

Oracle® Banking Digital Experience Cloud Service

Release Notes



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ORACLE®

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Preface

This user manual is organized as follows:

- [Purpose](#)
- [Audience](#)
This document is intended for the following audience:
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Acronyms and Abbreviations](#)

Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

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

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve.

Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDXCS	Oracle Banking Digital Experience Cloud Service

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Features and Enhancements

The following describes the new enhancements made in Oracle Banking Digital Experience Cloud Service 25.1.1.0.0 release:

Table 1-1 Enhancements in Framework

Enhancements	Description
Corporate Features	<p>Support for New Frequencies in Reports and Statements</p> <p>The Reports Framework is enhanced to support two more frequencies at which reports can be generated- Previous Calendar Month and Previous Calendar Quarter. Using the "Previous Calendar Quarter" frequency option, the Corporate User/System Administrator can generate or schedule reports for the previous calendar quarter. Report will be generated on selected date for previous calendar quarter. For e.g., if run date is 20th February 2023, then report will be generated for 1st October to 31st December 2022. For the "Previous Calendar Month" frequency option, the Corporate User/ System Administrator can generate or schedule reports for the previous calendar month. Report will be generated on scheduled date for previous calendar month. For e.g., if run date is 20th August 2023, then report will be generated for 1st to 31st July 2023.</p>
Platform-Framework Features	<p>System Configuration Migration</p> <p>System configuration has been architecturally revamped as a completely standalone microservice serving configurations to all other modules. As part of this activity, we have moved the existing configurations for all modules from the existing design to the revamped configuration design.</p> <p>Introduction of Persona</p> <p>A new option has been introduced to add predefined personas in the application. These personas are used to determine the access level of users based on their assigned roles. These personas are used to restrict or allow access to specific transactions and user types. Two personas- System Administrator and Bank Administrator have been added on the Role Maintenance screen. Persona defines the user's responsibility in the system. User with persona as System Administrator can create only Bank Administrators as well as other System Administrators while a user with persona as Bank Administrator persona can create only Retail and Corporate users but not other Bank Administrators.</p>
Entity Maintenance Screen	<p>A new Entity Maintenance screen has been introduced to streamline entity configuration within the system. It displays a complete list of available entities and allows users to easily:</p> <ul style="list-style-type: none"> • View detailed entity information • Add new entities • Edit existing entities

Table 1-1 (Cont.) Enhancements in Framework

Enhancements	Description
Group Corporate Maintenance Enhancement	<p>Enhancement of Modify User Details API The OBDX API earlier mandated providing all users for any user group modification. The new PATCH API enhancement allows incremental updates, enabling addition or deletion of specific users without impacting existing group configurations.</p> <p>First Name and Last Name display in User Group As part of this enhancement, First Name and Last Name are now displayed as a part of User Group.</p>
Alert/Notification Message upon Login	<p>A new feature has been introduced to enhance timely communication with the bank customers regarding upcoming key events or disruptions that may impact their experience or system availability. The primary reason for the messages are (but not limited to):</p> <ul style="list-style-type: none"> Planned Outages Notification of production issues Upcoming system enhancements <p>To achieve this, the existing Mailer Maintenance functionality available to the Bank Administrator is enhanced. A new flag is introduced within the mailer setup to allow administrators to specify whether a message should be displayed to users upon login to the OBDX portal or not. If this flag is enabled, the message will appear as a banner or pop-up window each time the user performs a fresh login to the application. If the flag is disabled, the message will function as a standard mailer and will be delivered only to the user's secured mailbox, without being displayed on the login screen.</p>

- [Payments](#)
This release introduces key features and enhancements across user experience, security and performance.
- [Originations](#)
The following enhancements have been made in the Originations module in this release:
- [Cash Management](#)
- [Supply Chain Finance](#)
- [Virtual Accounts Management](#)
This topic provides information about enhancements in the Liquidity Management.
- [Liquidity Management](#)
This topic provides information about enhancements in the Virtual Accounts Management.
- [Open Banking](#)
This topic provides information about enhancements in the Open Banking.

