

Oracle Banking Digital Experience

**Release Notes
Release 18.1.0.0.0**

Part No. E92727-01

January 2018

ORACLE®

Oracle Banking Digital Experience Release Notes

January 2018

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

Preface	5
Audience	5
Documentation Accessibility	5
Access to Oracle Support	5
Related Documents	5
1. Theme of The Release	6
1.1 Overview	6
2. Highlights.....	8
2.1 Framework Optimizing Bank's cost:.....	8
2.2 System Configurations:	9
2.3 Business Functions:	10
2.4 Customer Experience:.....	11
2.5 Mobile Application Features:.....	12
3. System Configurations	13
3.1 Multi Entity.....	13
3.2 Password Policy Maintenance	14
3.3 Print User password	15
3.4 Channel access permission & User Status change:	15
3.5 Approvals	16
3.6 Limits	17
3.7 Transaction Aspects.....	18
3.8 Workflow Configuration	19
4. Business Functions	20
4.1 Trade Finance	20
4.2 Payments	24
4.3 PSD2 Compliance	27
4.4 Originations	28
4.5 Reports	28
4.6 Mailbox	28
4.7 File Upload Enhancements:	29

4.8	E-receipts:	29
4.9	Forgot User Name.....	29
4.10	Session summary.....	29
5.	Customer Experience	30
5.1	Corporate Dashboard Experience Refresh.....	30
5.2	Admin Module Dashboard Refresh.....	35
6.	Mobile Application Features	37
6.1	Chatbot:.....	37
6.2	Quick Snapshot.....	38
6.3	PIN/Pattern based Authentication:.....	38
6.4	Siri Payment and Balance Inquiry:.....	39
6.5	iMessage payment:	40
6.6	Pay to Facebook Contact:.....	41
6.7	Scan to Pay (QR Payment):.....	42
6.8	Push Notification:	43
6.9	Device De-registration:.....	44
7.	Qualifications	45
8.	Known Issues and Limitations.....	46
8.1	Oracle Banking Digital Experience Known Issues	46
8.2	Oracle Banking Digital Experience Limitations	46

Preface

The release notes contain the details of the new components that are part of the release and include important known issues as of version 18.1.0.0.0.

Oracle recommends that you review the contents of the release notes before installing or working with the product.

This preface contains the following topics:

- Audience
- Documentation Accessibility
- Access to Oracle Support
- Related Documents

Audience

This release note is intended for all purchasers of Oracle Banking Digital Experience.

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 customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Digital Experience Installation documents
- For a comprehensive overview of security for Oracle Banking, see the Oracle Banking Digital Experience Security Guide
- For information related to the Oracle Banking Digital Experience product licenses and third party libraries or licenses, see the Oracle Banking Digital Experience Licensing Guide
- For information on the functionality and features of the Oracle Banking Digital Experience product licenses, see the respective Oracle Banking Digital Experience User Manual documents

Theme of The Release

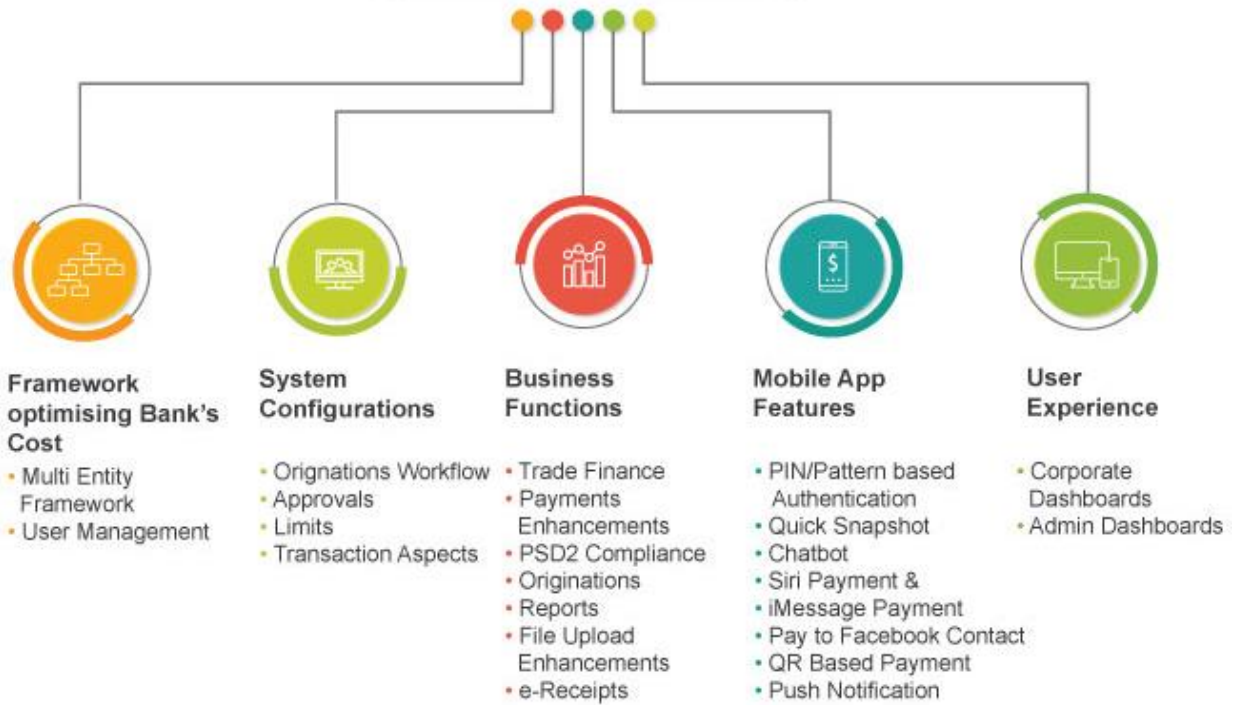
1.1 Overview

Banks are always known to have a trust relationship with their customers, with digitalization disrupting the conventional way of banking, this responsibility to retain the trust with customers has shifted to digital banking. In order to provide the same level of comfort to customers as of traditional banking, banks must focus on providing intuitive customer experience and maximize the degree to which the customer can perform his banking operation using digital channels in a secured manner.

The next biggest challenge for banks is to keep the pace with the rapid evolution of mobile technology and its impact on banking and especially on the payments.

Apart from the above objectives, the theme of OBDX 18.1 release was also to offer cost effective value propositions to Banks by developing features like Multi Entity Framework and in-house User Management module that the Bank can consume without incurring the additional cost.

OBDX 18.1 Release



[Home](#)

Highlights

This chapter gives a brief summary about the enhancements done in the four areas.

2.1 Framework Optimizing Bank's cost:

With the idea of building OBDX as one stop shop for bank's various needs, new frameworks i.e. Multi Entity and User management are introduced. This will not only help banks in setting up one instance of OBDX for various entities and provide the ease of using in house user management module, but it will also enable banks in lowering their total cost of ownership.

What's new?



Multi Entity

It provides the framework to have a single instance of OBDX across various entities.



In-built User Management

New features for defining the Password Policy and Printing the user's password are developed for administrators.

2.2 System Configurations:

These are the functions that enables System/Bank administrator to configure the various system maintenance from a front end screen. These configurations are the enablers that provide flexibility to banks in terms of various setup required for the different features and functions being offered to business users.

Limits

Monthly limits are introduced. Transaction limits can now be set in local & foreign currency.

Originations Workflow

New products are introduced for configuration of application form. Facility to re-arrange financial sections is also made available.

What's New?

Transaction Aspects

A new function for defining the aspects for a set of transactions.

Approvals

Introduced support for multi-currency and grace period.



2.3 Business Functions:

For any digital banking platform the ultimate aim is to facilitate maximum number of services that a customer could have done by visiting the branch therefor in OBDX18.1 we increased our functional offerings to end user.

What's new?



Trade Finance

Following new transactions are added:

- Initiate Collection
- Initiate Outward Guarantee
- View Outward Guarantee
- Customer Acceptance
- Beneficiary Maintenance
- Line Limits



Payments

Enhanced with new features:

- Multiple Transfers & Bill Payments
- Adhoc Transfer
- Repeat Transfer



Other Functional Enhancements

Few more enhancements are done in below modules:

- Reports
- Mailbox
- E-receipts
- Session summary
- File Upload



Forgot User Name

Feature for user to recover his name is introduced



Session Summary

Enable the user to view his/her transactions performed



PSD2 Compliance

Enabled with the REST APIs to carry out account and payment information services by a third party system.



Originations

Document upload as part of application is introduced. Also support for CASA, Auto Loan and Unsecured Personal loan is introduced



2.4 Customer Experience:

Customer experience is the sum of interactions between a customer and a digital platform and the resulting imprint that a customer walks away with. In digital banking the spread of customer experience can cover anything from traditional customer service channels to new digital banking interfaces that people use to interact with Banks.

What's new?



Corporate Dashboard

Persona based dashboards are redesigned to enhance pragmatic and intuitive services to Corporate.

Separate dashboards for modules are introduced to provide comprehensive picture of different products.



