Oracle Banking Digital Experience

Release Notes
Release 18.2.0.0.0

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ORACLE

Oracle Banking Digital Experience Release Notes

June 2018

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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 18.2.0.0.0.

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

1

Theme of The Release

1.1 Overview

Banks are shifting their strategic focus to the customer experience that require a new approach in bringing efficiency for the customer to fulfil their banking needs.

Open banking is an emerging trend in financial technology; one based on using APIs that enable third party providers (TPPs) to build applications and services around a financial institution

The theme of OBDX 18.2 release was to build foundation framework for Open Banking and PSD2 regulations that enables third parties to offer services around financial institution.

Additionally the platform has been enhanced to support new business functions for India market that will enable banks for faster implementation.

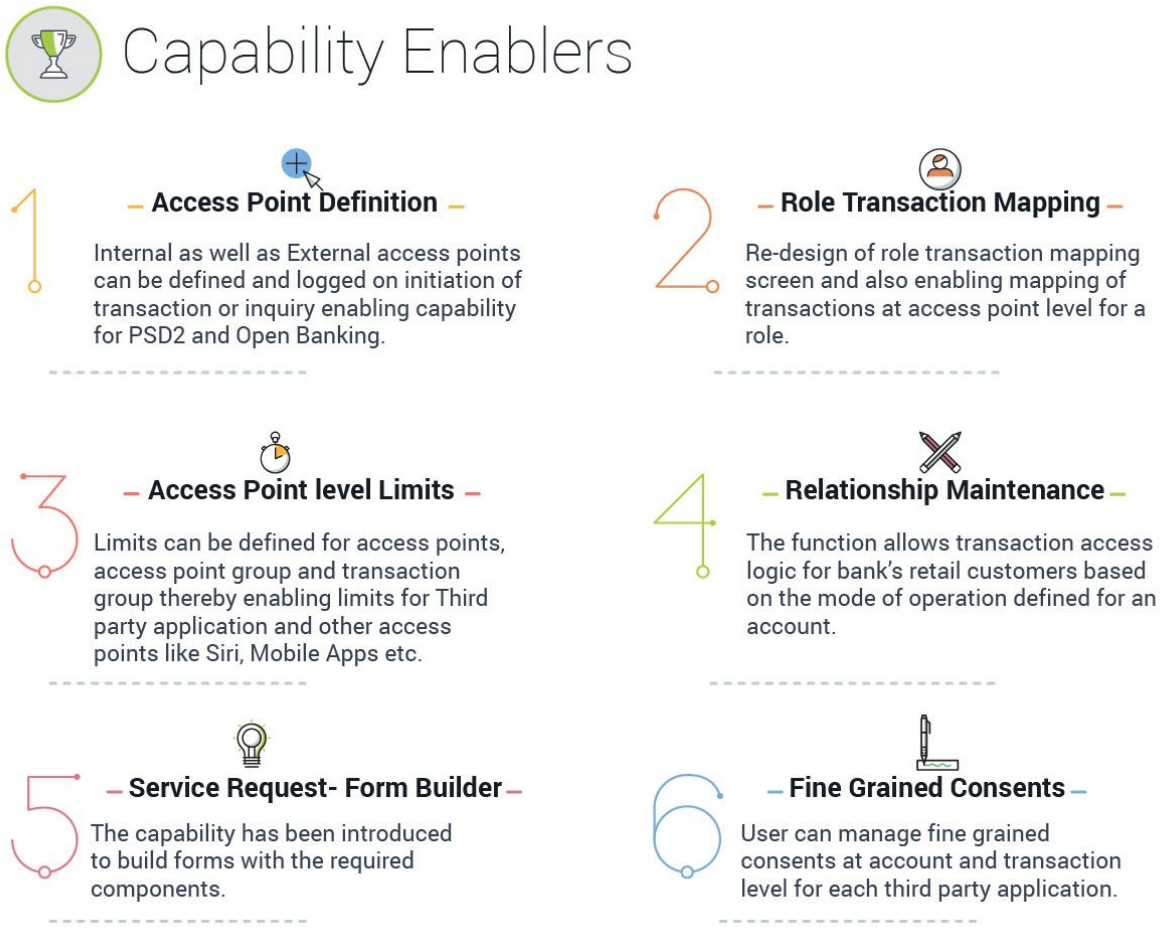
2

Highlights

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

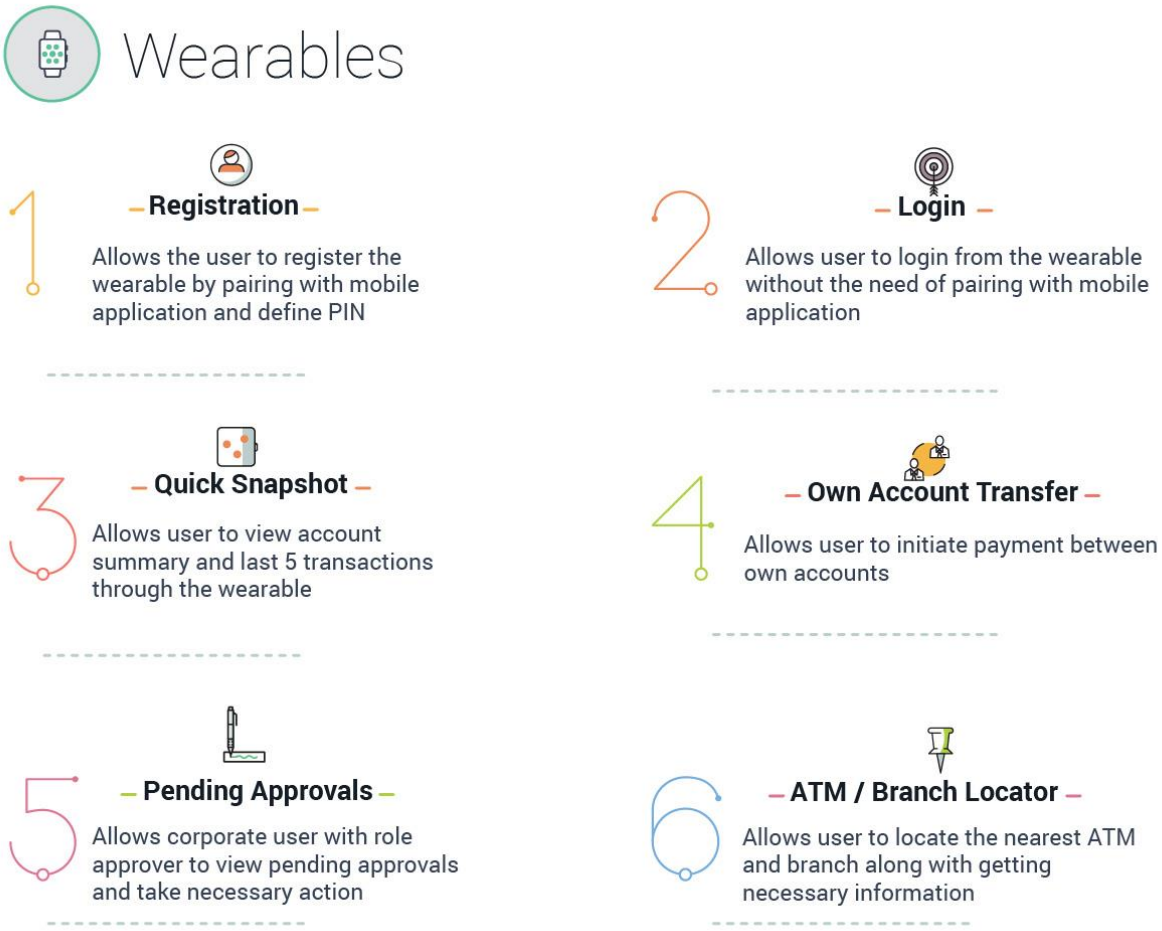
2.1 Capability Enablers:

These capabilities provide the framework to support a set of business functions supporting PSD2 and open banking requirements and also provide governance around the set of functions that can be made available to users basis the relationship i.e. mode of operation.