1.1 Payments

This release introduces key features and enhancements across user experience, security and performance.

Table 1-2 Payments

Enhancements	Description
Domestic and Cross-Border Payments – Structured and Hybrid Address Support	<p>Domestic & Cross-border payments now support payee address capture in structured, hybrid, and unstructured formats across all types, including saved/new payees, low-value payments, recurring payments for both retail and corporate users. This enhancement ensures that address details are captured in accordance with compliance requirements for domestic and cross-border transactions.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Configurable Address Types <ul style="list-style-type: none"> – Banks can configure the address types (Structured, Hybrid, Unstructured, or a combination) via backend settings in network configuration. – For cross border payments address setting is applicable for MX type payments. Existing screens also retained for banks not transitioning to MX. • Configurable Address Fields <ul style="list-style-type: none"> – Structured Address: Supports all 14 MX-compliant address fields (e.g., Country, Department, Sub Department, Street Name, Building Number, Building Name, Floor, P.O. Box Number, Room, Post Code, Town Name, Town Location Name, District Name, Country subdivision). – Hybrid Address: Structured address fields plus Address Line 1 & Address Line 2. – Unstructured Address: Continue with the existing support. – Banks can configure a subset of fields within Structured and Hybrid address type as needed for respective payment network, through backend configuration. • Country-Level Address Configuration <ul style="list-style-type: none"> – Bank users can configure address fields at the country level through backend address configuration settings. This enhancement enables banks to configure address requirements in line with country-specific standards and common practices.
User Experience Enhancements	When making a payment, address types and fields are displayed to the user according to the bank's specific configuration for address fields.
Cross Border Payments Enhanced to Support Structured and Unstructured Remittance Information	<p>Users can now enter remittance information in either 'unstructured' or 'structured' format, as supported by MX, when making cross-border payments across all types, including saved and new payees, low-value payments, and recurring payments for corporate payments. For retail payments, only unstructured remittance information is supported. The configuration of fields is now available through regionalization configurator.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Supports both 'unstructured' and 'structured' remittance formats supported by MX, configurable at the bank level. • For MX-type payments, banks can enable 'unstructured' remittance only, or both unstructured and structured options. • Unstructured remittance presents a single input field of length 140 characters. • Multiple instances of structured remittance and line details is supported. • Existing 'Payment Details' input is retained for MT-type payments. • Bank can configure whether to use MT-type or MX-type remittance.

Table 1-2 (Cont.) Payments

Enhancements	Description
Support Extended Character Set as per MX Standards	Users can now enter payee and payment information using extended characters supported by the MX standard when making cross border payments. This enhancement applies to all cross-border payments, including saved and new payees, low value payments, and recurring payments. Existing configuration retained for banks not transitioning to MX.
SWIFT MT to MX Transition – Enhancements to Bulk Payments	The Adhoc template for Cross-border Payments, as well as the Cross-border Payments type within the Adhoc Mixed Payments template, now support payee addresses in structured, hybrid, or unstructured formats. All supported templates for Cross-border Payments, including the Cross-border Payments type in the Mixed Payments template, now also support the capture of purpose-of-payment codes, extended MX-supported character set, and unstructured remittance information in accordance with the MX standard.
Verification of Payee (VoP) Support for SEPA Domestic Payment Region	<p>To support regulatory compliance, SEPA Payee Verification (VoP) support is now available in OBDX for domestic payments.</p> <ul style="list-style-type: none"> • Configurable Enablement: Banks can enable or disable SEPA VoP, configurable from the backend. • User Experience: When enabled, a Payee verification link appears for domestic payee create/edit and domestic payment initiation for new payee. Retail and corporate users trigger VoP checks, which validate payee details (BIC, IBAN, account name) via the payment processor and display results: Match, Close Match, No Match, or Error. • Auditability & Outcomes: VoP outcome are stored and displayed to the user while making payment and on payee management screens. VoP outcome is also sent to the payment processor when a payment is initiated. • If Not Enabled: No impact to existing workflows; traditional behaviour continues. • Bulk File Uploads: <ul style="list-style-type: none"> – Record level Approval - Payments to saved payees: Existing VoP status stored in OBDX is transmitted to the Payment Processor. – Record-Level Approvals - Payments to Ad-hoc Payees: The Payment Processor performs VoP validation according to its configured rules during individual payment processing. – File Level Approval - The Payment Processor performs VoP validation according to its configured rules during individual payment processing. – VoP is not triggered for beneficiaries created via file uploads; these payees are stored in OBDX as Payee 'Not Verified'. Users can choose to verify these payees by accessing the 'Modify/Edit Payee' option within the system. • Pre-qualified with OBPM.
Confirmation of Payee (CoP) Support for UK Payments	Auditability & Outcomes: CoP outcome is stored and displayed to the user while making payment and on payee management screens.