Admin Dashboard

Experience of Bank user experience is redesigned to optimize back office process that ultimately benefits the customer.

2.5 Mobile Application Features:

It is a well-known fact now that mobile banking plays a crucial role in digital transformation of Banks and the key to success is to provide value added services to increase customer engagement apart from providing the regular banking transactions.

What's New?



PIN/Pattern based Authentication

These are alternate methods of logging into the application instead of entering the User ID and password.



Pay to Facebook Contact

It allows user to initiate a payment to a Facebook friend without having the need to define him as a payee for payment.



Quick Snapshot

Quick access to account balance summary without going on the dashboard.



Chatbot

Enhanced with additional set of transactions and is made available on Mobile application along with Facebook Messenger.



iMessage Payment

Payment using iMessage to a contact in conversation.



QR based payment

This feature enables the users to scan a QR code at the merchant outlet and make the payment.



Push Notification

Introduced Push notifications to notify the user about any event/transactions that has occurred in his account.



Siri Payment & Balance Inquiry

Payment and balance inquiry by giving a voice command to Siri.

[Home](#)

System Configurations

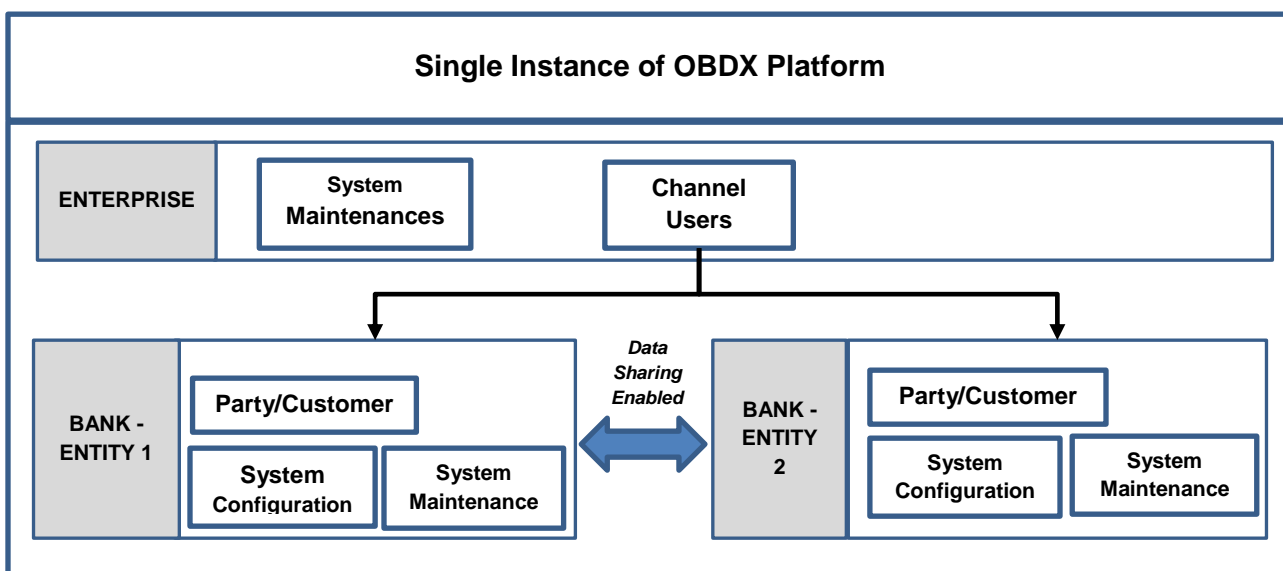
Under this area following enhancements are done as part of 18.1 release:

3.1 Multi Entity

Multi Entity capability is to have various entities of a same bank in different geographies or having different brands under a legal entity at one location and in such a set up a business user (typically a corporate customer) can have relationship with multiple entities of a same bank.

Multi Entity support built by OBDX will enable banks to deploy a single instance of OBDX platform and onboard multiple entities onto the platform. The same platform can host data of multiple entities on a single instance. The banks will have data sharing enabled across multiple entities so that users from one entity can have access to data of other entities if required.

The below diagram depicts the role of OBDX in a multi entity setup.



Major highlights of this framework:

- Multi-tenant support enabling multiple brands of a bank in same or different geographies to deploy on common infrastructure
- Enabling corporates to access all accounts across brands and geographies from single sign-on

Entities of the bank could have varying Time zones or could be within the same Time zone. There are certain attributes/maintenances in the system that are defined for each of the entity and some of them are defined at enterprise level i.e. same across entities.

- **User Onboarding in Multi Entity setup:** System Administrator will have access to all the created entities in the system and at the time of onboarding users can be provided access to various entities.

The Administrator having access to multiple entities can onboard users of the retail and corporate by selecting the default entity and party. As part of onboarding, the user is assigned accessible entities and also the limits package for each of the entity. Application role (child role) of the user will be the same across all entities

Once the user logs in he will have an option of entity selection from all the entities he has access to which includes both the home entity and accessible entities. User can switch to the required entity to inquire or transact on accounts of the respective entity

- **System Configuration for Multi Entity:** There is a default entity created as part of installer and system administrator can add new entities along with details like Time zone for each of the entity and also define system configuration for each of the entities.

As part of System Configuration, user can select the host along with version, bank, branch and module details for each of the created entities.

- **Mobile Application for Multi Entity:** mobile features i.e. Siri Payments, iMessage and Chatbot, system will always consider the home/default entity of the user logged in.

3.2 Password Policy Maintenance

Creating a strong password policy is the primary step for safeguarding the customer accounts from fraudulent activities. Password policy comprises of a set of validators to which the user's password should adhere to.

Password policy maintenance will enable system administrator to define the set of parameters like minimum/maximum length of the password, allowed and mandatory characters, number of repetitive and successive characters allowed restricted password, number of invalid attempts allowed, expiry period of the password etc.

Bank will have the option of creating different policies for different user roles (Retail, Corporate, and Administrator).

Password Policy Maintenance

Create New Password Policy

User Type Corporate User Administrator Retail User

Policy Name

Policy Description

Password Validators

Password Length min max

Allowed Characters	Upper Case	<input checked="" type="checkbox"/> Allowed	<input checked="" type="checkbox"/> Mandatory	<input type="text" value="1"/>
	Lower Case	<input checked="" type="checkbox"/> Allowed	<input checked="" type="checkbox"/> Mandatory	<input type="text" value="7"/>
	Special Characters	<input checked="" type="checkbox"/> Allowed	<input checked="" type="checkbox"/> Mandatory	<input type="text" value="1"/>
	Numbers	<input checked="" type="checkbox"/> Allowed	<input checked="" type="checkbox"/> Mandatory	<input type="text" value="1"/>

Allowed Special Characters

Repetitive Characters Allowed

Successive Characters Allowed

Exclusion Details in Password

Restricted Passwords

Successive Invalid Login Allowed

Previous Password Disallowed

Password Expiry Parameters

Password Expiry Period Days

Password Expiry Warning Period Days

First Password Expiry Period Days

Force Password Change with Policy Change

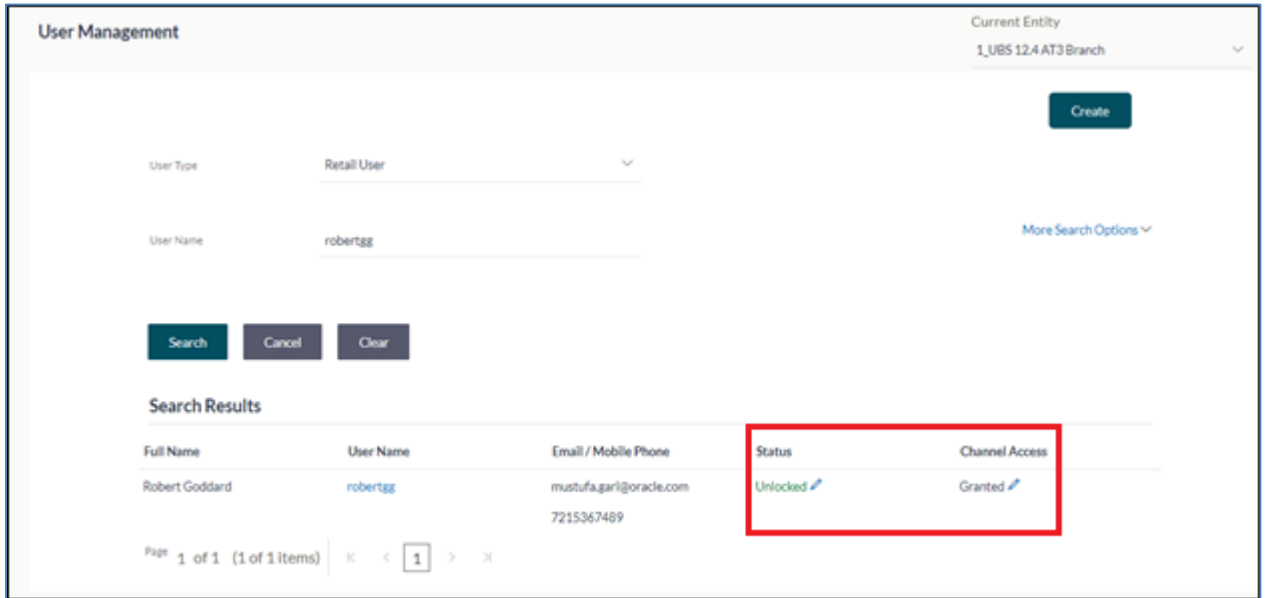
3.3 Print User password

This feature will enable the Bank administrator to print the password along with documents like Welcome letter, Terms & Conditions document and applicable promotional offers for new users as well as for existing users who have requested for reset password.