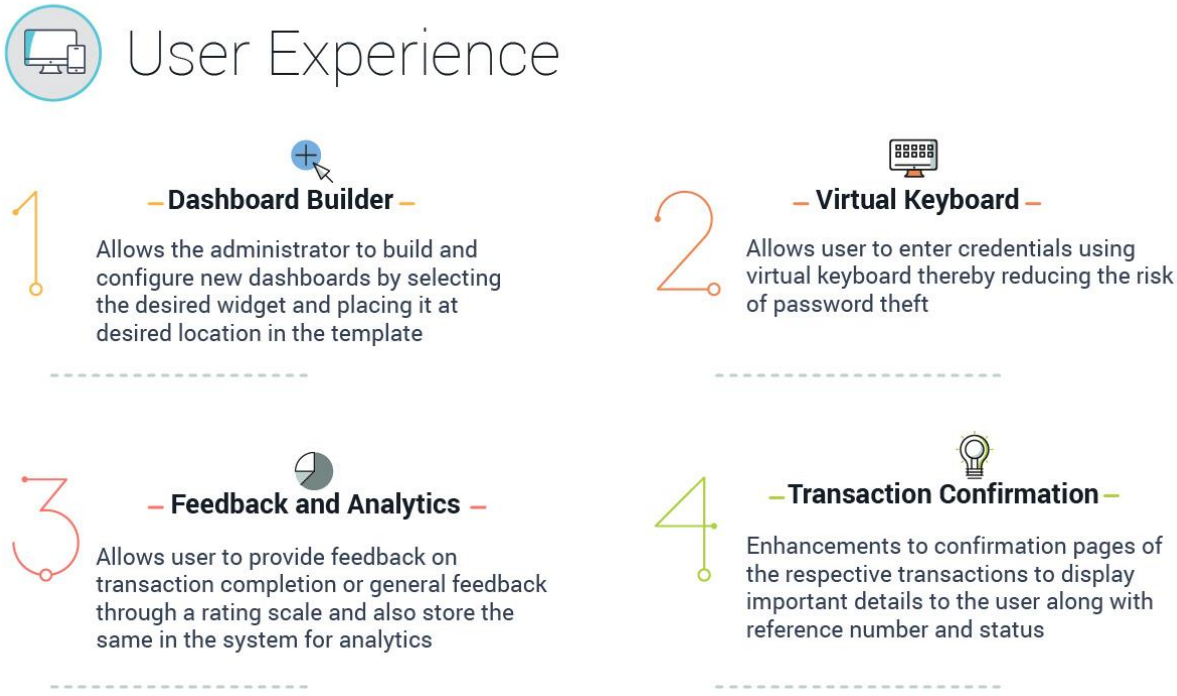
2.2 Wearables:

Smart watch industry is expanding tremendously; adoption of smart watches is increasing day by the day due to its ease of use and features being available. Like any other industry digital banking is also putting its foot forward on building application for wearables. Being able to pay with just a gesture, instead of with cash, credit card or smartphone, is the new trend and demand of the customer and wearable banking is the solution to such needs



2.3 User Experience:

User experience is the first impression that the customer gets after using the application. It's what people see, that directly influences how customers and clients think of the Bank. Keeping this in mind a new feature of Dashboard builder has been developed in OBDX, which will facilitate banks in designing a dashboard as per their need. An option to provide Feedback is also provided for the end user, which will let the banks know about the impression the customer is having about the application and its area of improvement.



2.4 New Business Functions:

Consumers want to interact with their financial institution where, when, and how they want and not mandatorily through the conventional channel of visiting branches. This necessitates the need to have maximum business functions available on the OBDX platform for the user.