Table 1-2 (Cont.) Payments

Enhancements	Description
Enhancement to Fetch Payee Name for India Region	<p>OBDX is enhanced to support Fetch Payee Account Name for domestic payments for India region.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Configurable Enablement: Banks can enable or disable fetch payee from the backend. • User Experience: When enabled, a Payee verification link appears for domestic payee create/edit screen and domestic payment initiation to new payee. Retail and corporate users can fetch the payee using the payee verification link. • Auditability & Outcomes: Fetch payee outcome is stored and displayed to the user while making payment and on payee management screens. • If Not Enabled: No impact to existing workflows; traditional behaviour continues.
Domestic & Cross Border Payments Enhanced to Support LEI Code	Added support for capturing Legal Entity Identifier (LEI) in domestic and cross-border payments to strengthen compliance with regulatory standards. Banks can configure this field from the backend configuration, if required.
New frequency “Four weekly” Added for Recurring Payments	Introduced a new frequency option “Four Weekly”, providing users with the convenience of setting up recurring payments every four weeks.
Bulk File Upload Inquiry - Enhanced Status Labels	File Uploads Inquiry is enhanced with the updated file status labels and their corresponding narratives within the application to improve clarity and user understanding throughout the file processing lifecycle.

1.2 Originations

The following enhancements have been made in the Originations module in this release:

Table 1-3 Enhancements in Originations

Enhancements	Description
Oracle Digital Assistant (ODA) support for Insta Unsecured Personal Loan Application via Whatsapp Banking	<p>OBDX Originations now enables existing customers to apply for an Insta Unsecured Personal Loan directly through WhatsApp using our Oracle Digital Assistant (ODA). Leveraging conversational AI, ODA provides a seamless, fully guided loan application experience. Customers can opt for a personalized loan repayment schedule that is tailored to their spending habits.</p> <p>The digital assistant guides users through eligibility checks, document uploads, and application submission in a conversational flow. Upon submission, the loan account number is displayed in real-time, and the approved loan amount is disbursed immediately, eliminating the need for follow-ups. This feature reduces physical visits and manual form submissions, delivering a faster, more convenient, and user-friendly application process.</p>
Originations Workflow Maintenance Enhancements	The Originations Workflow Maintenance screens available to bank administrators have been enhanced to improve usability. The administrator can now also define Online KYC preferences at the applicant role level for each banking product category. The Employment Information section can be enabled or disabled (at product category level) for each applicant role from the Originations Workflow Maintenance screens.