3.4 Channel access permission & User Status change:

Channel Access feature is developed in the existing User Management screen. This feature enables the bank to grant and revoke the channel access for a particular user incase the user does not want to access his channel banking (Mobile and Internet Banking).

Also the existing feature of changing the User status (Lock/Unlock) has been brought on the search screen of User Management so that it's easily accessible to the administrator.



3.5 Approvals

Corporate Approval enhanced to support:

- **Currency:** Application now supports setting up approval rules in local currency as well as foreign currency for the same transaction.
- **Grace Period:** Grace Period is the time provided to the corporate approver to approve or reject the transactions, beyond transaction value date. Now the grace period facility can be enabled for specific transactions of an entity as Day1 configurations and can further be granted for specific corporate while defining party level preferences.

Transactions pending for an approval beyond the value date can be clearly distinguished from the Approver's Dashboard.

Approval Rules

Create

Party ID: 001148

Party Name: Speed International

Rule Type:

Rule Code: FINERULE01

Rule Description: Financial Rule 0001

Initiator

Initiator Type:

simeug
User Group

Transactions

Transactions: All Financial Transactions

Accounts

Accounts: All

Currency

Currency: GBP

Amount Range

From Amount: £1.00

To Amount: £1,000.00

Workflow Details

Approval Required:

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

3.6 Limits

Limits module of an Administrator users (Bank Administrator and Corporate Administrator) have been enhanced to support following features.

- **Monthly Limits:** Cumulative limit (Cumulative amount and total number of transactions) is a collective transaction limit that can be assigned to the corporate user to perform specific transaction/s within specific time period. Support has been now extended for setting up cumulative monthly transaction limits. Further these daily and/or monthly transaction limits can be clubbed together in a limit package and can be assigned to specific users.
- **Currency:** Application now supports setting up transaction limits in local currency as well as foreign currency.

Limits Management

Create

Limit Type:

Limit Code: CUMU01

Limit Description: Cumulative Limits 01

Frequency: Daily Monthly

Currency: GBP

Cumulative Transaction Amount: £100.00 Per Month

Maximum Transactions: 100000 Per Month

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

- **View Limits:** Existing screen of business users to view transaction limits have been enhanced to show following details:
 - Monthly and daily transaction limits
 - User and Customer cumulative transaction limits.

3.7 Transaction Aspects

New function introduced in the system through which the system administrator can define the aspects for a set of transactions. There is a provision in the system to view the aspects by selecting the transaction and the administrator can also edit the aspects i.e. enable/disable if required.

Following are the aspects available

- Limits Check
- Approvals
- Grace Period
- Working Window
- Blackout
- 2 Factor Authentication
- Audit
- e-Receipts

Not all aspects are applicable for all transactions and the system will not allow the administrator to enable the aspect(s) not applicable to the selected transaction.

3.8 Workflow Configuration

Following enhancements are done in the existing originations workflow configuration transaction:

- **Introduction of new products:** The Originations Workflow Configuration transaction available to bank administrators has been enhanced to support the configuration of the application forms of the four products (Savings Accounts, Current Accounts, Auto Loans and Unsecured Personal Loans) that are supported through UBS integration.
- **Facility to Re-arrange Financial Sections:** In this release, the Financial Profile section (in the application forms of products Auto Loans and Unsecured Personal Loans) has been broken down into individual sections of Income, Expenses, Assets and Liabilities. This, in turn, ensures further flexibility in configuring the application form of these products as the bank can now re-arrange all the sections (with the exception of sections such as Offers, Review & Submit and Confirm) of the application form so as to arrive at a sequence that best suits the needs of the bank in capturing information required in the processing of the applications.

[Home](#)

Business Functions

Under this area following enhancements are done as part of 18.1 release:

4.1 Trade Finance

Trade Finance Module has been enhanced by bringing in the below new functions:

- **Initiate Collection:** Bill collection is a trade transaction, in which the exporter forwards the required commercial documents to the importer's bank, against which the payment is to be done. Banks facilitates documents movement, makes the required checks and then process payments to the exporter against the bill.
Import bill collection offers a view about the collection from the point of view of an importer and export bill collection offers the same from the point of view of an exporter.
In OBDX18.1, using this option user can request his bank to collect payment of goods and he can also initiate collection or export bills under LC. It may be documentary or clean in nature, and may have payment option as sight or usance type

User has the below three options to initiate Collection:

- Using existing Templates
- Using existing Drafts
- Initiating Collection (New Application)

User also has the option to save a collection application as a template or as a draft, so that the same can be used for creation of similar kind of collections in future. User will have options to choose private or public access, while saving as a template.

Collection initiated may be linked with existing Letter of credit in the system or may stand on its own. In case it is linked with an existing Letter of Credit, system automatically fetches values for common fields.

The screenshot shows the 'Initiate Letter Of Credit' interface in the ZigBank system. The interface is organized into four main sections, each with a collapse/expand arrow:

- Letter of Credit Details:** This section is currently collapsed.
- Shipment Details:** This section is expanded and contains the following fields:
 - Partial Shipment: Allowed, Not Allowed
 - Transshipment: Allowed, Not Allowed
 - Latest Date for Shipment: 26 Jun 2017
 - Shipment From: Mumbai
 - Port of Loading: Mumbai
 - Goods: COAL
 - Shipment Period: (Empty text box)
 - Shipment To: London
 - Port of Discharge: London
 - Description of Goods: Coal Exports
- Documents:** This section is currently collapsed.
- Instructions:** This section is currently collapsed.

At the bottom of the form, there are four buttons: 'Continue' (dark blue), 'Initiate LC' (green), 'Save As' (grey with a dropdown arrow), 'Back' (grey), and 'Cancel' (grey). The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

- **Initiate Outward Guarantee (Bank Guarantee):** It is a contract issued by bank for its customer, who has signed an agreement to purchase goods from a supplier and agrees to fulfill any financial obligations to the supplier in case of any default. In other words, if the debtor fails to settle a debt, the bank will cover it. Using this option, user can apply for an Outward Bank Guarantee.

In OBDX 18.1 for the Outward Guarantee application, user must enter the details in the four tabs available in this option which are Parties, Commitment Details, Bank Instructions and Guarantee. The Outward Guarantee application goes through the "Maker-Checker" cycle and once it is authorized, the details are sent to the host system.

User has three options to initiate guarantee

- Using existing Templates
- Using existing Drafts
- Initiating Guarantee (New Application)

User will have the option to choose private or public access, while saving the Outward Guarantee as a template. If he saves the template as 'Public', all the corporate users mapped to that Party ID, can access it.

Initiate Outward Guarantee

Outward Guarantee Details

Commitment Details

Beneficiary Contract Ref No: ASD234

Guarantee Amount: AED 120,000.00

Effective Date: 06 Dec 2017

Guarantee Expiry Date: 26 Jan 2018

Closure Date: 26 Jan 2018

Place of Expiry: Dubai

Bank Instructions

Guarantee Advices

Attachments

I accept the Terms & Conditions

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

- **View Outward Guarantee:** Using this option, user can view existing outward guarantees in the application. User can search for guarantees based on search criteria like Beneficiary Name, Guarantee Number, Expiry Date etc. It allows the user to view a list of bank guarantees (also called Outward Guarantee) for the selected customer. Details of an individual guarantee can be viewed and amendments can be done if required

User can view existing amendments raised on the guarantee, or can amend the existing guarantee. Also, he can view attached documents or add new document. Further he can view the charges, swift messages exchanged and advices received by the options available in the side panel on view guarantee page.

