u>View Cheque Deposit details</u>

This screen appears when you click the Cheque Number link of a particular cheque deposit record in the View Cheque Collections screen.

1.7 <u>Corporate Lending Management</u>

1.7.1 <u>Loans and Finances Overview</u>

New fields Principal Outstanding, Interest Outstanding, Total, Outstanding (in Contract Currency as well as Local Currency) and Party ID has been added to Loan Summary widget. Loan Summary widget has also been enhanced to show the outstanding and repaid amounts on a graphical format.

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Loans Maturing widget has been enhanced to have two views, a new Pie Chart view has been added in addition to existing Line Chart format. The Pie Chart has additional option for the user to filter by party name and custom date filter.

Loan Details screen has a new section, Information as on Maturity Date Details which displays the details of Principal Outstanding, Interest Outstanding and Total Outstanding as of Maturity Date. Download functionality has been provided.

1.7.2 **Loans and Finances – Transactions**

The field 'Reference Number' has been renamed as 'Transaction Reference Number'

1.7.3 **Oracle Banking Routing Hub Integration**

Corporate Lending host calls are migrated and supported through Oracle Banking Routing Hub. It facilitates seamless integration with OBCL (Oracle Banking Corporate Lending) and OBCLPM (Oracle Banking Corporate Lending Process Management).

1.8 **Corporate Servicing**

Redesign of Transaction Journey

As part of this enhancement, Transaction journey, which is available on Transaction details screen, has been redesigned to show the details of users who are yet to approve the transaction. On transaction details page, Overlay will show the details of the users who have approved, sent the transaction for modification, modified, locked, unlocked in the workflow along with the comments associated with that action.

Journey will also show the approver name/group name who are yet to approve the transaction in a different color. If user group is part of the approval workflow, the name of the user group will be clickable. Name of the User Group will be shown only if that level is not crossed yet in the workflow.

1.9 **Corporate Lending Management**

Loans and Finances Overview

New fields Principal Outstanding, Interest Outstanding, Total, Outstanding (in Contract Currency as well as Local Currency) and Party ID has been added to Loan Summary widget. Loan Summary widget has also been enhanced to show outstanding and repaid amounts on a graphical format. Search fields have been widened and a new filter has been added with multiple search facilities like Loan Account Number, Loan Product, Currency, Loan Amount Range, Disbursement Date Range and Maturity Date Range.

Loans Maturing widget has been enhanced to have two views, a new Pie Chart view has been added in addition to existing Line Chart format. The Pie Chart has additional option for the user to filter by party name and custom date filter.
Loan Details screen has a new section, Information as on Maturity Date Details which displays the details of Principal Outstanding, Interest Outstanding and Total Outstanding as of Maturity Date. Download functionality has been provided.

Oracle Banking Routing Hub Integration

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Corporate Lending host calls are migrated and supported through Oracle Banking Routing Hub. It facilitates seamless integration with OBCL (Oracle Banking Corporate Lending) and OBCLPM (Oracle Banking Corporate Lending Process Management).

1.10 Corporate Credit Cards

As part of current OBAPI release, the corporate module has been enhanced so as to support corporate credit cards. New APIs have been introduced so that corporates can manage their credit cards effectively and efficiently using digital platform.

Through the credit card module, a user can perform a variety of card inquiries and transactions. Following inquiries and transactions are supported as a part of corporate credit card module.

1.10.1 Credit Card Summary

The credit card summary API provides the corporate user with a holistic view of credit cards linked to the logged-in user.

1.10.2 Card Details

Using this API, details of credit cards such as billing details, cash and credit limits, validity period, and reward details if available on the card can be shown to the end user. User can also request for change in credit card limits, update the billing cycle or request for card activation using this transaction.

1.10.3 Card Statement

Corporate users can view details of all purchases and payments made on the credit card/s mapped to the user using the statement inquiry API. User can also filter the transactions based on billed or unbilled transactions. The option to download the statement is also provided.

1.10.4 Request PIN

The Request PIN feature enables a user to request a new credit card PIN. The application supports new PIN requests for both primary as well as for Add-On cards.

1.10.5 Reset PIN

Using this API, user can generate Credit Card PIN anytime at his convenience.

1.10.6 Block/Unblock card

The user can raise a request to block a credit card temporarily or permanently at any time. The user can also request for a replacement card to be issued as part of the permanent block card request and can specify the card delivery location. If the card if blocked temporarily, user can request the bank to unblock the card.

1.10.7 Cancel Card

The application supports the credit card cancellation API. Using this, user can initiate card cancellation request for primary and/or add on cards.

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1.10.8 Card Payment

This API provides an option to the user to make payments towards his credit card bills. The user can choose the amount he is willing to pay, whether that is minimum due, outstanding amount or a specified amount and initiate payment.

1.10.9 Card Auto Payment set-up

In order to help corporate users avoid late payments, the application supports the auto pay set up functionality. This API enables a user to set automatic payment instructions for a specific credit card. The user can instruct the bank to debit the minimum amount due, the total amount due, or even can specify the amount to be debited from his current and savings account on due date.

1.10.10   Add on Card Request

The application also enables the primary cardholder to apply for Add-On cards using this API.

1.11 Bill Payment Enhancements

As part of this release, OBAPI Bill Payment module has been enhanced so as to support the following features/functions.

1.11.1 Multiple Bill Payments

As part of Bill presentment and payment functionality, now user can initiate multiple bill payments at the time. User can select the single, multiple or all presented bills for payment and can specify the payment details to initiate a payment.