Table 1-3 (Cont.) Enhancements in Originations

Enhancements	Description
Capture of Loan Repayment Frequency	A new field has been introduced in all loan product application forms to enable applicants to select their preferred loan repayment frequency. This enhancement provides greater flexibility by aligning repayment schedules with customers' earning patterns – accommodating those who receive their income weekly, bi-weekly and monthly. This update is especially relevant for regions where pay cycles vary.
Joint Application Enhancements	<p>Applicants can now initiate online Checking and Savings Application forms where, if the joint applicant is an existing customer of the bank, only basic information of the joint applicant is required to be captured - the joint applicant's name, date of birth and banking customer ID. This reduces effort and greatly shortens the application form as well since detailed personal, contact and identification information of the joint applicant is not required to be captured.</p> <p>Joint application forms also now cater to Retail CASA applications that support the overdraft feature. If the applicants want to apply for overdraft, they can identify which of the applicants' financial information will be provided – the primary applicant's, the joint applicant's or both applicants. Based on the selection, the application form will be designed so as to capture the financial information of the specific applicant.</p> <p>Enhancements have also been made in the application tracker to support joint applications. The application tracker details page now mentions the application type i.e., whether it is a single or a joint application and in the case of joint applications, the names of both the primary and joint applicants are displayed.</p> <p>The joint applicant can also track the status of the application and can download and view the application form in PDF format and can also view offer related documents (specific to overdrafts only) and can accept/reject the offer.</p>
Applicants can identify if they are staff/employees of the bank	Retail applicants can now identify that they are currently employed by the bank so as to avail staff benefits on the banking product they are applying for. Additionally, this also helps banks manage internal compliance and risk. This flag is stored by the party management module so that the staff benefits can be applied to all future products being applied for as well.

Other Enhancements

Table 1-4 Other Enhancements

Enhancements	Description
Enhanced Existing Customer Application Forms	Existing customer application forms previously did not have kick-off page nor review pages. The application forms for existing customers have been enhanced as part of this release to include the kick-off page which displays eligibility criteria and also, in case of checking or savings account applications that support joint applications, the fields to support capture of account type (single or joint) as well as overdraft specific fields in case of joint account selection. The review page will also be displayed offering the standard features of editing information in sections, as required.

Table 1-4 (Cont.) Other Enhancements

Enhancements	Description
Employment Section made Optional	The section capturing employment information of applicants has been made optional so as to provide greater flexibility to banks while designing the application forms. Bank administrators can enable or disable the Employment Information section for each applicant from product application forms (at Product Category level) from the Originations Workflow Maintenance screens.
Display of Applicant Role under Terms of Service Page	The terms of service page have been enhanced to display, the applicant role (Primary Applicant/Joint Applicant/Guardian) in addition to the party's name against the terms and conditions applicable to each party.
US Region specific Enhancements	<p>The following enhancements have been made specifically to the US region product application forms –</p> <ul style="list-style-type: none"> • Insider and Service Member details - The set of fields to capture insider information as well as service members, if applicable, in the US personal loan and US credit card application forms as been enhanced to also capture reverse relationship between the insider and service member. Insider fields have also been streamlined. • Account Funding Post Account Opening and Finicity Integration - The US Savings and US Checking account application forms have been enhanced to support the facility for the applicants to fund their accounts once they have been opened. Integration with Finicity has also been undertaken to support verification of external accounts in the case of external bank account funding. <p>The application tracker has also been enhanced so as to enable applicants to complete post account funding from the application tracker. This feature comes in handy if the customer had opted to skip initial account funding from the application submission confirmation page or if funding could not be completed due to technical or other reasons. This feature is specific to Checking and Savings account product applications in the US region.</p>

1.3 Cash Management

Netting Inquiry

As part of this release: Status column is enhanced with updated values to indicate the OBDX derived status.