View Outward Guarantee

Applicant Name: Sun Inc

Beneficiary Name: [Empty]

Outward Guarantee Number: [Empty]

Outward Guarantee Status: Please Select

Guarantee Amount: From [Empty] To [Empty]

Issue Date: From [Empty] To [Empty]

[More search options](#)

[Download](#)

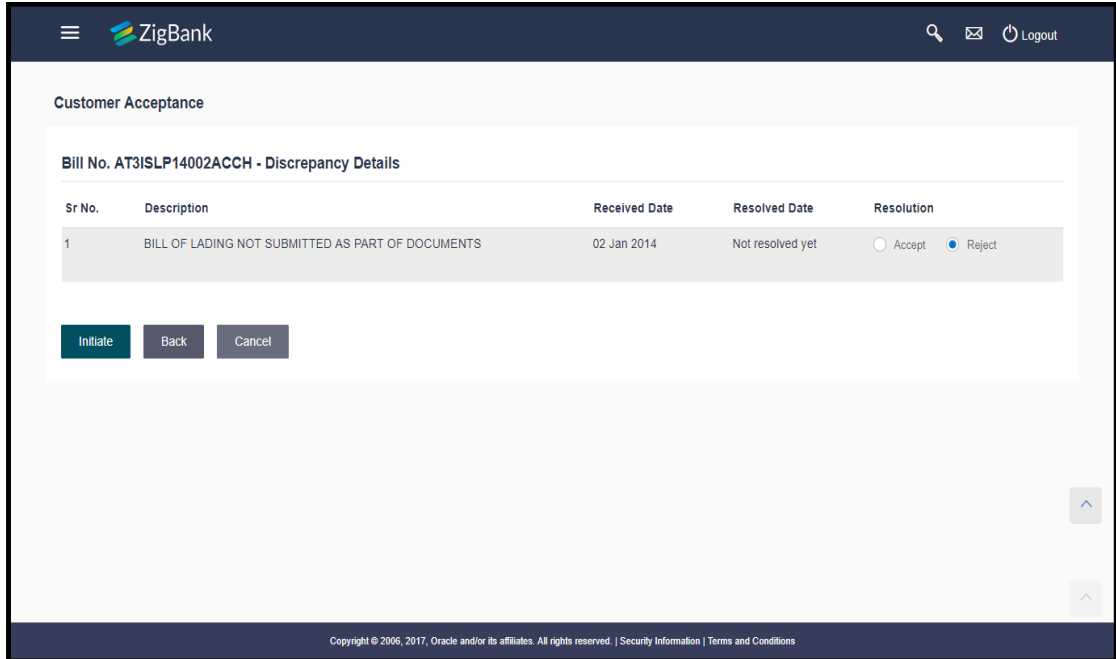
Guarantee Number	Beneficiary Name	Issue Date	Date of Expiry	Guarantee Status	Guarantee Amount	Outstanding Guarantee Amount	Claims
AT3GUIS14002BEXF	synergy corp	02 Jan 2014	08 Apr 2014	ACTIVE	£556,666.00	£0.00	£556,666.00
AT3GUIS14002BBUB	Ryan Incorporation	02 Jan 2014	02 Apr 2014	ACTIVE	£33,333.00	£33,333.00	£0.00
AT3GUIS14002AXYD	aa	02 Jan 2014	02 Apr 2014	ACTIVE	£1,000.00	£1,000.00	£0.00

Page 1 of 1 (1-3 of 3 items)

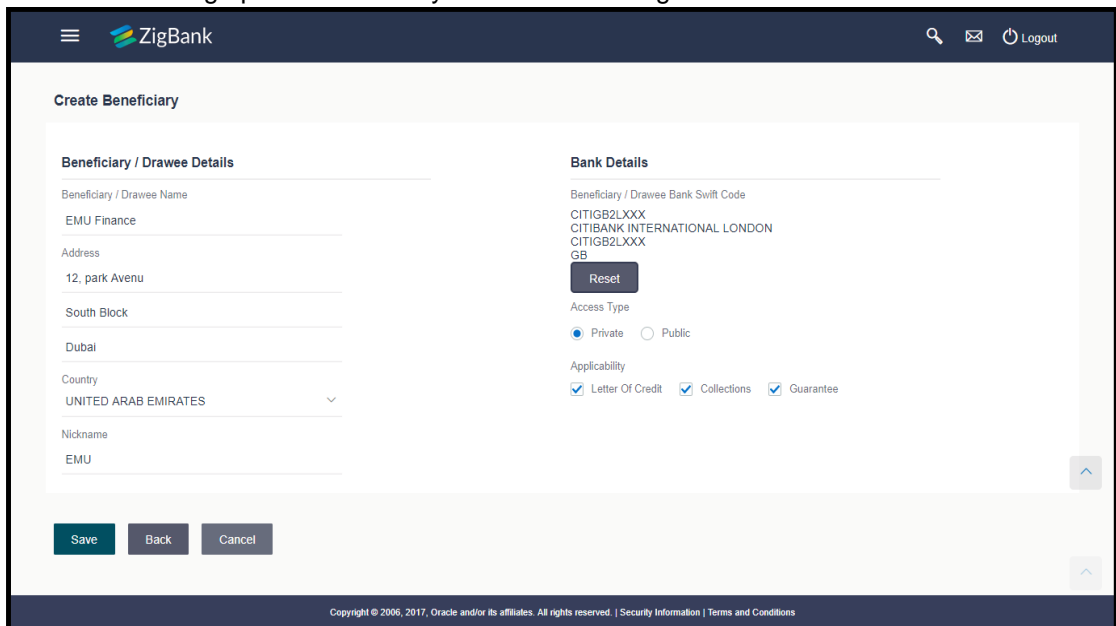
All authorized and on hold transactions are listed here. Others will be listed once approved. Please contact the bank for details.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

- Customer Acceptance:** In some situations the sales contract goes for modification, and in order to replicate the same over bills and letter of credits, acceptance from other party is also required. Using this option, user can accept or reject, the discrepancies raised in import bills or amendments under export Letters of Credit. It is then forwarded for further approval from his bank. A search facility is also provided to easily locate the discrepancy or amendment raised.



- Beneficiary Maintenance:** To ease the user from filling up the details of beneficiary, a facility to maintain beneficiary is added. User can create add, edit or delete beneficiary details and also have different access type, if he wants to share the same beneficiary with other users. Also, it can be defined as in which functions will be able to use the beneficiaries viz. LC, BG or collection. This enables user to directly choose a beneficiary from the maintained list and save time of filling up the detail every time he is initiating a new transaction.



- **Line Limits:** Banks provide various limits to its customers, which they can use as a credit for different purposes. There can be main lines and sub lines with their limits assigned. There may be some trade finance instruments which are tagged to various lines. This feature will show all the existing lines a customer has and allows user to see the amount is used for which transaction.

There is also a widget provided on the corporate dashboard for a brief snapshot on the existing lines of customer. User can see the lines based on individual party or all the parties at a time.

Line ID	Main Line	Start Date	Expiry Date	Line Amount	Utilized Amount	Outstanding Amount	Revolving Values
RITLIMIT	N/A	02 Jan 2014	23 Jan 2016	\$100,000.00	\$15,078.80	\$84,921.20	Yes
CURRENT1	N/A	02 Jan 2014	N/A	£20,000.00	£0.00	£20,000.00	Yes
LCFINANC	N/A	02 Jan 2014	23 Jan 2016	£800,000.00	£556,875.00	£243,125.00	Yes
BAIBHAVL	N/A	02 Jan 2014	22 Jan 2016	£1,000,000.00	£60,820.00	£939,180.00	Yes
ILOANS	BAIBHAVL	02 Jan 2014	15 Jan 2016	£40,000.00	£3,300.00	£36,700.00	No
CARLOAN	BAIBHAVL	02 Jan 2014	19 Jan 2018	£2,000.00	£200.00	£1,800.00	Yes

4.2 Payments

As part of the OBDX 18.1 release, the following enhancements have been made in the Payments module so as to further enrich the user's experience with making online banking payments:

- **Multiple Transfers:** The Multiple Transfers feature has been introduced to enable users (both retail and corporate) to initiate transfers towards multiple payees as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer types (internal, domestic and international) for different amounts and transfer dates all at once from a single screen.

☰ ZigBank
Dashboard Trends Payments Logout

Multiple Transfers

Favorites
Transfer Money Adhoc Transfer Multiple Transfers Issue Demand Drafts Upcoming Payments Pay Bills More

Payee 1

Payee
Tom

Tom - Tom
 Account Number AT30025430013 Account Type International Account Name Tom Alter

Bank Details
HDFC0000017, HDFC Bank Ltd, 361, Saks Avenue, Chennai

Transfer From
xxxxxxxxxxxx0016

Balance : £2,569.90

Amount
GBP £1,000.00 [View Limits](#)

Transfer When
 Now Later

Correspondence Charges
SHARED

Payment Details
fund transfer to Roy

Note (Optional)

80 Characters Left

Save
Make a Copy & Save
Reset Fields

What are the benefits?

Paying multiple payees at once is easy with the Zigbank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.

You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

Payee 2

Payee
Panku Internal

Pankti - Panku Internal
 Account Number AT30013210027 Account Type Internal Account Name Pankti Patel

Transfer From
xxxxxxxxxxxx0016

Balance : £2,569.90

Amount
GBP £1,000.00 [View Limits](#)

Transfer When
 Now Later

Transfer Date
30 Nov 2017

Purpose
Transaction is the payment of interest.

Note (Optional)

80 Characters Left

Save
Make a Copy & Save
Reset Fields

[Add Another Payment](#)

- Multiple Bill Payments:** Similar to Multiple Payments, Multiple Bill Payments feature has been introduced to enable users to pay multiple utility bills at once from a single screen. This feature has been introduced for both retail as well as corporate users.

- **Adhoc Transfer:** As part of this release, the Adhoc Transfer feature has been provided to **retail users**. Hence, in addition to corporate users, retail users are also able to initiate transfers towards beneficiaries who are not registered as payees.

