

Product Release Notes
Oracle Banking Payments 12.5.0.0.0
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1. Release Notes

1.1 Background

Oracle Financial Services Software Services Limited has developed the Oracle Banking Payments, a stand-alone Payments Product Processor, to cater to the requirements of both Retail & Corporate segments. The agile and scalable nature of the solution helps Banks in quickly adapting to market changes. This is a Unified Payments platform for both Local Clearing and Cross-Border (SWIFT) Payment Types.

1.2 Purpose

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Release 12.5.0.0.0.

1.3 Abbreviations

Abbreviation	Description
ACH	Automated Clearing House
SEPA	Single Euro Payments Area
SCT	SEPA Credit transfer
DDA	Demand Deposit Accounts
SDD	SEPA Direct Debits
FX	Foreign Exchange
IAT	International ACH transactions
gpi	global payments innovation
SWIFT	Society for Worldwide Interbank Financial Telecommunication
C2B	Corporate-to-Bank (C2B)
ReST	Representational State Transfer
SOAP	Simple Object Access Protocol
JSON	JavaScript Object Notation
JMS	Java Message Service

Abbreviation	Description
STP	Straight-Through processing
SC	Sanctions Check
ECA	External Credit Approval
CSM	Clearing & Settlement Mechanism

For module code and description details, please refer to Annexure C section.

1.4 Release Highlights

The scope of the current release *Oracle Banking Payments 12.5.0.0.0* is to develop new features apart from providing Enhancements to the existing functionality. Highlights are mentioned below

- SEPA Instant Credit Transfer
- PSD2 Compliance Changes
- RMA+ upload and validation
- Payments Warehousing Queues

1.5 New Functionalities

1.5.1 SEPA Instant Credit Transfer

SEPA Instant Credit Transfer (SCT Inst) is an instant payment instrument for the execution of credit transfers in Euro. The messages are exchanged in ISO XML formats over a high-speed network resulting in credit to beneficiary's account in seconds.

Features of SEPA Instant supported:

- End-to end processing of Outbound Payments
- Generation of Outbound pacs.008 messages
- Straight-through processing of inbound messages
- Optimized Processing to facilitate completion within stringent SLA
- Validation on receipt time /process completion time of inbound payments with respect to maximum time limit allowed
- Generation of Real-time Response (pacs.002) of Inbound Payments
- Credit to beneficiary on technical confirmation from CSM
- Notification to Beneficiary Customer on credit of inbound payments
- Facility for handling recalls (camt.056) and related responses (pacs.004 / camt.029)

- Support for investigations messages (pacs.028) and responses

1.6 Enhancements to the existing modules

1.6.1 PSD2 Changes

- System has been enhanced to comply with PSD2 regulation as part of processing of SWIFT, Compliance with PSD2 regulation is in the following 4 areas –
 - Allowed Charging option
 - Deductions for Charges
 - Execution time and Value dating of Outgoing payments
 - Value dating and Availability of funds for Incoming payments

1.6.2 RMA+ upload and validation

Existing Receiver validation for checking if authorization exists for sending SWIFT messages based on SWIFT Key (SK) arrangement has been replaced with RMA / RMA+ based validation.

- Validation of Receiver of outgoing message against RMA/RMA+ authorization data during processing of outgoing SWIFT payment and non-payment messages.
- RMA/RMA+ authorizations data store would be maintained within the system that would be sourced from SWIFT Alliance Access (SAA) server.
- Manual Maintenance of RMA/RMA+ data for updating changes in authorizations before next scheduled upload

1.6.3 User Limits

- Support for operator-wise limits for allowing manual input or authorization of a payment.
- User limits are applicable on Queue Actions Input/Authorizations as well.
- User limit can be expressed in a specific base currency.
- If Payment Currency is different from the Limit Currency, the amounts will be compared by converting the Payment Amount to the Limit currency amount using the desk rates available in the system.

1.6.4 Direct Debit Changes

- Direct Debit processing is enhanced to validate Black/White lists of creditors.
- A new maintenance for Direct Debit Instructions is provided which will have facility to capture the Black listed / White listed creditor details.
- Creditor details can be captured with Creditor Scheme, the Creditor Account, or the Mandate details.

1.6.5 On-Us Transfers

- The SEPA CT and DD processors are enhanced to support On-Us transfers, with the ability to control the Dispatch of Messages for such Transfers.
- Return type transactions are also supported for an On-Us transfer.

1.6.6 Settlement Instructions

- Standard settlement instruction (SSI) maintenance is provided for capturing the Beneficiary details along with other payment party details.
- Beneficiary/routing details can be populated for a transaction based on the customer and SSI Label received in payment request.
- Facility for marking one of the Settlement Instructions as the default instruction, and for fetching the default instruction if the SSI Label is not provided in the payment request.
- Provision for viewing and authorizing the default SSI Label defaulted by the system from Settlement Review Queue.