The available statuses are as below:

- Accepted
- Awaiting Acceptance
- Settled
- Rejected
- Acceptance in Progress
- Settlement in progress
- Settlement Failed
- Rejection in Progress
- Payout in Progress

- Payout Success
- Payout Failed

Receivables and Payables Management

Table 1-5 Receivables and Payables Management

Enhancements	Description
Allocation - Narration Capture	As part of this release, narration is provided during Recon/Allocation rule creation in the Allocation Basis step and while initiating a Manual Allocation transaction. Narration capture is non-mandatory.
View/Edit Reconciliation Rule - Decisioning Criteria	As part of this release, corporate users can view rules for all decisioning criteria such as Default, Corporate-based, Relationship-based, Counterparty-based, Program-based, and Program and Counterparty-based. An additional column, Reconciliation Basis , is added in the existing View/Edit Reconciliation/Allocation Rule transaction.
Delete Recon/Allocation Rule	As part of this release, corporate users can delete Reconciliation/Allocation rules for corporate decisioning criteria. Deletion is role-based and follows a maker-checker workflow.
View Recon/Allocation Rule - Search by Real/Virtual Account	As part of this release, corporate users can search for Reconciliation/Allocation rules using Real or Virtual Accounts in addition to the existing search filters.
View Payments	As part of this release, corporate users can view the following additional columns in the View Payments search results: <ul style="list-style-type: none"> • Current Allocation Status • Allocated Amount • Allocation In Progress Amount Corporate users can also search for payment records by providing an amount range based on Payment and Allocation Amount.

Receivables and Payables

Table 1-6 Receivables and Payables

Enhancements	Description
Create Receivables/ Payables through screen	Existing transaction has been enhanced to add a new section of 'Disbursement Credit Account' in 'Show additional details' as per wireframe and data model. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the invoice or Debit note. This account will be applicable only Program is mentioned by the user under which finance which will be disbursed.
Create Receivables/ Payables through bulk file upload	Existing file template has been enhanced to add new fields relevant for providing the 'Disbursement Credit Account' details. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the invoice or Debit note through file upload.

Table 1-6 (Cont.) Receivables and Payables

Enhancements	Description
Create Purchase Order through screen	Existing transaction has been enhanced to add a new section of 'Disbursement Credit Account' in 'Show additional details' as per wireframe and data model. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the Purchase Order. This account will be applicable only Program is mentioned by the user under which finance which will be disbursed.
Create Purchase Order through bulk file upload	Existing file template has been enhanced to add new fields relevant for providing the 'Disbursement Credit Account' details. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the purchase order through file upload.

Table 1-6 (Cont.) Receivables and Payables

Enhancements	Description
Inquiry of Invoice, Debit Note and Purchase Order	<p>Multiple enhancements as below have been introduced in the captioned screens-</p> <ul style="list-style-type: none"> View Invoice details, Debit Note details and Purchase order details screens have been enhanced to display the new added fields of Disbursement account details. All the data entered during Creation of invoice, debit note and purchase order through screen or through file upload will be persisted in host system and post authorization the field data is fetched from host and displayed to the corporate user. New tab of Charge Details has been introduced in Receivables/ Payables section for relevant events. The tab will be visible only if there is at least one record of advice present for the respective reference number. If any charge is defined in the host system for any specific event, then the respective charge will be visible on OBDX for the corporate user. Following details of the charge will be displayed to the corporate user – <ul style="list-style-type: none"> Charge date, Charge description, Event for which charges is levied Type of charge Account number where charge is debited Amount of Charge Status of Charge – whether waived or overridden or collected New tab of Advice Details has been introduced in Receivables/ Payables section. The tab will be visible only if there is at least one record of advice present for the respective reference number. If any advice is defined in the host system for any specific event, then the respective advice will be visible on OBDX for the corporate user. Following details of the advice will be displayed to the corporate user: <ul style="list-style-type: none"> Transaction Reference Number Date Event Action - 'View' will be displayed in this column. On view the advice will be displayed. Like wise search introduced for multiple screens: Below mentioned inquiry screens have been enhanced to allow user to search the required or specific records by inputting free text. A search field has been introduced, which reads any text entered by the user and renders respective records as results matching the entered text. The entered text could be present in any data field of the record. As the text matches the data present in any of the record fields, <ul style="list-style-type: none"> View Receivables/Payables View Finances View Purchase Order View Credit Note