The screenshot displays the 'Adhoc Internal Transfer' page in the ZigBank interface. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. The main content area features a breadcrumb trail: 'Favorites > Transfer Money > Adhoc Transfer > Multiple Transfers > Issue Demand Drafts > Upcoming Payments > Pay Bills > Multiple Bill >'. The form fields are as follows:

- Account Type:** Three buttons: 'Internal' (selected), 'Domestic', and 'International'.
- Account Number:** AT30009610028
- Account Name:** Raem
- Transfer From:** xxxxxxxxxxxxxx0333 (dropdown)
- Balance:** £850.00
- Amount:** GBP £50.00 (dropdown)
- Transfer When:** 'Now' (selected radio button), 'Later' (radio button)
- Purpose:** Transaction is the payment of di... (dropdown)
- Note (Optional):** 80 Characters Left

At the bottom of the form are 'Pay' and 'Cancel' buttons. A 'Back to Dashboard' link is located at the bottom left. A sidebar on the right contains a 'What are the benefits?' section with the following text:

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Zigbank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

- **Facility to register Adhoc Transfer Beneficiaries as Payees:** The facility to register the beneficiary towards whom an adhoc transfer was initiated has been added on the Adhoc Transfer confirmation page. Hence, if the user anticipates making regular payments towards the beneficiary in the future, he can opt to register the beneficiary as a payee by selecting the option provided on the confirmation page. By doing so, the user will be spared the effort of having to enter all the information of the payee while initiating a transfer. On selecting the 'Add as Payee' option on the Adhoc Transfer confirmation page, the user will be navigated to the Add Payee page on which the beneficiary's information (including account and branch or bank information, depending on transfer type) will be prepopulated in the respective fields. This feature is available to both **Retail and Corporate** users.
- **Repeat Transfers Enhancements:** Repeat Transfers feature has been enhanced so as to enable users to view extensive details of all initiated repeat transfer transactions. Details include basic transaction details such as source and beneficiary account, transfer amount, start and end dates of execution, frequency of execution, etc. as well as details specific to each instruction i.e. the date of execution as well as the status of each instruction. In case the instruction failed, the system also displays the reason for failure.

Repeat Transfers

[View Repeat Transfers](#) [Set Repeat Transfers](#)

Repeat Transfer List

Search By Nickname

Transfer To	Transfer From	Transfer Type	Next Payment	Amount
Own Account xxxxxxxxxxxx0786	xxxxxxxxxxxx0072	Self	22 Sep 2014	£8,785.00
Own Account xxxxxxxxxxxx0797	xxxxxxxxxxxx0028	Self	22 Sep 2014	£76,223.00
Thomas HDFC xxxxxxxxxxxx0073	xxxxxxxxxxxx0072	Internal	22 Sep 2014	£123.00
Internal bank payee xxxxxxxxxxxx0072	xxxxxxxxxxxx0028	Self	21 May 2014	£321.00
Internal account payee xxxxxxxxxxxx0072	xxxxxxxxxxxx0028	Self	28 Apr 2014	£321.00
Dom xxxxxxxxxxxx7890	xxxxxxxxxxxx0028	Domestic	19 Feb 2014	£129.00
Own Account xxxxxxxxxxxx0072	xxxxxxxxxxxx0128	Self	30 Jan 2014	£590.00

Page of 1 (1-7 of 7 items) | [K](#) [<](#) [>](#) [X](#)

[Back to Dashboard](#)

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

- **Transaction confirmation screens enhancements:** As a part of OBDX 18.1 release, payee and payment transaction confirmation screens have been enhanced to show important transaction details along with the transaction reference number and status. An option is also provided to business users on payment confirmation pages to share the transaction details with others using messaging platforms and social media.

4.3 PSD2 Compliance

PSD2 is the second Payment Services Directive, designed by the European Union that allows companies to give their customers the option of using third-party providers to manage their finances. This will require banks to open their payments infrastructure and customer data assets to third parties that can then develop payments and information services to the customers

Consumers and businesses will experience faster payments, improved consumer protection and a wider choice of payment services.

OBDX has been enabled with some of the required REST APIs to carry out account and payment information services. Some of the new REST APIs developed for PSD2 are:

- **Loan Drawdown:** It will enable the customer to get the list of drawdown instructions maintained on a loan account.
- **Currency List and Conversion Rate:** It will enable to get the currency list for a transaction and also the currency conversion exchange rate applicable.
- **Manage Consents:** It will enable the customer to view the list of consents provided to the third party application(s) and also allow to revoke/grant consents to the third party.

- **Cancel Payments:** It will enable the customer to cancel the unprocessed initiated payment if required.

4.4 Originations

As part of the OBDX 18.1 release, following enhancements are done in Originations Module:

- **Integration with FCUBS**

As part of this release, the OBDX system is integrated with FCUBS12.4 as the host system to support the origination of the following products:

- Savings Accounts
- Current Accounts

Note: The process type used for integration with UBS is BPEL.

- Auto Loans
- Unsecured Personal Loans

Note: The process type used for integration with UBS is BPMN.

Document Upload in Application

The applications of all four products have been enhanced so as to enable the applicant to upload supporting documents in the application form itself instead of in the application tracker. The option to upload documents is available as a link on the application landing page and the applicant can opt to upload documents at any stage prior to application submission. A check is in place to ensure that all mandatory documents are uploaded before the application is submitted.

4.5 Reports

Reports are an integral part of actively managing any organization. Management uses the reports to track progress toward its various goals, control expenditures, increase revenue, track fraudulent transactions if any. Processing timely data and the proper reporting and analytic capabilities enhances the ability to make more informed, evidence-based decisions.

Report module has been enhanced to schedule, generate, view, download and cancel the scheduled reports. Following corporate reports in addition to the existing list of reports are

- Daily Balance Position Report
- Transaction Summary Report
- Party wise pending Approval Report
- Party wise Payee Maintenance Report

User can view the scheduled reports and

New feature to provide an access of specific reports to specific corporate user is now available to the administrators (Bank and Corporate administrators).

4.6 Mailbox

Secured mailbox to support.

- Business users to compose new mails using available subjects.
- Business users to check mails received in Inbox and reply
- Business users to check sent mails and delete
- Business users to permanently delete mails

Secured mailbox functionality have been integrated with Interaction module of FCUBS. Mails initiated from secured mailbox get assigned to FCUBS users as per departments they belong to

for further action. This integration provides bank choice to use common interaction across banks from FCUBS or OBDX individually to handle customer interactions

4.7 File Upload Enhancements:

In File Upload functionality, user can now also delete a particular file or record if it is not processed in the host system and is of future date. User cannot delete a complete file if the File is having authorization type as record level (like SDMC and MDMC files having Record level authorization) and if even a single record has been processed in that file.

User can also download the e-receipt for the individual records which are processed in the host system.

4.8 E-receipts:

E-receipts are proof of payment, showing that a payment or a transaction has been done in your bank accounts. Existing e-receipts framework of OBDX is enhanced. Now e-receipts can only be generated from OBDX when the debit transaction gets posted in Host system.

4.9 Forgot User Name

In OBDX18.1, a feature for recovering the User Name is built on the login page. User can get his User name by inputting his email ID. On successful validation of the same, system will authenticate the user by sending a second factor authorization, which could be OTP, Security Questions or via Soft Token app. Once the user is authenticated, system sends his User ID on his registered email id/mobile number (as per alert preference) and user can login using the same.

4.10 Session summary

In the current release, session summary feature is built that lets the user to view his session details like session start and end time, channel through which he had logged in and ip address for that session. User can further drill down to view the transactions performed under each session.

[Home](#)

Customer Experience

Under this area following enhancements are done as part of 18.1 release:

5.1 Corporate Dashboard Experience Refresh

OBDX Corporate user's Dashboard features have been enhanced with User Experience and Design which is more intuitive and user friendly. Especially **role based dashboards** have been designed to deliver the right information to the right people at the right time so they can make optimal business decisions. Multiple dashboards are made available to the users based on their roles in a corporate.

Over viewer Dashboard:

This service provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long term business goals.

The key information displayed on the Over viewer Dashboard is as follows:

- Financial Overview and account details
- Financial Position in different currencies
- Credit line details
- Analytical reports
- Trade contracts overview
- Corporate cumulative transaction limits

Maker Dashboard:

This Dashboard is designed to cater to the corporate users who are the transaction executors. An option of Quick Links have been provided on the Dashboard for an easy access to some of the more commonly used features in the system along with the few important features like account details, activity log etc.

The key information displayed on the Maker Dashboard is as follows:

- Account summary and details
- Quick access of commonly used transactions
- Work snapshot
- Notifications
- Activity Logs

Dashboard

Current & Savings
3 Total Accounts
£198,891.00
GBP (2 Accounts)

Term Deposits
1 Total Accounts
£1,012.33
GBP (1 Accounts)

Loans and Finances
You do not have any Loans to pay

Work Snapshot for today
As on 13 Dec 2017
No data to display
0 Processed | 0 In Progress | 0 Rejected

Party Name	Account Number	Account Type	Net Balance
Sun Inc	Savings Account - Regular xxxxxxxxxxxx0017	Saving Account	£98,891.00
Sun Inc	Savings Account - Regular xxxxxxxxxxxx0028	Saving Account	\$99,997.02
Bakers corporation	Savings Account - Regular xxxxxxxxxxxx0025	Saving Account	£100,000.00

Page 1 of 1 (1-3 of 3 items) | Download

Activity Log

Date	Description	Account Number	Amount	Reference No	Status
No data to display.					

