Product Release Notes
Oracle Banking Payments 14.0.0.0.0
Part No. E93631- 01
February 2018

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FINANCIAL SERVICES

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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 14.0.0.0.0.

1.3 Abbreviations

Abbreviation	Description
ACH	Automated Clearing House
NACHA	National Automated Clearing House Association
DDA	Demand Deposit Accounts
FX	Foreign Exchange
IAT	International ACH transactions
SWIFT	Society for Worldwide Interbank Financial Telecommunication
ReST	Representational State Transfer
SOAP	Simple Object Access Protocol
ECA	External Credit Approval
CSM	Clearing & Settlement Mechanism

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

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1.4 Release Highlights

The scope of the current release Oracle Banking Payments 14.0.0.0.0 is to develop new features apart from providing enhancements to the existing functionality. Following are the Highlights

- Customer bulk file - handling additional features covering multiple batch upload and batch cancellation
- Enhanced customer payment network preferences
- Facility for maintaining Currency Correspondent Rules
- R-Transactions Processing changes
- Support for Foreign Currency Instruments
- Integration with Oracle Banking Liquidity Management and Oracle Banking Digital Experience.

1.5 Enhancements to the existing modules

1.5.1 Currency Correspondent Rules

- Support for deriving the Currency Correspondent/Credit Nostro based on Rules defined using Payment attributes.

1.5.2 Bulk File Upload Changes

To support following features,

- Multiple Batches upload within a pain.001 file.
- Batch Duplicate Check.
- Net Accounting Model.
- Tracking of Payments using the Batch ID through the life-cycle, including Account Postings.

1.5.3 Single Payment Service – Bulk Upload

- Support for uploading Payments in the Single Payment Service Format in bulk.

1.5.4 Batch Cancellation

Supports following features

- Accepting Batch Cancellation Requests, using pain.007 & using Services.
- Handling of Batch Cancellation during processing at the Batch Stages.
- Handling of Batch Cancellation during processing at the Transaction Stages.

1.5.5 Enhanced Customer Payment Network Preferences

Support to configure the following features

- Transaction Duplicate Check Days.
- Rollover Preferences for Delayed Sanctions/ECA Responses and in case of Cutoff Checks.
- A separate Returns Account for Outbound Payments.
- Batch Posting Preference – Itemized/Consolidated.
- FX Preference for Inbound Payments.
- The preferences for the Co-ID Entity for NACHA Payments.

1.5.6 Amount Block for Payments pending Sanctions overnight

- Support to block the Payment Amount in the DDA Account (ring-fence) in case the Payment is pending for Sanctions overnight.

1.5.7 Dispatch File Generation

- Support for Regeneration of Dispatch Files, which are rejected by the CSM.

1.5.8 R-Transactions Processing changes

Support for,

- Manual Matching Queue of R-Transactions received.
- Network cutoff check for R-Transactions.
- Processing of Direct Debit Refunds/Returns based on the Originator.

1.5.9 FX Conversion

- Support for processing a Payment instructed in the Debit Account Currency.

1.5.10 Role-level Limits

- Support for Role-level Limits for Input/Authorization of Transactions & Queue Actions.

1.5.11 Foreign Currency Instruments

Support for the following features

- Issuance and Payment of Foreign Currency Instruments.
- Stop-pay of Foreign Currency Instruments.
- Provision for generation of MT 110/MT111/MT112.

1.5.12 Transaction Code Derivation

- Support for deriving the Transaction Codes on a Payment using Rules based on Payment Attributes.

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1.5.13 Payments Common Query Services

- Support for Payments Inquiry Services using SOAP/ReST.

1.5.14 Support for Multi-currency Accounts

- Support for taking in a Multi-currency Account as part of Payment/Collection Transaction.

1.5.15 Payment Network Switching

- Support for a Pass-through SWIFT payment through Local Clearing.

1.5.16 Payment Enrichment

- Support for D2A Conversion for Originated Payments.