New Business Functions

1

Forex

- Allows to book spot and forward deals
- Utilize a pre-booked deal as part of payments
- Book a new deal as part of payments

2

Electronic Bill Presentment & Payment

- Biller Registration & Auto payment instruction for presentment type of bills
- Recharge for pre-paid services
- Quick pay & recharge for non - registered billers

3

Recurring Deposits

- Booking of a new Recurring Deposit
- Edit Maturity Instruction
- Redeem Recurring Deposit
- Request Statement

4

Manage Nominee

Allows user to add a nominee for CASA / TD / RD account, view nominee details, edit nominee details and delete nomination if required.

5

Sweep In

Allows user to link Deposit / CASA account as a sweep account enabling system to automatically transfer funds to beneficiary account from provider account in case of insufficiency

6

SMS & Missed Call Banking

Perform non-financial transactions and inquiries by sending a SMS or giving a missed call on a specified contact number

7

User Helpdesk

Allows administrator to perform transaction on behalf of the user by creating a user session post successful authentication

8

FATCA & CRS

Allows business users to capture the required information so as to comply to FATCA and CRS

9

Payment Enhancements

- Display the service charge and total debit amount, initiate one time payment to a payee with SI setup
- Support UK and SEPA payment through adhoc transfers
- Selection of network as part of payment and IMPS transfers

10

Other Enhancements

- Allows user to upgrade , re-issue, block /unblock debit card, define limits for international usage
- View Advisor details, average monthly and quarterly balances
- View and download TDS and Interest Certificates

3

Capability Enablers

Following capabilities have been built as part of this function in release 18.2

3.1 Access Point Definition

Access points are different channels/medium through which transactions or inquiries can be performed.

As part of this release, capability has been built in OBDX to define access points in the system and uniquely identify each access point from which the transaction is performed or an inquiry is made. Access Points can be of type ‘Internal’ or ‘External’.

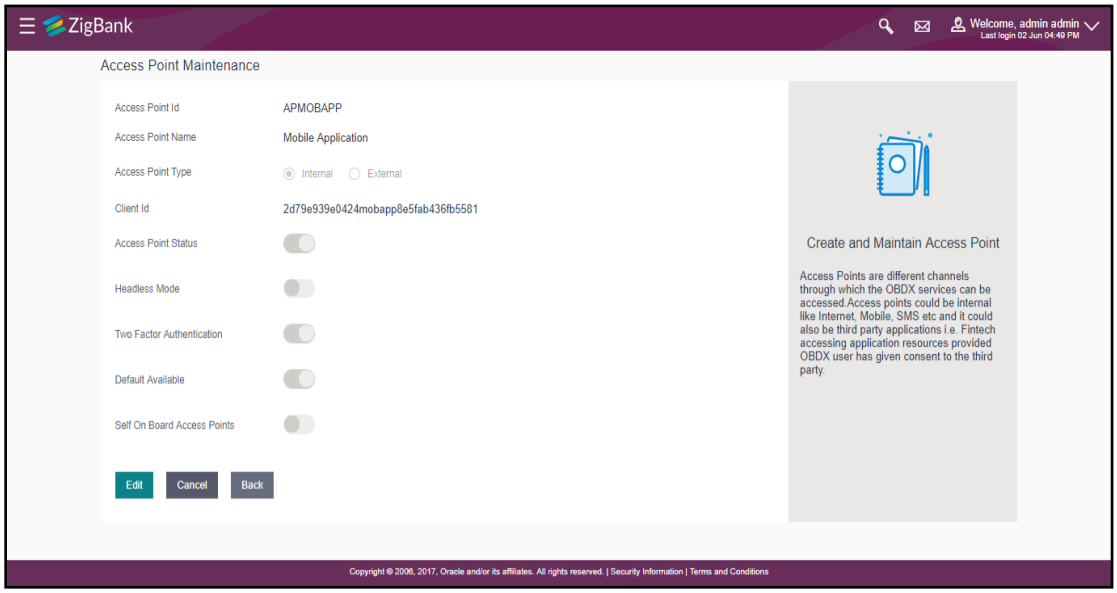
Internal Access points are defined as part of Day 0 definition whereas External Access Points are typically third party applications that can be defined by the administrator to support open banking and PSD2 requirements.

Internal Access Points available as part of OBDX system are as follows:

- Internet
- Mobile App
- Mobile Browser
- SMS
- Missed Call
- Siri/Chatbot
- Snapshot
- Wearables

Major highlights of this framework:

- Uniquely identify each access point in the system from which transaction is initiated
- Mapping of transactions to an application role for each access point
- Access Points can be clubbed to create access point groups
- Definition of limits package for an access point or access point group



3.2 Role Transaction Mapping

OBDX has a set of pre-defined application roles that can be used to provision users along with definition of allowed set of operations. E.g. of pre-defined application roles could be Maker, Approver, Customer etc.