Page 1 (0 of 0 items) |

Notifications 4

Date/Time	Message
11 Dec 12:00 AM	Savings Account - A convenient, safe and rewarding experience
11 Dec 12:00 AM	Apply for Credit Card !!
11 Dec 12:00 AM	My Goals - Personal Finance Planning Tool
11 Dec 12:00 AM	Personal Loan Starting 10.75

[View All](#)

Last 5 Payments
No items to display.

Quick Links

- Own Account Transfer
- Adhoc Payment
- File Upload
- Funds Transfer
- Issue Draft
- Uploaded Files Inquiry

Bulk File Upload

Identifier: *Select File Identifier*

Upload:

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Approver Dashboard:

This dashboard is available for corporate users whose significant responsibility is of approving the transactions. Approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

The key information displayed on the Approver Dashboard is as follows:

- Module wise summary and details of transactions pending for action
- Option to approve or reject single or multiple transactions
- Account summary and details
- User and Corporate cumulative transaction limits
- Approved transaction details and logs
- Notifications

Dashboard

Notifications 14

Date/Time	Message
01 Nov 05:30 PM	test
31 Oct 05:30 AM	newMailer
31 Oct 05:30 AM	MailerTesting
30 Oct 10:52 PM	test

[View All](#)

Pending For Action

Financial ▼

No data to display

- Account Financial
- Payments
- Bulk File
- Bulk Record

Quick Links

Own Account Transfer

Adhoc Payment

File Upload

Funds Transfer

Issue Draft

Uploaded Files Inquiry

Pending for Approvals Financial ▼

Accounts Financial (0) | Payments (0) | Bulk File (0) | Bulk Record (0)

Date	Description	Account Details	Amount	Initiated By	Reference No	Status
No data to display.						

Page 1 (0 of 0 Items) | < > | 1 | >

My Limits

Internal Transfer

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Transfer- IMPS

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Transfer- RTGS

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Transfer- NEFT

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Draft

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

[View All](#)

My Approved List Financial ▼

Current & Savings
 8 Total Accounts
 -£34,515,608.18
 GBP (5 Accounts)

Term Deposits
 3 Total Accounts
 USD \$478.78
 USD (1 Accounts)

Loans and Finances
 2 Total Accounts
 £75,572.00
 GBP (2 Accounts)

Party Name	Account Number	Account Type	Net Balance
Larsen and Toubro Ltd	Savings Account - Regular xxxxxxxxxxxx0011	Saving Account	-£35,695,230.05
Larsen and Toubro Ltd	Savings Account - Regular xxxxxxxxxxxx0022	Saving Account	\$746,808.84
Larsen and Toubro Ltd	Savings Account - Regular xxxxxxxxxxxx0033	Saving Account	£83,287.67
Larsen and Toubro Ltd	ISLAMIC_SAVIN xxxxxxxxxxxx0055	Saving Account	£99,002.65
Larsen and Toubro Ltd	Savings Account - Regular xxxxxxxxxxxx0066	Saving Account	£997,766.55

Page 1 of 2 (1-5 of 8 Items) | < > | 1 | 2 | >

[Download](#)

Activity Log Financial ▼

Accounts Financial (0)		Payments (0)		Bulk File (0)		Bulk Record (0)	
Processed	0	Processed	0	Processed	0	Processed	0
In Progress	0	In Progress	0	In Progress	0	In Progress	0
Rejected	0	Rejected	0	Rejected	0	Rejected	0

Date	Description	Account Number	Amount	Reference No	Status
No data to display.					

Page 1 (0 of 0 Items) | < > | 1 | >

Corporate Limits

Internal Transfer

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Transfer- IMPS

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Transfer- RTGS

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Transfer- NEFT

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

Domestic Draft

Min. Amount: £0.01 | Max. Amount: £100,000.00

Daily: £0.00 of £1,000,000.00 used

[View All](#)

Dashboards

OBDX Corporate user's module dashboards (Current and Savings Accounts, Term Deposits and Loans) have also been enhanced. The module dashboards provide a summary of the respective accounts and related transactions.

CASA

Savings & Current

2 Total Accounts
€7,181,264.88 Net Balance

Quick Links

- Cheque Status Inquiry
- Stop/Unblock Cheque
- Cheque Book Request
- Statement Request

Forex Calculator

AED AFN

Calculate Rate

Amount
AED1.00
1 AED = 10 AFN
AFN10.00

Accounts Summary

Party Name	Account Number	Account Type	Net Balance
Speed International	Current Accounts - Regular xxxxxxxxxxxx0018	Current Account	£5,004,990.50
Speed International	Current Accounts - Regular xxxxxxxxxxxx0031	Current Account	£4,968,988.50

Page 1 of 1 (1-2 of 2 items) [Download](#)

DISCOUNT VOUCHER 20% OFF

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Term Deposit

Term Deposits

2 Total Accounts
€21,600.00 Net Balance

Current Position

Investment (€21,000.00)
Current Balance (€21,600.00)
Maturity Amount (€25,000.00)

Quick Links

- New Deposit
- Redemption
- Top Up
- Statement Request

TD Accounts Summary

Party Name	Deposit Number	Interest Rate	Maturity Date	Principal Balance	Maturity Balance
Speed International	TD without topup xxxxxxxxxxxx1328	0.00%	01 Jun 2016	£5,000.00	£5,000.00
Speed International	TD without topup xxxxxxxxxxxx0042	9.50%	15 Feb 2016	£25,000.00	£30,454.60

Page 1 of 1 (1-2 of 2 items) [Download](#)

Term Deposit Calculator

Amount
€9,000.00

Years: 1 | Months: 1 | Days: 1

Interest: 4%

Calculate

Total Returns: €9,407.07 | Interest Earned: €407.07

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Loan

Loans

1 Total Accounts
€109,071.13 Outstanding Balance

Loan Accounts Overview

Total Borrowing (€108,000.00)
Current Outstanding (€109,071.13)

Loan Portfolio

Vehicle Loans

Loan Accounts Summary

Party Name	Account Number	Interest Rate	Maturity Date	Outstanding Balance
Speed International	Vehicle Loans xxxxxxxxxxxx0033 Quickloan	3.00%	03 Jul 2016	€151,487.68

Page 1 of 1 (1 of 1 Items) [Download](#)

Quick Links

Repayment
Schedule Inquiry
Disbursement Inquiry

Loan Instalment Calculator

Amount: €8000.00
Tenure (months): 24
Interest: 7%

Calculate Instalment Amount: €57.46

Eligibility Calculator

Avg Monthly Income: €5,000.00
Avg Monthly Expense: €2,500.00
Tenure (months): 10
Interest: 10%

Calculate Eligible Amount: €189,116.00
Average Instalment: €2,500.01 / month

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

5.2 Admin Module Dashboard Refresh

Dashboard for Admin module is redesigned for a better User experience. Features and information available on the admin dashboard is logically grouped so that the user can access the transaction he is looking for.

Dashboard

Configuration

Manage Entity and Day 1 configurations and various transaction aspects.

System Configuration

Transaction Aspects

Limits

Management of Transaction, Cumulative and Payee Cooling Period limits.

Limit Definition

Limit Package Management

PFM

Maintain spend and goal categories to facilitate customers to manage their personal finance.

Spend Category Maintenance

Goal Category Maintenance

Notifications 2

Date/Time	Message
15 Dec 03:05 PM	test
15 Dec 02:55 AM	test

[View All](#)

Rules And Role

Control access by defining user role, transaction mapping and system rules.

System Rules

Role Transaction Mapping

Payments

Payment purpose definition for each payment type. Map category to each biller and setup payee restriction.

Payment Purpose Mapping

Payee Restrictions

Biller Category Mapping

Security

Reduce security threats by maintaining 2 Factor Authentication and by defining complex password policy.

Authentication

Manage Security Questions

Password Policy Maintenance

Communications

Manage user communications by publishing mailers and by definition alerts for each event.

User Group Subject Mapping

Alerts Maintenance

Mailers

Mailbox

Print Password

Onboarding

Onboard and manage (view and edit) users and merchants.

User Management

Merchant Onboarding

Transaction Related

Define transaction working window and blackout window.

Transaction Blackout

Working Window

User Experience

Build seamless digital customer experience by managing brands and designing dashboard templates.