1.4 Supply Chain Finance

Table 1-7 Enhancements in Supply Chain Finance

Enhancements	Description
View Finances	<p>Multiple enhancements have been introduced in View Finance screen which are as follows:</p> <ul style="list-style-type: none"> Like wise search has been introduced in View Finance screen. It allows user to search the required or specific records by inputting free text. A search field has been introduced, which reads any text entered by the user and renders respective records as results matching the entered text. The entered text could be present in any data field of the record. As the text matches the data present in any of the record fields. New tab of Advice Details has been introduced in view Finance detail screen. The tab will be visible only if there is at least one record of advice present for the respective reference number. If any advice is defined in the host system for any specific event, then the respective advice will be visible on OBDX for the corporate user. Following details of the advice will be displayed to the corporate user: <ul style="list-style-type: none"> Transaction Reference Number Date Event Action - 'View' will be displayed in this column. On view the advice will be displayed.

Trade Finance Conventional

Table 1-8 Trade Finance Conventional

Enhancements	Description
Import Collection Acceptance	<p>A new transaction of Import Collection Acceptance has been introduced. This transaction allows users to accept the received import collection documents so that the same can be processed further by the bank. The transaction enables users to:</p> <ul style="list-style-type: none"> Provide preferable settlement account details Apply for a loan if required\ Select preferred exchange rate or forward contract
Import LC Issuance	<p>A new field, Transport Mode, is introduced in the existing Import Letter of Credit Issuance transaction screen. This field has been added in the Document and Conditions tab. When the selected transport mode is Sea or Air, a message is displayed if no documents are selected for the document type Transport.</p>
Import LC Amendment	<p>A new field, Transport Mode, is introduced in the existing Import Letter of Credit Amendment transaction screen. This field has been added in the Document and Conditions tab. When the selected transport mode is Sea or Air, a message is displayed if no documents are selected for the document type Transport.</p>

Table 1-8 (Cont.) Trade Finance Conventional

Enhancements	Description
Structured/Unstructured Address	<p>As part of regulatory compliance, all address fields have been updated to display Structured/Hybrid types of addresses on inquiry screens. Fields applicable for Structured/Hybrid and Unstructured types are now supported. Structured/Hybrid address will be displayed if maintained for any party in the host system.</p> <p>The Structured/Hybrid/Unstructured fields are as follows:</p> <ul style="list-style-type: none"> • Department. – Structured/Hybrid • Sub Department – Structured/Hybrid • Address Line 1 – Hybrid/Unstructured • Address Line 2 – Hybrid/Unstructured • Address Line 3 – Unstructured • Building Name – Structured/Hybrid • Building Number – Structured/Hybrid • Floor — Structured/Hybrid • Room – Structured/Hybrid • Street Name – Structured/Hybrid • Town Location Name – Structured/Hybrid • Post Box – Structured/Hybrid • Postal Code – Structured/Hybrid • District Name – Structured/Hybrid • Country Subdivision – Structured/Hybrid • Country – Structured/Hybrid/Unstructured • City – Structured/Hybrid <p>The change has been incorporated for the following inquiry screens:</p> <ul style="list-style-type: none"> • View Import Letter of Credit Islamic • View Export Letter of Credit Islamic • View Import LC Bill Islamic • View Export LC Bill Islamic • View Transferred LC Islamic • View Import Collection Islamic • View Export Collection Islamic • View Inward Guarantee/Standby LC Islamic • View Outward Guarantee/Standby LC Islamic • View Inward Claim Islamic • View Outward Claim Islamic • View Shipping Guarantee Islamic