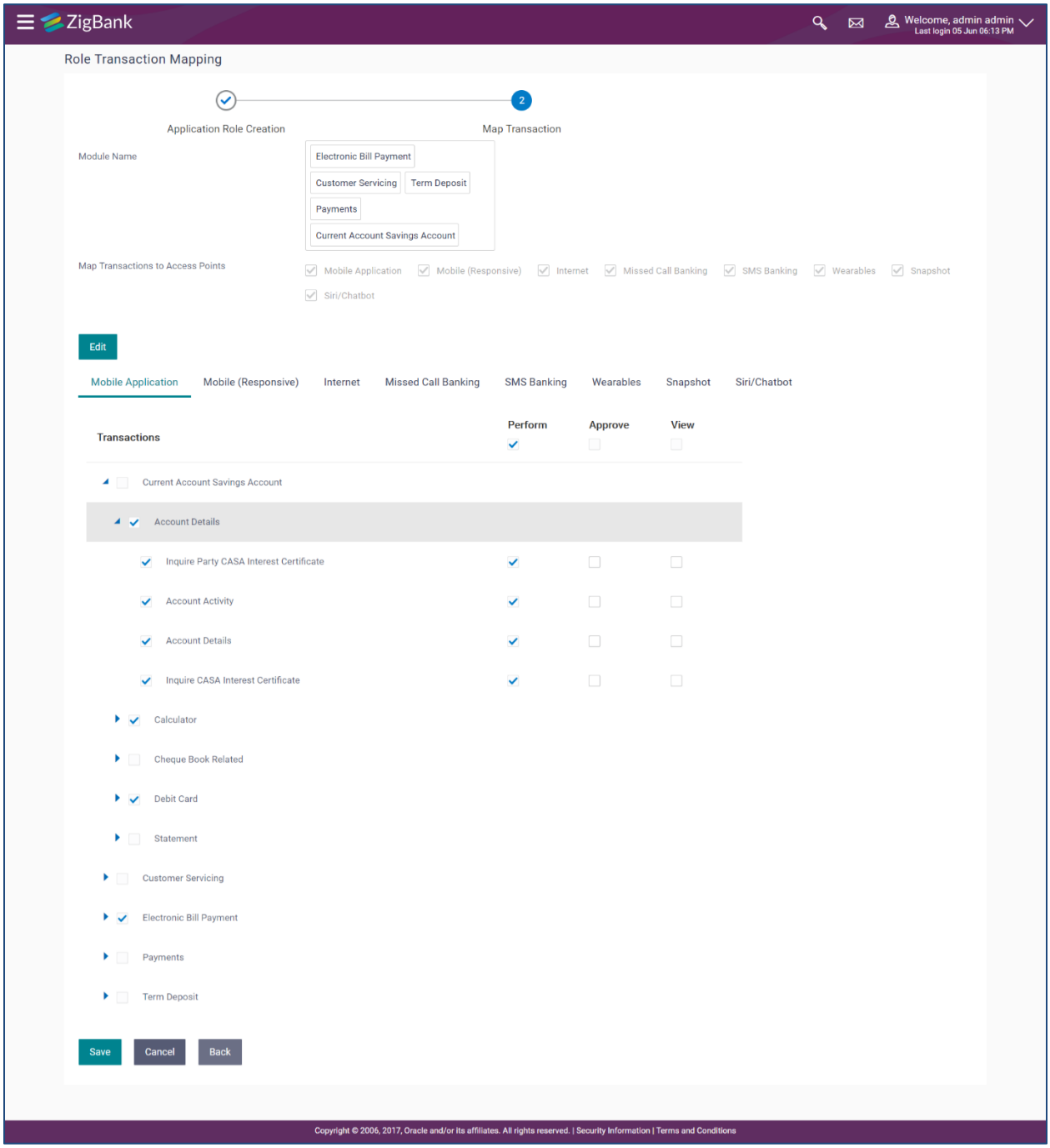
As part of this release, existing Role Transaction Mapping screen has been re-designed and enhanced to enable creation of new application roles and also enabling mapping of transactions to application roles for Access Points.

Administrator can create the application roles for the User Segments (Retail/Corporate/ Administrator) and map transactions to the application roles for internal as well as external access points.

The advantage of mapping the transactions at an access point level is that the bank can control transaction access at each Access point. For e.g. Banks may want all the retail functions to be available on internet but not on SMS Banking and Siri/Chatbot.

Application roles mapped to External Access Points are defined for Third Party Providers (TPPs). Each external role is mapped to a scope (defined in Identity Management System) defined for External Access Point.

For Internal Access Points, user can perform transactions that are mapped to the application role assigned to that user. In case of External Access Points, third party provider can perform only those transactions (on behalf of the user), which are mapped to the application role along with the scope assigned to that external access point (TPPs).


ZigBank
Welcome, admin admin
Last login 05 Jun 06:13 PM
Role Transaction Mapping
Application Role Creation
2
Map Transaction
Module Name
Electronic Bill Payment
Customer Servicing
Term Deposit
Payments
Current Account Savings Account
Map Transactions to Access Points
Mobile Application
Mobile (Responsive)
Internet
Missed Call Banking
SMS Banking
Wearables
Snapshot
Siri/Chatbot
Edit
Mobile Application
Mobile (Responsive)
Internet
Missed Call Banking
SMS Banking
Wearables
Snapshot
Siri/Chatbot
Transactions
Perform
Approve
View
Current Account Savings Account
Account Details
Inquire Party CASA Interest Certificate
Account Activity
Account Details
Inquire CASA Interest Certificate
Calculator
Cheque Book Related
Debit Card
Statement
Customer Servicing
Electronic Bill Payment
Payments
Term Deposit
Save
Cancel
Back
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3.3 Access Point specific Limits

As part of this release, enhancements have been done in the limits module on the administration side as well as for the business user.

Administrative Functions

a. Access Point Group Maintenance

New function introduced in the system through which the system administrator can group a set of defined access points i.e. internal and external.
Limits package can be created for the defined access point group.

b. Transaction Group Maintenance

New function introduced in the system through which the system administrator can group a set of transactions to create a transaction group. As part of limits package creation, the administrator can select the transactions or transaction group to associate limits.

c. Limit Package Management

Existing maintenance screen have been enhanced to support following features

- Creation of Limits Package for a specific access point or an access point group
- Assignment of Limits for a transaction group as part of limits package creation

d. Limit Package Mapping

Following maintenances have been enhanced to support limit package definition for an access point or an access point group

- User Management (System and Corporate Administrator)
- System Rule Maintenance (System Administrator)
- Party Preference (System Administrator and Corporate Administrator)