1.6.7 Transaction Templates

Creation of transaction templates and retrieval of the details for a new payment using the Template ID will be supported for the below listed payments:

- Cross Border Outgoing Transaction
- Cross Border Incoming Transaction
- Payment Initiation screen
- Book Transfer Screen

1.6.8 Release Payment by Network Start Time

System has been enhanced to capture Network Start time for networks like RTGS & Fedwire so that the payment message is dispatched to the network only after it has opened.

1.6.9 Additional Holiday Checks for Value Dates

- System enhanced to consider both Credit and Debit Currency Holiday checks while deriving various processing dates including Value dates, for Cross currency transactions of SWIFT, ACH and RTGS payment types.
- Additionally, system can now also consider branch holidays while deriving Activation date based on the configuration in Network Preferences.
- This enhancement is applicable to both outgoing and incoming payments.

1.6.10 Special Character Replacement

- System has been enhanced to perform automatic replacement of special characters (disallowed by payment networks) in outgoing payment transaction with specified replacement characters.
- A new Special Character Replacement maintenance that captures list of special characters and their valid replacement characters would be allowed to be maintained by bank operations team.
- Special Characters maintenance is applicable to outgoing payment transactions as well as non-payment messages (MTn9x, camt.056 etc.) sent to Clearing or other banks.

1.6.11 Preferences for System Action on Transactions in Exception Queues

- System has been enhanced to capture Customer Preferences – Auto Rollover, Cancel or Retain in Queue - to enable system action on transactions stuck in the following Exception queues at EOD
 - Processing cut-off queue
 - Network cut-off queue
 - ECA queue
 - Upon Sanctions Response on date later than the Activation date of the Payment
- If the preference set is 'Auto roll-over' for a particular customer, then the Payment would be warehoused till the next available working day.
- If the preference set is 'Cancel', then transactions would be auto cancelled.
- If the preference set is 'Retain in Queue' then transactions would remain in the queue.

1.6.12 Sanction Scanning Changes

- Sanctions Scanning for Common Group Messages: System has been enhanced to Sanction scan outbound and inbound Common Group Messages before they are sent to SWIFT.
- Sanctions Scanning for Inbound Bulk payment and Other SWIFT Messages: System has been enhanced to Sanction scan all inbound Bulk payment messages (MT102, MT101, MT203 and MT201), Cover Messages (MT202COV, MT205COV, MT910) and Notification messages (MT900, MT210).
- Sanction Scanning for Prefunded Payments: Facility provided for doing sanction check for pre-funded outgoing payments based on the configuration in the Source-Network preferences.
- Scanning request expansion: Sanctions request xml has been expanded to include all payment transaction attributes including user input and derived fields, repaired fields as well as Audit trail for all transaction types.

1.6.13 Narrative Details Capturing

- A new maintenance for configuring the narrative details required to be printed for Payments Transactions appearing on Account Statements.
- Changes are done to hand-off the Narrative details sent along with the Accounting information.

1.6.14 Bulk file processing -Gross Accounting

An additional flow for the C2B Bulk File Processing is provided with gross accounting. Provision for blocking the batch amount in the debit account upfront during file processing. Debit amount posting the account for a batch can be on Gross amount basis. The rejected payments are reversed individually, once the consolidated debit posting is done.

1.6.15 Common View Browser

A new query screen is provided to list credit transfer transactions irrespective of Network and payment type. View Transaction Action will open the specific transaction screen selected in view mode (Outbound Transaction View /Inbound Transaction View).

1.6.16 Notifications

- Notification generation for each source of payment that is configured to receive Notifications
- Generation of notification using a common format containing all the payment details
- Ability to support the below additional events in generating the notification as part of the payment processing
 - Cancellation of the payment from any queue
 - On receipt of ACK/NACK messages
 - Value date change
 - On receipt of RTGS network settlement-MT012/019
- Notification queue for viewing and resending the Notifications generated.

1.6.17 Information Reporting

- On the lines of the Notifications Support, a facility has been provided for Information Reporting Purposes.
- A Payments Branch (Host) has the option to switch-on Information Reporting
- Upon completion of a Payment/Collection Processing, system will dump the Payment/Collection details in a common XML format to an Internal JMS Queue for eventual consumption.

1.6.18 Warehouse Queue

A separate Queue to handle warehoused Payments has been introduced for displaying all Future valued payments of all Payment types. It would display both Outgoing and Incoming Payments & Collections, and actions for users to Cancel or Change Value date for warehoused transactions.