Manage Brand

Activity Log (3)

2 Corporate		1 Admin		
Date	Description	Party Name	Reference No	Status
18 Dec 2:22 PM	Modify User	Speed International	18128D4EC395	Processed
18 Dec 2:21 PM	Modify User	Speed International	1812D4D9AA62	Processed

Page 1 of 1 (1-2 of 2 Items) < 1 >

[Home](#)

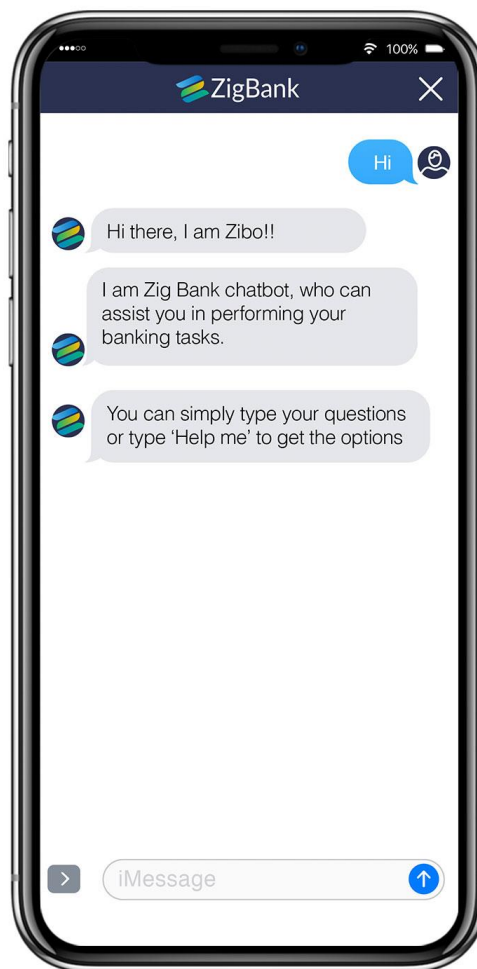
Mobile Application Features

Under this area following enhancements are done as part of 18.1 release:

6.1 Chatbot:

Chabot is a service, powered by rules and artificial intelligence that can interact with customers over a chat interface. It can answer customer queries and can perform a number of tasks requested by customer over chat.

OBDX had already introduced **Chatbot service over the Facebook Messenger** in the last release (OBDX17.2). In the current release, Chatbot has been enhanced with additional set of transactions and is made available on **Mobile application** login page as well.

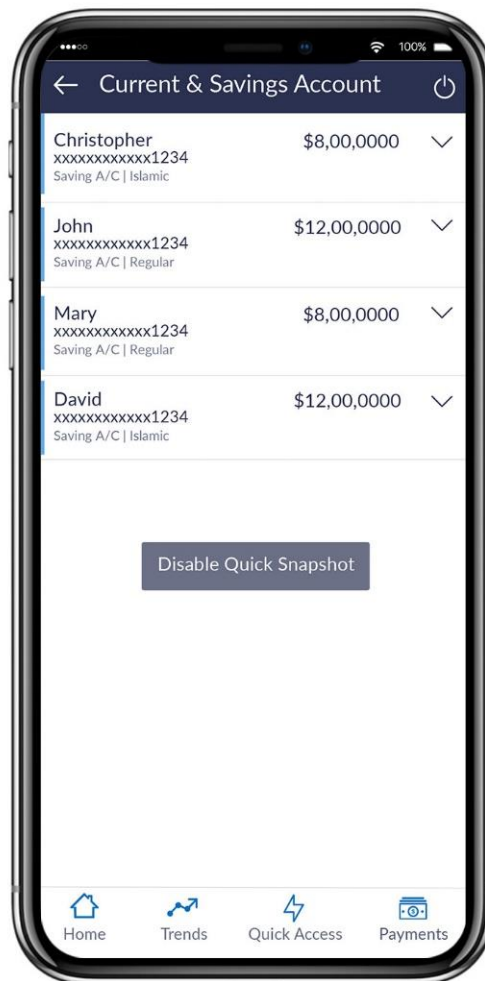


New transactions introduced in Chatbot:

- Spend inquiries
- Upcoming payments
- Credit card limit and due date
- Loan outstanding balance
- Loan installment date and Installment amount

6.2 Quick Snapshot

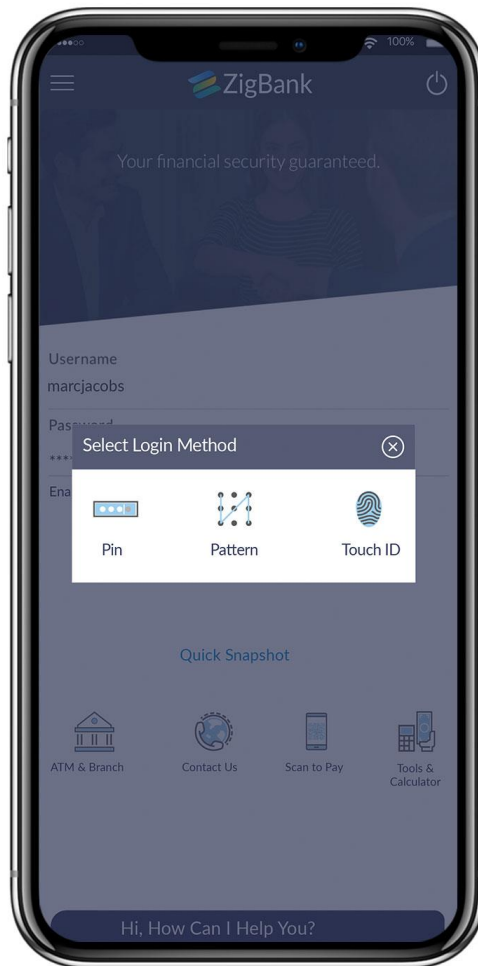
Quick Snapshot is a summary of account information which the user can access quickly without having to go to the account dashboard.



In OBDX 18.1, Quick Snapshot feature is available on Mobile application login page, which the user can access using his alternate login method (Fingerprint/Pin/Pattern). It displays the account balance of user's Current and Savings account and last 5 transactions on the respective accounts.

6.3 PIN/Pattern based Authentication:

PIN and Pattern are the alternate ways of logging into the application instead of entering the User ID and password.

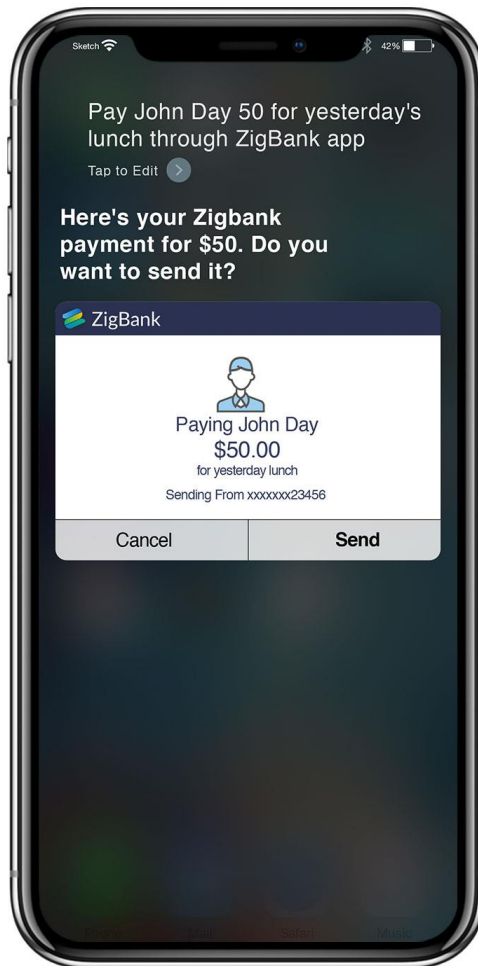


As part of OBDX 18.1, the above two methods have been introduced to log into the Mobile Application. User can set a four or six digit PIN as his logging PIN and use the same every time to login into the application. Similarly the user can define a pattern by connecting the nine dots on the screen, which he can draw every time for logging in to Mobile application. User also has a choice to decide on the pattern visibility i.e. if the user wishes to keep the pattern visible when he/she draws to login.

User also has the option of resetting the PIN/Pattern or changing the login method from one to other.

6.4 Siri Payment and Balance Inquiry:

Siri Payment is another feather in the payment suite offered by OBDX. Now iOS users can simply give a voice command to Siri and tell who they want to transfer money to, without even logging into the Bank's mobile application. The authentication of the transaction can be done by your touch Id.



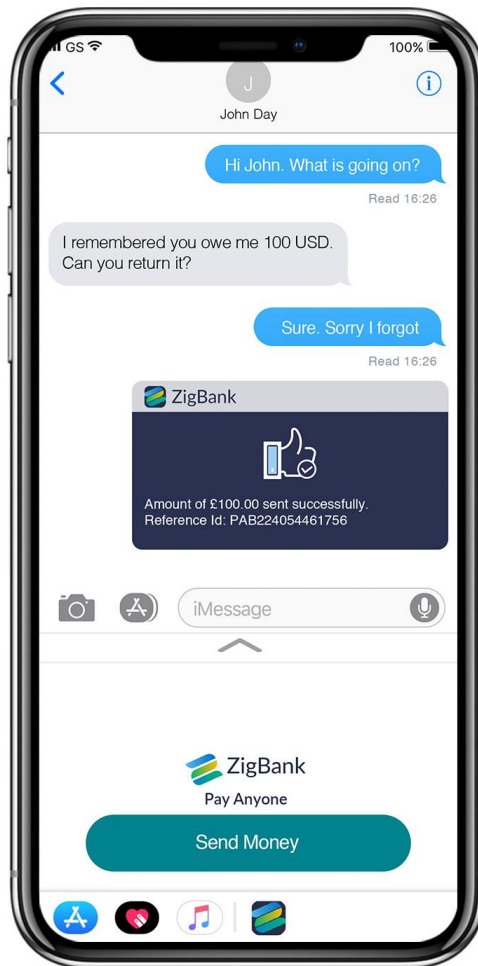
In OBDX18.1 release, Siri payments can be made to the maintained payees of the user and the payment is authenticated by touch ID.