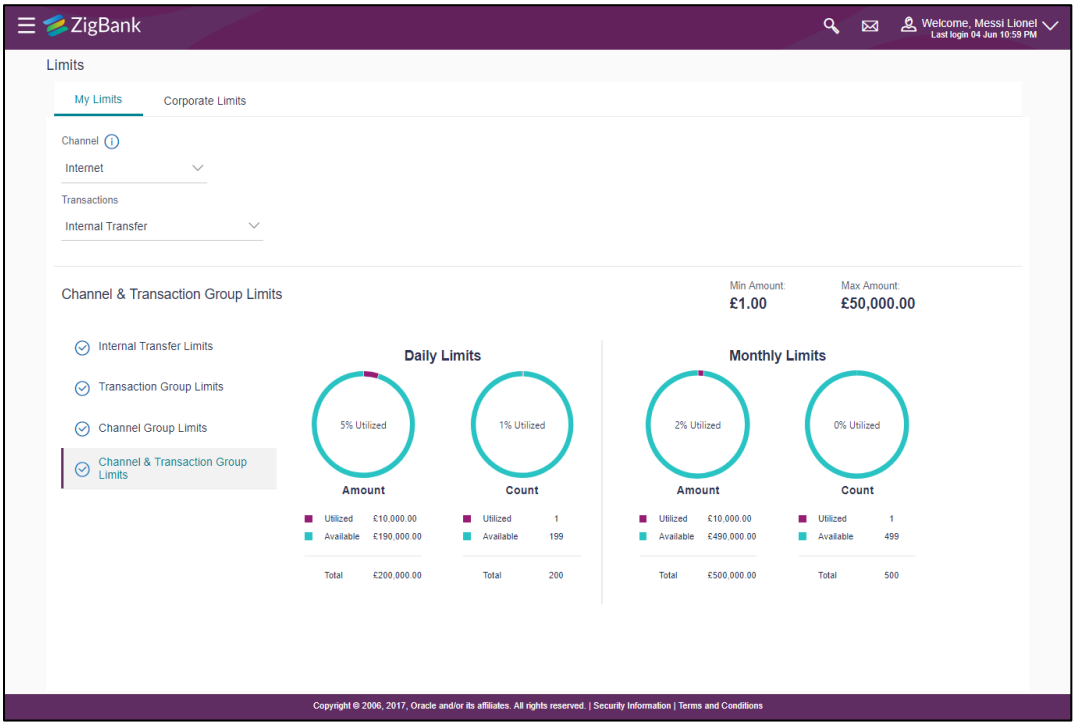
Business User specific functions

View Limits

Existing screen for the business user to view transaction limits has been enhanced to display following details;

- Access point and access point group specific limits
- Transaction and transaction group specific limits

Option is also provided to the Retail User to edit (reduce bank offered limits) the limits assigned for a specific transaction, transaction group, access point and for group of access points.



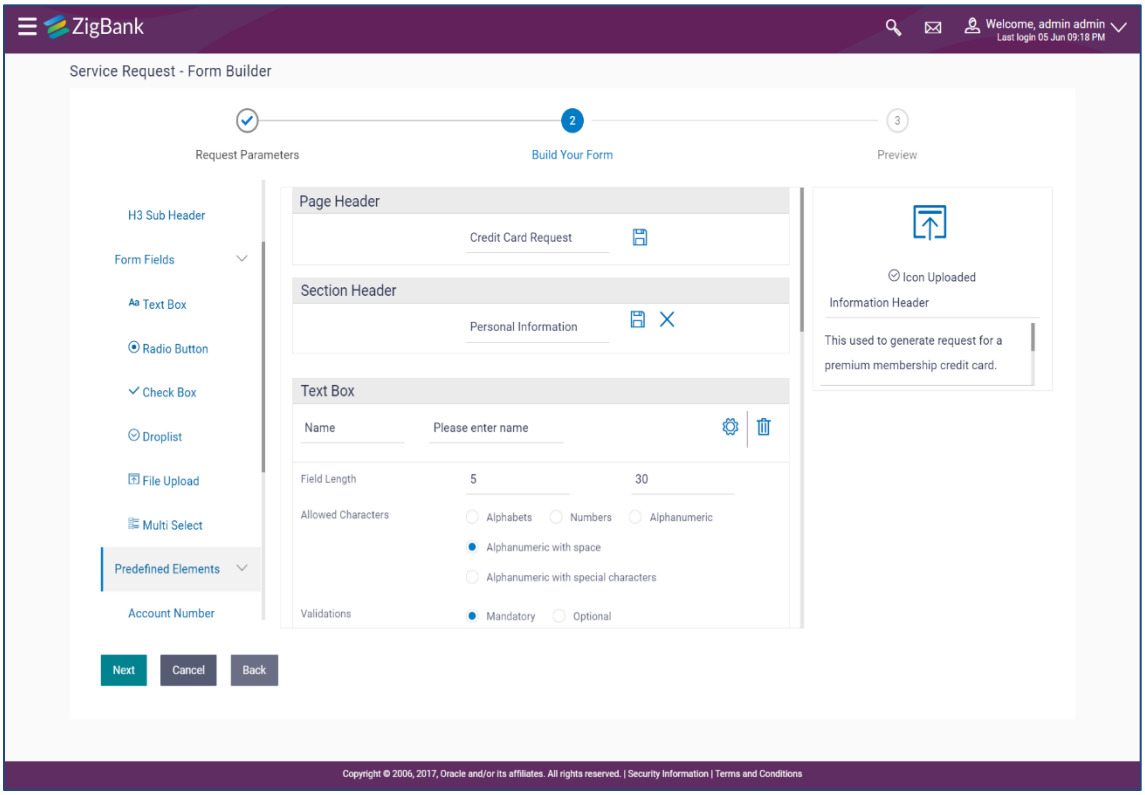
3.4 Service Request – Form Builder

Service Request is a formal request from the customer for some information or to perform some action on his/her account that needs intervention from the bank user.

As part of this release, following capabilities have been built as part of Service Request module:

- System/Bank Administrator can build the service request form by defining form fields along with attributes like field name, type, allowed characters and error message. Additionally, the built form can be previewed before confirmation
- Service Request Form availability to retail users for service request creation

Assignment of requests to bank administrator to update the SR status so that the user is informed of the request



3.5 Relationship Maintenance

As part of this release, new capability has been introduced in the system through which the administrator can set up the transaction access logic for bank's retail customers based on the mode of operation defined for an account.

For e.g. If the mode of operation is 'Either or Survivor', there could be a need to provide an access of all transactions to the 2nd holder whereas, in case of 'Jointly', provide an access of only inquiries and restrict all financial transactions to the 2nd holder from Digital Banking Platform.