Trade Finance Islamic

Table 1-9 Trade Finance Islamic

Enhancements	Description
Import Collection Acceptance Islamic	<p>A new transaction of Import Collection Acceptance has been introduced. This transaction allows users to accept received import collection documents so that they can be processed further by the bank. The transaction enables users to:</p> <ul style="list-style-type: none"> • Provide preferable settlement account details • Apply for a loan if required\ • Select preferred exchange rate or forward contract

Table 1-9 (Cont.) Trade Finance Islamic

Enhancements	Description
Import LC Issuance Islamic	A new field, Transport Mode , is introduced in the existing Import Letter of Credit Issuance transaction screen. This field has been added in the Document and Conditions tab. When the selected transport mode is Sea or Air , a message is displayed if no documents are selected for the document type Transport .
Import LC Amendment Islamic	A new field, Transport Mode , is introduced in the existing Import Letter of Credit Amendment transaction screen. This field has been added in the Document and Conditions tab. When the selected transport mode is Sea or Air , a message is displayed if no documents are selected for the document type Transport .
Structured/Unstructured Address	<p>As part of regulatory compliance, all address fields have been updated to display Structured/Hybrid types of addresses on the inquiry screens of Islamic transactions. The fields applicable for Structured/Hybrid and Unstructured address formats are now supported. Structured/Hybrid addresses will be displayed if maintained for any party in the host system.</p> <p>The Structured/Hybrid/Unstructured data fields are as follows:</p> <ul style="list-style-type: none"> • Department – Structured/Hybrid • Sub Department – Structured/Hybrid • Address Line 1 – Hybrid/Unstructured • Address Line 2 – Hybrid/Unstructured • Address Line 3 – Unstructured • Building Name – Structured/Hybrid • Building Number – Structured/Hybrid • Floor – Structured/Hybrid • Room – Structured/Hybrid • Street Name – Structured/Hybrid • Town Location Name – Structured/Hybrid • Post Box – Structured/Hybrid • Postal Code – Structured/Hybrid • District Name – Structured/Hybrid • Country Subdivision – Structured/Hybrid • Country – Structured/Hybrid/Unstructured • City – Structured/Hybrid <p>The change has been incorporated for the following inquiry screens:</p> <ul style="list-style-type: none"> • View Import Letter of Credit Islamic • View Export Letter of Credit Islamic • View Import LC Bill Islamic • View Export LC Bill Islamic • View Transferred LC Islamic • View Import Collection Islamic • View Export Collection Islamic • View Inward Guarantee/Standby LC Islamic • View Outward Guarantee/Standby LC Islamic • View Inward Claim Islamic • View Outward Claim Islamic • View Shipping Guarantee Islamic

1.5 Virtual Accounts Management

This topic provides information about enhancements in the Liquidity Management.

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

Table 1-10 Enhancements in Virtual Accounts Management

Field	Description
View Unmasked Virtual Account Number	A new feature has been added on the Virtual Account Details screen, allowing users to view the entire Virtual Account Number in clear text. The Virtual Account Number is initially displayed in a masked format (for example, XXXX-XXXX-XXXX-1234). On clicking the Eye icon, the full Virtual Account Number will be displayed until the user navigates away from the screen or taps the Eye icon again.
External Reference Number in Virtual Account Statements	A new column, Reconciliation Reference Number , which is passed by an external application, has been incorporated on the Transaction Inquiry screen. This enhancement helps corporates reconcile their statements faster.
Updates in System Configuration Screen – Virtual Account Management Tab	The existing Virtual Account Management section has been enhanced to simplify the categorization of various configurations related to Virtual Account Management transactions. The following improvements have been made: <ul style="list-style-type: none">• A more user-friendly property name• Property description to help users understand the nature of the transaction.• The sequencing of transactions based on their relevance.

1.6 Liquidity Management

This topic provides information about enhancements in the Virtual Accounts Management.

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

Table 1-11 Enhancements in Liquidity Management

Enhancements	Description
Account access enablement in Settle Inter-Company Loans	While settling the "Intercompany Loans" on Loans Inquiry Screen, an access check has been implemented to ensure that only users with an appropriate access can settle the loans.