1.6.19 Network Resolution Queue

This new Exception Queue has been introduced in this release for displaying all transactions initiated through Single Payment screen/service for which rule based Network Resolution failed. This queue enables Operations to change the Network derivation rules or the derived network for a transaction after which the system would attempt to resolve the network again or process the transaction with specified Rule after primary validations.

2. Components of the Software

2.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals are available in the below link
http://docs.oracle.com/cd/E90599_01/index.htm

2.2 Software Components

Software Components of Oracle Banking Payments 12.5.0.0.0 that form part of this release are as follows:

1. Host
 - UI Components (JS,XML)
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
2. New UI Application Server
 - Java Sources
 - Configuration files used for deployment
3. Interface
 - ASCII interface sources
 - ✓ Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
4. Gateway
 - Java application layer
 - ✓ Java sources
 - ✓ Configuration files used for deployment
 - ✓ ReST
5. Messaging layer
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
6. Services
 - ✓ The WSDL files for the service supported
 - ✓ The XSDs of the messages involved
 - ✓ Structure (dictionary) of the XSD documented as excel sheets (Message-dictionary-xls)
 - ✓ The service documents – describing the services
7. Includes OIM adapter
8. Installation utilities
9. Front end based installation for host
10. Front end based installation for Gateway
11. Script based installation for gateway application server components
12. Installation documents for

- Oracle Banking Installer documents
 - Gateway
13. Online Help Files

3. Annexure – A: Environment Details

3.1 Tech Stack

Component	Deployment option	Machine	Operating System	Software	Version Number	
Oracle Banking Payments	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.2.0	
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 144	
				Open Symphony Quartz	2.2.3	
				Oracle Toplink	12.2.1.2.0	
		Database Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Database 12c Enterprise Edition		12.2.0.1.0 (R2)
				Client Machines Important - Browser Support is strictly tied to the Browser itself , and no longer based on the Operating System.	Windows 7	Internet Explorer
		Mozilla Firefox	55.0.3			
		Google Chrome	60.0.3112.113			
		Windows 8	Internet Explorer		11.0.96	
			Mozilla Firefox		55.0.3	
			Google Chrome		60.0.3112.113	
		Windows 10	Microsoft Edge	40.15063		
			Mozilla Firefox	55.0.3		
			Google Chrome	60.0.3112.113		
		Mac OS X	Safari	9.1.1 (9537.86.6.17)		
			Google Chrome	59.0.3071.115		
			Single Sign On Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	JDK 1.7 Update 141
Oracle WebLogic Server	10.3.6					
Oracle Identity Management (OID)	11.1.1.9.0					
Oracle SOA suite	11.1.1.9.0					
Oracle Identity And Access Management	11.1.2.3.0					
Oracle Banking Payments Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.2.0	
						HTTP Servlet (incoming)
						EJB (incoming)
						MDB (incoming)
						Notifications (outgoing)
Oracle Banking Payments ReST	Web services	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	1.8 Update 144	
				Oracle WebLogic Server	12.2.1.2.0	
				Oracle Toplink	12.2.1.2.0	

4. Annexure – B: Third Party Software Details

Copyright Holder	Licensed Technology	Version
Apache	Apache XMLBeans	2.6.0
Sean Owen	PJL Compressing Filter	2.2.0
Apache	Log4J	2.8.2
The Apache Software Foundation	Apache Commons Logging	1.2
Apache	commons-io	2.5
GitHub	jackson-databind	2.9.0
Apache	jackson-annotations	2.9.0
FasterXML, LLC	Jackson	2.9.0
Terracota	Quartz Job Scheduler	2.3.0
MetaStuff, Ltd.	dom4j	2.0.1
Apache	commons-net	3.6
Apache	Ant	1.10.1
Apache	Apache POI	3.16
QOS.ch	SLF4J	1.7.25
Apache	Apache Commons Transaction 1.2	1.2
Yahoo	YUI Compressor	2.4.8
Apache	Commons Collections	4.1
Apache	Xerces2 Java (xercesImpl.jar)	2.11.0
The Apache Software Foundation	Xalan-Java	2.7.2
Apache	Xerces2 Java (xml-apis.jar)	2.11.0
Apache	XML Commons Resolver	1.2
Apache	Apache Commons Codec	1.10
Apache	Xalan	2.7.2

5. Annexure – C: Module Code and Description

Module Code	Module Description
PB	Book/Internal Transfer
PC	Collections
PX	Cross Border Payments
PR	Domestic High Value (RTGS)
PA	Domestic Low Value
PF	Faster/Immediate Payments
PQ	Operations Queues
PI	Immediate Payments
PM	Payments Core
PP	Pricing
PG	Clearing & Instruments handling
PN	US ACH (NACHA)
PW	US Fedwire



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