Such account and transaction access rules can be set up by the administrator through 'Relationship Maintenance Module'

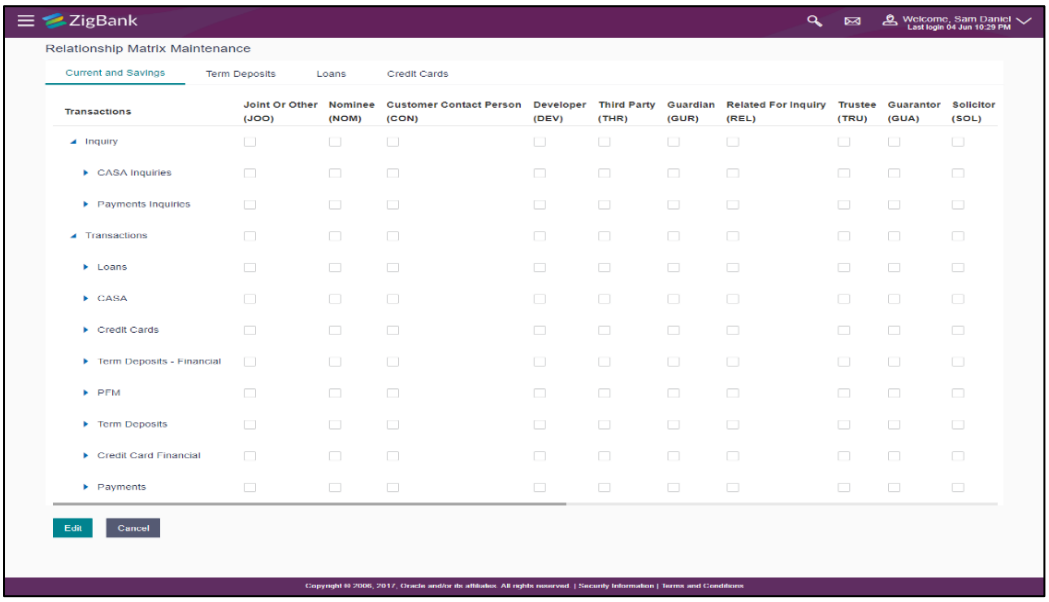
This account relationship maintenance is a two-step process.

- **Relationship Mapping Maintenance**

  As part of this function, administrator maps OBDX relationship codes with core banking relationship codes.

- **Relationship Matrix Definition**

  - As part of this function, the administrator can enable or disable the transaction access based on the account relationships activated as a part of Relationship Mapping maintenance.



Access will be provided to the user on the basis of user role and the transactions enabled for that user role.

3.6 Fine Grained Consents

As part of this release, new capability has been introduced for the user to define fine grained consents for the third party applications wherein he/she can define the accounts to which the third party can have access and also select the transactions within each of the account that the third party can perform.

User can also revoke complete access of a Third Party application if required.

4

Wearables

Watch Banking is a digital channel offered by the banks to its customers to perform simple operations on the go from their watch. It can be an Apple watch or an Android watch from which the customer can initiate inquiries as well as transactions

The following capabilities have been built as part of release 18.2 under this section

4.1 Registration

User can register the wearable through the mobile app by pairing the wearable i.e. Apple or Android watch with the respective mobile app and define the PIN for the wearable.

4.2 Login

The function allows the user to login to the application through the wearable (Apple watch and Android) using the PIN as set during registration to access specific set of functions.

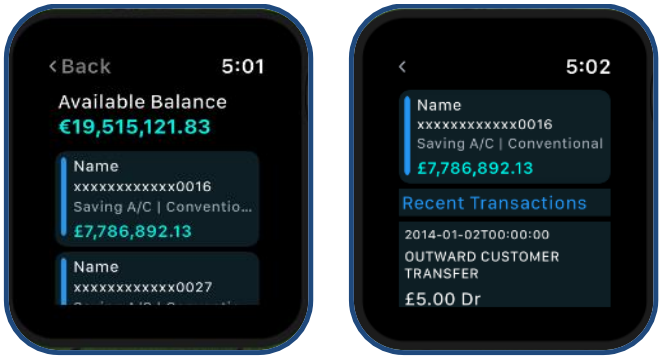
On Apple watch

On Android

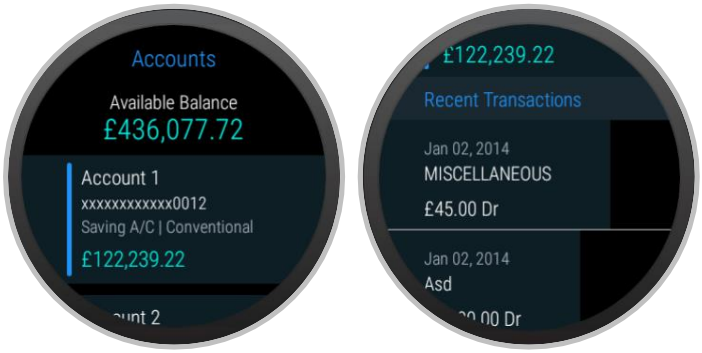
4.3 Quick Snapshot

The function allows the user to view the account summary of checking and savings account along with the last 5 transactions for each of the account through the wearable without having the need to connect/pair to the mobile application.