Table 1-11 (Cont.) Enhancements in Liquidity Management

Enhancements	Description
Downward Only Sweeps	<p>Currently, OBDX offers one way (Child to Parent) and two way (Both - Child to Parent & Parent to Child) sweep direction. In certain use cases, corporates require sweeps where only the parent would fund the child account not vice versa. Eg- The parent a/c could be the government funding account and the child accounts can be the different departments which doesn't earn any revenue and hence would not be funding back the parent account.</p> <p>To address such requirements, a new feature has been introduced. When creating a sweep structure, user can select downward-only sweep option while setting up child instructions enabling the set up of a sweep that permits funding only parent to child.</p> <p>Following changes have been done in Sweep and Sweep part of hybrid structure.</p> <ul style="list-style-type: none"> Existing Child instruction overlay --> Toggle has been replaced by Sweep Direction dropdown. Drop down will have 3 values - Child to Parent, Parent to Child, Both
Updates in System Configuration Screen – Liquidity Management Tab	<p>Existing Liquidity Management section has been enhanced to simplify the categorization of various configurations for all the transactions related to Liquidity Management. Following changes have been done:</p> <ul style="list-style-type: none"> A more user-friendly property name Property description to help users understand the nature of the transaction. <p>The sequencing of transactions based on their relevance.</p>

1.7 Open Banking

This topic provides information about enhancements in the Open Banking.

Table 1-12 Enhancements in UK Open Banking

Enhancements	Description
AISP Enhancements	<ul style="list-style-type: none"> Updates have been made across Standing Orders, Balances, Transactions, Direct Debits, and Accounts APIs to align with Open Banking 4.0 specifications. These include the use of short codes, new status codes and 4 character error codes aligned with ISO 20022 formats, and the introduction of a DTO for mandate-related information in Standing Orders. Permission codes have been updated to support additional creditor/debtor and financial statement details.
PISP Enhancements	<ul style="list-style-type: none"> Payment and status codes have been shortened to be consistent with Open Banking 4.0 regulations. Payment Error codes have also been updated to the 4 character ISO 20022 code value format. The 'Reference' field structure has been updated.
CHAPS and ISO 20022 Alignment (impacting AISP & PISP)	<ul style="list-style-type: none"> CHAPS related changes have been introduced, including support for structured addresses, Legal Entity Identifier (LEI), ultimate creditor/debtor details, beneficiary information, and purpose codes. ISO 20022 alignment has been introduced for <i>RemittanceInformation</i>, <i>MandateRelatedInformation</i>, <i>CreditorAccount</i>, <i>CreditorAgent</i>, and <i>Proxy</i>.

Table 1-12 (Cont.) Enhancements in UK Open Banking

Enhancements	Description
Conformance Suite	Conformance testing has been enabled for AISP, CBPII, and PISP under Open Banking v4.0.
Framework Consent Service	A new 'Consent Status Reason' field has been introduced with standardized values (e.g., active, cancelled, expired).
FAPI 1.0 Advanced Enhancements	Enhanced security compliance has been implemented with FAPI 1.0 Advanced, including stronger cryptography, stricter OAuth 2.0 / OIDC adherence, improved token management, mutual TLS enforcement, and token binding to prevent misuse.

2

Qualifications

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

3

Browser Support

This chapter lists the qualification of the Oracle Banking Digital Experience Cloud Service 25.1.1.0.0 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>

4

Language Support

The Oracle Banking Digital Experience Patchset Cloud Service 25.1.1.0.0 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**.

5

Known Issues and Limitations

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Patchset Cloud Service 25.1.1.0.0 release.

- [Oracle Banking Digital Experience Known Issues](#)
- [Oracle Banking Digital Experience Limitations](#)

5.1 Oracle Banking Digital Experience Known Issues

NA

5.2 Oracle Banking Digital Experience Limitations

NA

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