1.5.17 Suppression of SWIFT Messages

- Support for Suppression of SWIFT Payment Messages.

1.5.18 Queue Usability

- Support for Multi-select option in Cutoff Queues for force-releasing the Payments.

1.5.19 Network Cutoff Extension

- Support for Manual Extension of Network Cutoffs for the day & automatic reverse the following day.

1.5.20 Dual Cutoff Support for RTGS Payments

- Support for capturing dual Cutoffs for RTGS Payments – For Customer Transfers & Bank Transfers.

1.5.21 Beneficiary Name Check

- Support for Verification of Beneficiary Names for Inbound Payments, along with the Learning Database feature.

1.5.22 Integration with Oracle Banking Liquidity Management

- Support for Integration with Oracle Banking Liquidity Management for Payments originated from the Liquidity Management system

1.5.23 Integration with Oracle Banking Digital Experience

- Support for Integration with Oracle Banking Digital Experience for originated Payments

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1.5.24 US – NACHA Changes

- Support for Debits & Exception Transactions

1.5.25 US – FedWire Changes

- Support for Drawdowns & Exception Transactions

1.5.26 Addition of Charge Options for RTGS Payments

- Support for BEN/OUR Charge Options for RTGS Payments

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2. Components of the Software

2.1 <u>Documents accompanying the software</u>

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals are available in the below link
  https://docs.oracle.com/cd/E93631_01/index.htm

2.2 <u>Software Components</u>

Software Components of Oracle Banking Payments 14.0.0.0.0 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

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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 FLEXCUBE Payments	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.3.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 151
				Open Symphony Quartz	2.2.3
				Oracle Platform Security Services	12.2.1.3.0
				Oracle Toplink	12.2.1.3.0
		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	11.0.9600
				Mozilla Firefox	58.0.1
				Google Chrome	64.0.3282.140
			Windows 8	Internet Explorer	11.0.9600
				Mozilla Firefox	58.0.1
				Google Chrome	64.0.3282.140
			Windows 10	Microsoft Edge	40.15063
				Mozilla Firefox	58.0.1
				Google Chrome	64.0.3282.140
			Mac OS X	Safari	9.1.1 (9537.86.6.17)
				Google Chrome	64.0.3282.140
		Single Sign On Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	JDK 1.8 Update 151
				Oracle WebLogic Server	12.2.1.3.0
				Oracle Identity Management (OID)	12.2.1.3.0
				Oracle SOA suite	12.2.1.3.0
				Oracle Identity And Access Management	12.2.1.3.0
Oracle FLEXCUBE Payments Integration Gateway	Web services (incoming) HTTP Servlet (incoming) EJB (incoming) MDB (incoming) Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.3.0
Oracle FLEXCUBE Payments ReST	Web services	Integration Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	JDK	JDK 1.8 Update 151
				Oracle WebLogic Server	12.2.1.3.0
				Oracle Toplink	12.2.1.3.0

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4. Annexure – B: Third Party Software Details

Copyright Holder (Provider)	Licensed Technology (Component(s))	Version
Apache	Apache XMLBeans	2.6.0
Sean Owen	PJL Compressing Filter	2.3.0
Apache	Log4J	2.10.0
The Apache Software Foundation	Apache Commons Logging	1.2
Apache	commons-io	2.6
FasterXML, LLC	jackson-databind	2.9.3
FasterXML, LLC	jackson-annotations	2.9.3
FasterXML, LLC	Jackson-core	2.9.3
Terracota	Quartz Job Scheduler	2.2.3
Apache	commons-net	3.6
Apache	Ant	1.10.1
Apache	Apache POI	3.17
Apache	Apache Commons Transaction 1.2	1.2
Yahoo	YUI Compressor	2.4.8-958491d
Apache	Commons Collections	4.1
Apache	Apache Commons Codec	1.11

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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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Product Release Note
[February] [2018]
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