On Apple watch



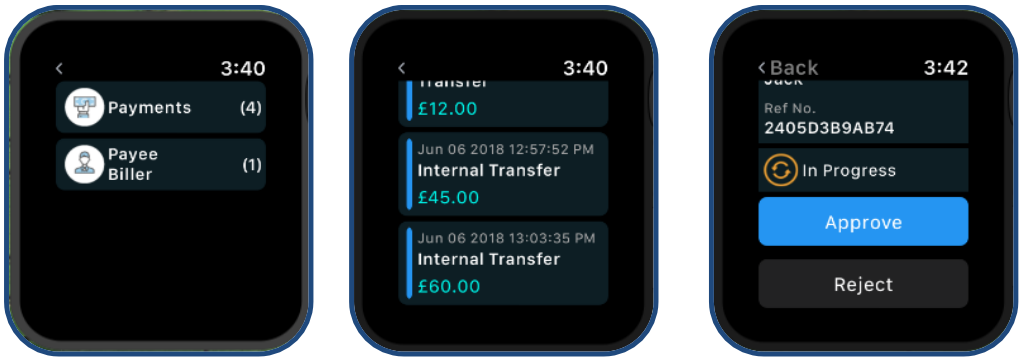
On Android



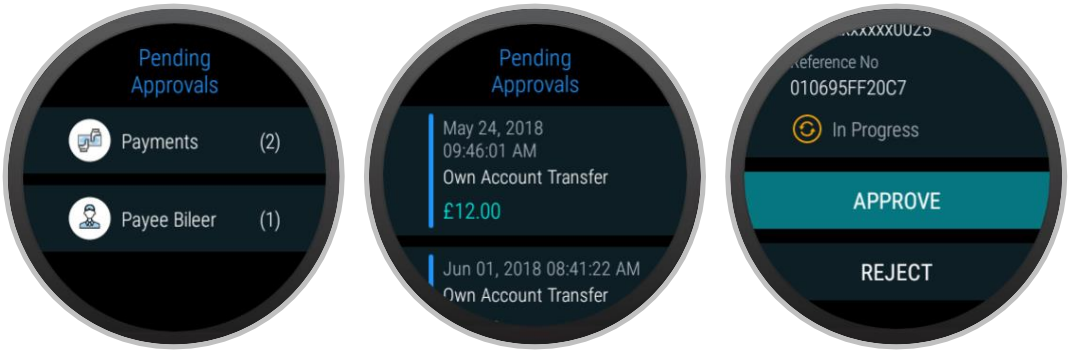
4.4 Transaction Approval

The function allows the corporate user with role approver to view the list of transactions pending for his/her approval, view details of the transaction on the wearable (Apple watch and Android) and take necessary action of approval/rejection on the transaction.

On Apple watch



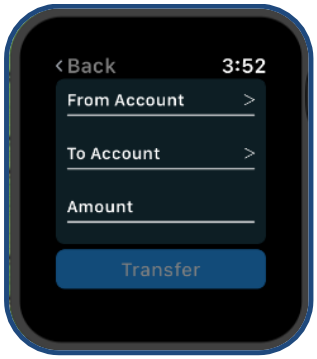
On Android

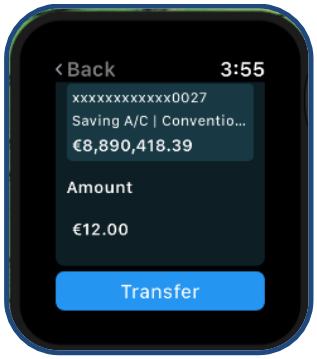


4.5 Own Account Transfer

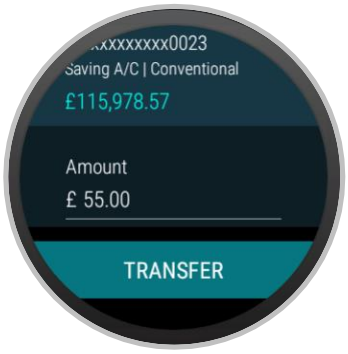
The function allows the user to initiate funds transfer between his/her own accounts through the wearable (Apple watch and Android) by providing the required details for payment

On Apple watch





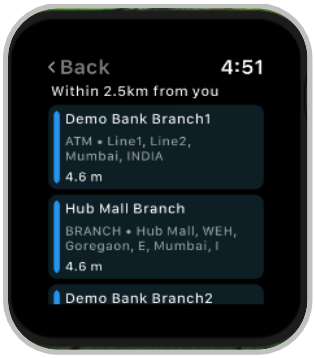
On Android



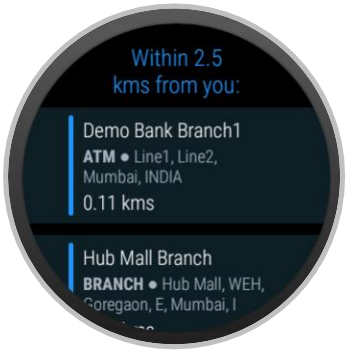
4.6 ATM and Branch Locator

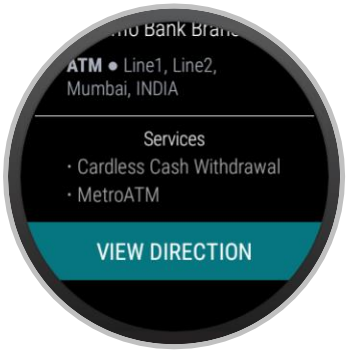
The function allows the user to locate an ATM or a branch by enabling the current location and system provides the user with the list on the wearable (basis the defined radius in the configuration). User can view details of the ATM or the branch and also get directions to the respective ATM or branch from the current location.

On Apple watch



On Android





5

Customer Experience

Under this area following enhancements are done as part of 18.2 release:

