

Product Release Notes  
Oracle Banking Payments 14.1.0.0.0  
May 2018



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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 14.1.0.0.0.

## 1.3 Abbreviations

Abbreviation	Description
ACK	Acknowledgment
NCK	Negative Acknowledgment
BIC	Bank Identifier Code
NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement
SEPA	Single Euro Payments Area
SFMS	Structured Financial Messaging System
ISO	International Organization for Standardization
SWIFT	Society for Worldwide Interbank Financial Telecommunication
ReST	Representational State Transfer

## **1.4 Release Highlights**

The scope of the current release Oracle Banking Payments 14.1.0.0.0 is to develop new features apart from providing enhancements to the existing functionality.

## **1.5 New Functionalities**

### **1.5.1 India Payments - NEFT**

System enhanced to support the following NEFT features

- Lifecycle processing of NEFT payments.
- Message generation for outbound payments.
- Straight through processing of inbound payments.
- Processing of Reject messages.
- ACK/NAK processing of SFMS responses.
- Returns processing as per B+2 cycle.
- Credit settlement based on N04 match.

### **1.5.2 India Payments - RTGS**

System enhanced to support the following RTGS features

- End-to-End processing of RTGS customer transfers & bank transfers.
- Message generation in ISO 20022 format.
- Straight through processing of incoming messages.
- Processing of returns.

## **1.6 Enhancements to the existing modules**

### **1.6.1 Charge Claim (MT191) Workflow**

Support for Inbound Charge claim processing:

- Sender -wise preferences for inbound claims.
- Maximum claim caps based on transaction amount slabs.
- Inbound charge claim queue for exceptions.

Support for Outbound Charge claim processing:

- Claim settlement with tolerance check for the variance.

- Preference maintenance for Receiver BIC.
- Expensing out the short claim received.
- Outbound charge claim queue for exceptions.
- Consolidated view of the settlements received against a claim.

### **1.6.2 Sanctions screening changes**

- Sanction screening for R-transactions payments/collections.
- Unified sanction request format.
- Inclusion of Original field values received in payment request in Sanction request.

### **1.6.3 Foreign currency Instruments**

- Support for processing the instruments by the drawee bank.
- Straight through processing of incoming MT110 / MT111.

### **1.6.4 SEPA 2018 Changes**

Support for handling customer originated recalls

### **1.6.5 SWIFT 2018 Changes**

- UETR header for customer transfer/bank transfer SWIFT transactions.
- BICPlus directory changes.
- Changes related to n98/n92/n96 messages.

### **1.6.6 R-transaction changes**

- Refund of unauthorized debits.
- Settlement time validation for R-transactions processed on settlement date.

### **1.6.7 RTGS changes**

- Auto reversal of the transaction on receipt of abort notification MT019.
- Holding the MT messages till MT 012 receipt if the cover is by RTGS.

### **1.6.8 Date Derivation Changes**

Processing a payment considering both activation date & instruction date received in the request.

### **1.6.9 Transaction Cancellation**

- Cancellation of individual payments & batch payments

- Support for upload of cancellation file pain.007

### **1.6.10 Transaction Type Blocks**

Blacklisted/Whitelisted list of Networks for inbound/outbound payments.

### **1.6.11 Template Changes**

- 4-eye Maker/Checker support for template creation.
- Facility for Template modification, closure and re-open.

### **1.6.12 Standing Instructions (SI)**

- Support for Standing Instructions Maintenance & Executions.
- Support for Standing Instructions based on SI-specific Templates.
- Support for Adhoc SI Templates Executions.
- Queues support for tracking Execution History & Modification of SI Templates.

### **1.6.13 Archival Support**

Support for Payments Transactions Archival using the Interval Partition feature of Oracle Database.

### **1.6.14 D to A conversion changes**

- 5 Address lines conversion including the party Identifier.
- Logs for the D to A auto conversions by the system.

### **1.6.15 e-Mandate**

Facility for mandate upload in ISO XML pain.009, pain.010 and pain.011 formats for B2B.

### **1.6.16 SWIFT Code words**

- Maintenance of standard SWIFT code words including bilaterally agreed codes.
- Facility to select the allowed SWIFT codes for outbound payments.
- Validation of the codes for inbound payments.

### **1.6.17 Right to be forgotten**

- System enhanced to configure the number of days in the Bank Parameter maintenance screen to forget the customer details after closing the customer.
- Forget Customer process to be initiated from the Forget Customer summary screen to anonymize the customer Personal identifiable information.

### **1.6.18 Masking**

Personally Identifiable Information (PII) in scoped function IDs are enhanced to display masked or unmasked values depending on the PII allowed flag in the User definition maintenance screen.

### **1.6.19 Customer Access Restriction**

System enhanced to support the Customer Access Restriction by creating the access group to query, view, create or amend data. Multiple access groups can be created based on the bank requirements.

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## 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 can be accessed from below link  
[https://docs.oracle.com/cd/E96620\\_01/index.htm](https://docs.oracle.com/cd/E96620_01/index.htm)

### 2.2 Software Components

Software Components of Oracle Banking Payments 14.1.0.0.0 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	12.2.1.3.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JRE 8.0.161
				Open Symphony Quartz	2.3.1 (9f9e400)
				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 <b>Important - Browser Support is strictly tied to the Browser itself , and no longer based on the Operating System.</b>	Windows 7	Internet Explorer	11.0.9600.18920
				Mozilla Firefox	58.0.2
				Google Chrome	65.0.3325.181
			Windows 8	Internet Explorer	11.0.9600.18920
				Mozilla Firefox	58.0.2
				Google Chrome	65.0.3325.181
			Windows 10	Microsoft Edge	40.15063
				Mozilla Firefox	58.0.2
				Google Chrome	65.0.3325.181
			Mac OS X	Safari	9.1.1 (9537.86.6.17)
		Google Chrome		65.0.3325.181	
		Single Sign On Server	Oracle Enterprise Linux Server 6.6 (x86 64 Bit)	Oracle Java Runtime Environment	JRE 8.0.161
				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				

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## 4. Annexure – B: Third Party Software Details

Copyright Holder	Licensed Technology	Version
Apache	commons-logging	1.2-ca94655
FasterXML, LLC	jackson-databind	2.9.5
FasterXML, LLC	jackson-core	2.9.5
FasterXML, LLC	jackson-annotations	2.9.5
Apache	Commons Collections	4.1
Terracota	Quartz Job Scheduler	QUARTZ 2.3.1-9f9e400
Apache	ant	1.10.1
Apache	Apache Commons Codec	1.11
Apache	Commons IO	2.6
Apache	Log4J	2.10.0
Yahoo	YUI Compressor	2.4.8-958491d
Sean Owen	PJL Compressing Filter	2.3.0
Apache	Apache POI	3.17
Apache	Commons Net	3.6
Apache	Apache Commons Transaction	1.2



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