Similarly user can inquire about their account balance from Siri. User can inquire balance for Checking, Savings, Mortgage Loan and Credit Card Accounts.

In case the user does not specify his account number at the time of inquiry; Siri will display the account balance for all his accounts.

6.5 iMessage payment:

Using this feature iOS user will now be able to send money to their friends via iMessage. It allows user to make a payment to a contact in text conversation.



In OBDX18.1 release, user can make payment to a contact in text chat by selecting OBDX Mobile banking application from iMessage, user will initiate a payment by clicking on 'Send Money' and will be taken to an authentication screen which can be done using his touch ID. On successful authentication, the user will enter payment details and confirm the payment

System will send a link to the beneficiary to claim the payment and also generates a security code that is displayed to the initiator which needs to be shared with the beneficiary separately.

The recipient of the payment will need to click on the sent link to claim the payment by entering the security code provided by the sender.

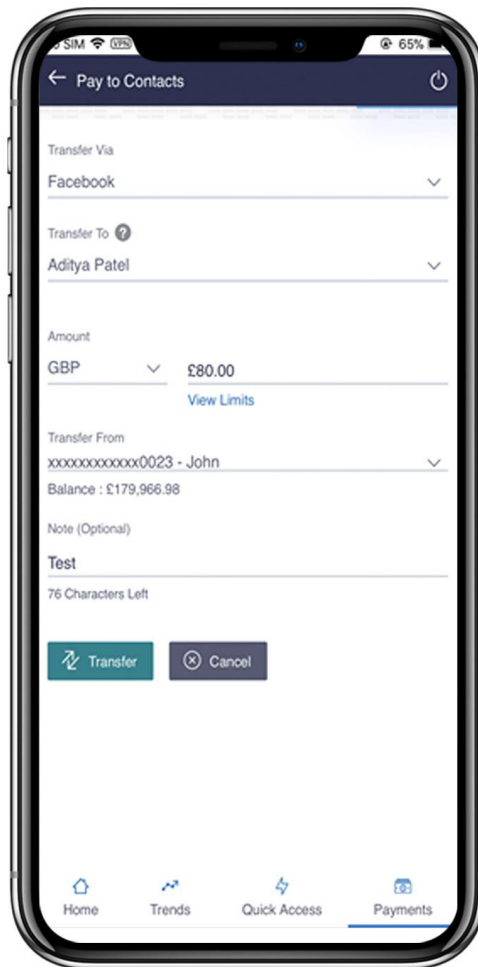
6.6 Pay to Facebook Contact:

Payment to Facebook contact is a P2P payment that allows user to initiate a payment to a Facebook friend without having the need to define him as a payee for payment. Keeping in mind a segment of users where Facebook is an integral part of daily life, Facebook Payment becomes the most convenient way of payment.

Pay to Facebook contact feature is available on Mobile application as well as on web browser in OBDX Release 18.1. On clicking this option, user is asked to login with his Facebook credentials, select contact from the friend list and enter payment details. On confirmation of the payment, system generates a security code that is displayed to the initiator which needs to be shared with the Facebook contact to claim the payment.

System also creates a link and posts it on the Facebook messenger of the contact to claim the payment.

Please note that system will list only those Facebook contacts who have provided permission to the Bank to access Facebook account.



6.7 Scan to Pay (QR Payment):

Scan to Pay feature enables the users to scan a QR code at the merchant outlet and make the payment. This method provides extra security over card payments as user doesn't have to provide his card to the merchant to swipe and he can simply make the payment using his mobile banking application. Similarly the merchant also doesn't have to share his account details with his customers for any payments.

In OBDX 18.1 release, this feature is available on the mobile application pre-login and post login page; user can scan the QR code given by Merchant. On scanning the same, system will display the Merchant name and user will select the CASA account from which payment needs to be made and will enter the payment details to complete the transaction.

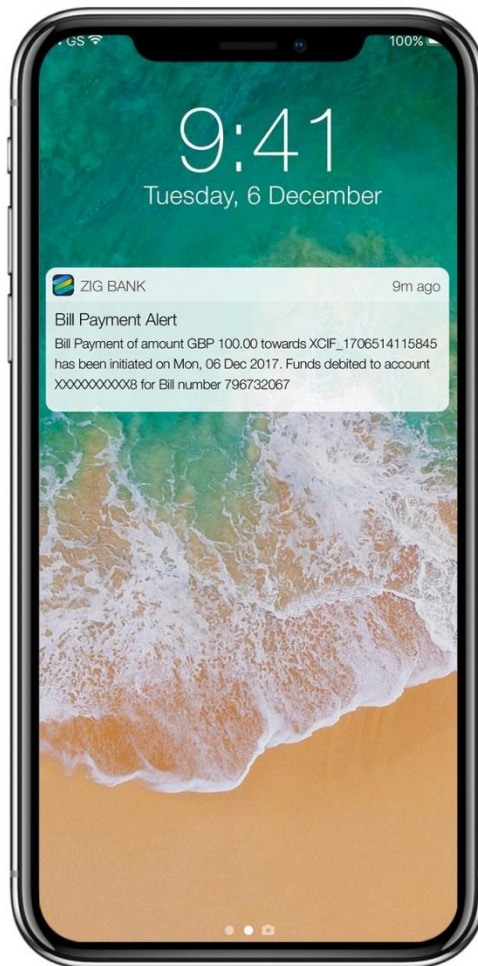
Merchant will have to get his QR code generated from his Bank. System administrator will have this option to generate the QR code for the merchants.

Please note that only internal payments can be made using this feature for now wherein the merchant and the customer both need to have accounts with the same Bank.



6.8 Push Notification:

Push notification is a way of propagating message to the user device(s) registered with the bank. App publishers can send them at any time; users don't have to be in the app or using their devices to receive them.



Push notifications look like SMS text messages and mobile alerts, but they only reach users who have installed the mobile app and enabled push notifications on the device. Each mobile operating system (OS) i.e. Android or iOS have their own services to push notifications to the user on the basis of push token and device ID.

The main purpose of push notification is to notify the user about any event/transactions that has occurred in his account.

If the user does not wish to receive notifications through push messages then he can disable notifications through device settings.

In OBDX 18.1 user has an option to subscribe for alerts with an additional option of 'push notification' as the delivery mode for specific transactions in the application. If the user does not wish to receive notifications through push notifications for specific event(s), then user can disable push notification against that event.

6.9 Device De-registration:

This option lets the user to disable his alternate login options (Touch ID/PIN/Pattern) incase if he loses his phone/device (on which his mobile application was installed) and wants to disable his alternate login to prevent it from getting misused by anyone.

This option can be accessed from both Mobile Application and Web browser by business user. Also the System/bank Administrator also has this option of de-registering the device from the existing User Management screen.

[Home](#)

Qualifications

This chapter lists the qualification details of Oracle Banking Digital Experience 18.1.0.0.0 release with the Oracle's Core banking systems and with various browsers:

Oracle Banking Digital Experience Modules	Host Core Banking Systems
Oracle Banking Digital Experience Originations Module	Oracle Banking Platform 2.5.0.2.0 Base Version Oracle Banking Platform 2.5.0.2.0 – US Localized Version
Oracle Banking Digital Experience Originations Module : Auto and Pay Day Loan	Oracle Financial Services Leasing and Lending – 14.3.0.0.0
Oracle Banking Digital Experience Retail & Corporate Servicing	Oracle FLEXCUBE Universal Banking 12.4.0.0.0 and 12.3.0.0.0*
Oracle Banking Digital Experience Originations Module	Oracle FLEXCUBE Universal Banking 12.4.0.0.

* All the modules of Retail & Corporate servicing except Trade Finance are qualified with FLEXCUBE Universal Banking 12.3.0.0.0

Browser Support:

	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

For complete Browser support policy, please refer to below link:

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

[Home](#)

Known Issues and Limitations

This chapter covers the known anomalies and limitations in of Oracle Banking Digital Experience Release 18.1.0.0.

8.1 Oracle Banking Digital Experience Known Issues

There are no known issues

8.2 Oracle Banking Digital Experience Limitations

- Originations is not supported for Multi Entity setup
- Existing customer cannot open or originate a new account via originations flow
- Corporate Administrator cannot onboard users with access to multiple entities

[Home](#)