1.11.2 Adhoc Biller Registration

On the Quick Bill Payment confirmation page, the user is provided with an option to register the same biller using the biller information pre-filled.

1.11.3 Document Attachment

Users can now attach the files/bills related documents as a part of bill payment initiation. Attached documents can also be viewed at the later stage using bill payment history.

1.11.4 Bill Presentment using File Upload

API have been provided to the corporate users to upload a file containing multiple bills of their customers which are to be presented for payment. This facility has been also extended to the Bank administrators, who can upload a file on behalf the corporate customers.

1.12 Collections

1.12.1 Create Cash Deposit

As a part of this release, cash deposit creation has been introduced as a transaction. Corporate user can create an entry to deposit cash into its corporate account. The user can also schedule to pick up for cash or can also specify to have it deposited in the branch itself.

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New API was developed to create a cash deposit.

1.12.2 <u>View Cash Deposit</u>

New API to fetch records of cash deposit was developed.

1.12.3 <u>View Cash Deposit details</u>

In-order to display detail level data of a single record of cash deposit, a new API was developed to fetch the record at a level of single record of cash deposit.

1.12.4 <u>View Cheque Deposit</u>

New API to fetch records of cash deposit was developed.

1.12.5 <u>View Cheque Deposit details</u>

In-order to display detail level data of a single record of cheque deposit, a new API was developed to fetch the record at a level of single record of cheque deposit.

1.13 <u>Receivables / Payables Management</u>

As part of this release, following API's were developed under Receivables/Payables Management.

1.13.1 <u>Debit Note creation – on screen</u>

Corporate users can create single or multiple debit notes online for the buyer in the business transaction or a Supply Chain Finance program. Post submission of the debit note, an option is provided to save the content as a Template. The template can be reused for creating debit notes for the same program and associated corporate party.

A Debit Note can be interpreted as a request to increase the value agreed upon in the invoice. Debit notes may be raised under the following circumstances: the supplier has delivered goods in excess of those stated in the invoice, or an error in pricing.

New API is developed for creation of Debit Note through screen.

1.13.2 <u>Credit Note Creation – on screen</u>

Corporate users can create single or multiple credit notes online. Post submission of the credit note, an option is provided to save the content as a Template. The template can be reused for creating credit notes for the same program and associated corporate party.

A Credit Note can be interpreted as a receipt or an invoice given by a shop to a customer who has returned goods. This can then be offset against future purchases. It is essentially an instruction to debit the supplier and credit the buyer.

New API is developed for creation of Credit Note through screen.

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1.13.3 View Debit note details

This screen appears if you click the Customer Reference Number link of a particular debit note in the View Receivables/Payables screen. It displays the detailed information of the debit note. You can view the following details:

- Itemized amount details

- Commodity details, if they have been added during creation.

- Linked invoices

- Finances details, if finance has been availed against the debit note.

New API is developed to fetch the detail level data for a single debit note reference number.

1.14 View Credit Note

This option enables corporate users to view the credit notes, with respect to the corporate's role as buyer or supplier.

New API is developed to fetch the list of credit note records.

1.14.1 View credit note details

This screen appears if you click the Customer Reference Number link of a particular credit note in the View Credit Note screen. It displays the detailed information of the credit note. You can view the following details:

- Itemized amount details

- Commodity details, if they have been added during creation.

- Linked invoices

- New API is developed to fetch the detail level data for a single credit note reference number.

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2. BUGS FIXED

NA

3. QUALIFICATIONS

Sr. No.	Oracle Banking API Modules	Host Integration*	Version
1	Oracle Banking APIs Originations	Oracle FLEXCUBE Onboarding	14.5.0.0.0
2	Oracle Banking APIs Retail Servicing	Oracle FLEXCUBE Universal Banking	14.5.0.0.0
3	Oracle Banking APIs Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.5.0.0.0 14.4.0.0.3
4	Oracle Banking APIs SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.5.0.0.0
5	Oracle Banking APIs Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.5.0.0.0 14.4.0.0.3
6	Oracle Banking APIs Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.5.0.0.0
7	Oracle Banking APIs Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.5.0.0.0
8	Oracle Banking APIs Corporate Trade Finance	Oracle Banking Trade Finance Oracle Banking Trade Finance Process Management	14.5.0.0.0 14.0.0.0.0
9	Oracle Banking APIs Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.5.0.0.0 14.4.0.0.3
10	Oracle Banking APIs Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.5.0.0.0
11	Oracle Banking APIs Corporate Liquidity Management	Oracle Banking Liquidity Management	14.5.0.0.0

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Sr. No.	Oracle Banking API Modules	Host Integration*	Version
12	Oracle Banking APIs Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance	14.5.0.0.0
		Oracle Banking Cash Management	14.5.0.0.0

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

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4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking APIs Patchset 21.1.2.0.0 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

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5. LANGUAGE SUPPORT

The Oracle Banking APIs Patchset 21.1.2.0.0 release offers the following language support:

- Out of box translation is supported in English, Arabic, French, Simplified Chinese, and Spanish and Portuguese languages.

- Field validations are currently supported in English. To enable the field validations in other languages, refer Oracle Banking APIs Taxonomy Validation Guide.

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6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking APIs Patchset 21.1.2.0.0 release.

6.1 Oracle Banking APIs Known Issues

NA

6.2 Oracle Banking APIs Limitations

NA

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