5.1 Dashboard Builder

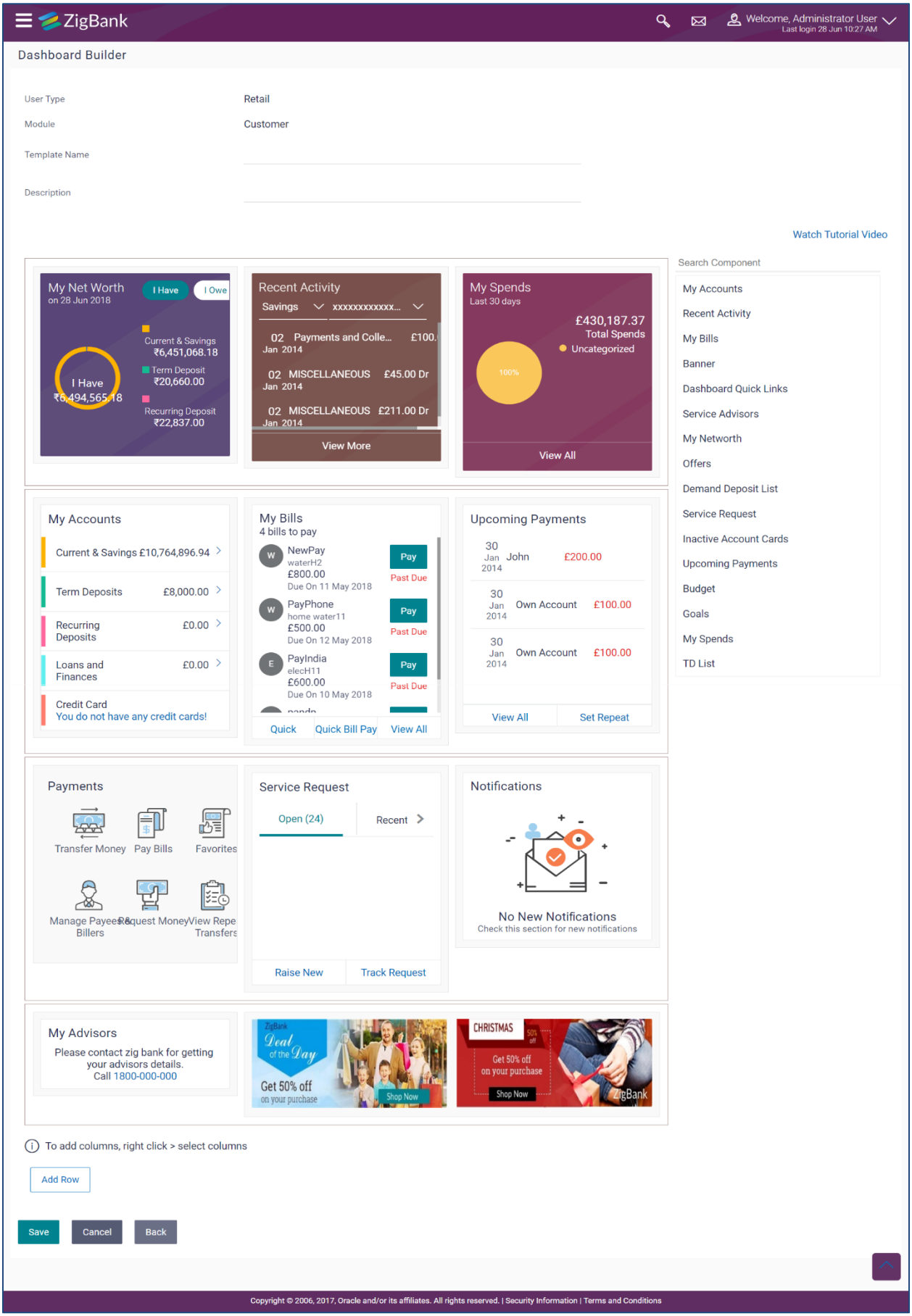
Dashboard Builder provides capability to the bank to build custom dashboards without customization.

As part of this release, capability has been introduced for the system administrator to build dashboard templates for retail as well as corporate customers.

System Administrator can configure new dashboards by selecting the desired widget and placing at a desired location in template. As part of configuration, administrator can add and edit rows and columns to add more widgets.

These dashboards are responsive and can adapt to any type device that bank wants to enable it to the customers' i.e. desktop, mobile and tablet. System allows the administrator to preview the dashboards on different types of devices before enabling it.

The administrator can build multiple dashboards with various attributes/widgets. Further these templates can be mapped to the user segment, party or even to a specific user.


ZigBank
Welcome, Administrator User
Last login 28 Jun 10:27 AM
Dashboard Builder
User Type
Retail
Module
Customer
Template Name
Description
Watch Tutorial Video
My Net Worth
on 28 Jun 2018
I Have
I Owe
Current & Savings
₹6,451,068.18
Term Deposit
₹20,660.00
Recurring Deposit
₹22,837.00
I Have
₹6,494,565.18
Recent Activity
Savings
02 Payments and Colle... £100.
Jan 2014
02 MISCELLANEOUS £45.00 Dr
Jan 2014
02 MISCELLANEOUS £211.00 Dr
Jan 2014
View More
My Spends
Last 30 days
£430,187.37
Total Spends
Uncategorized
100%
View All
Search Component
My Accounts
Recent Activity
My Bills
Banner
Dashboard Quick Links
Service Advisors
My Networth
Offers
Demand Deposit List
Service Request
Inactive Account Cards
Upcoming Payments
Budget
Goals
My Spends
TD List
My Accounts
Current & Savings £10,764,896.94
Term Deposits £8,000.00
Recurring Deposits £0.00
Loans and Finances £0.00
Credit Card
You do not have any credit cards!
My Bills
4 bills to pay
NewPay
waterH2
£800.00
Due On 11 May 2018
Pay
Past Due
PayPhone
home water11
£500.00
Due On 12 May 2018
Pay
Past Due
PayIndia
elecH11
£600.00
Due On 10 May 2018
Pay
Past Due
Quick
Quick Bill Pay
View All
Upcoming Payments
30 Jan 2014 John £200.00
30 Jan 2014 Own Account £100.00
30 Jan 2014 Own Account £100.00
View All
Set Repeat
Payments
Transfer Money
Pay Bills
Favorites
Manage Payees & Billers
Request Money
View Repe Transfers
Service Request
Open (24)
Recent
Raise New
Track Request
Notifications
No New Notifications
Check this section for new notifications
My Advisors
Please contact zig bank for getting your advisors details.
Call 1800-000-000
ZigBank
Deal of the Day
Get 50% off
on your purchase
Shop Now
CHRISTMAS
50% off
Get 50% off
on your purchase
Shop Now
ZigBank
To add columns, right click > select columns
Add Row
Save
Cancel
Back
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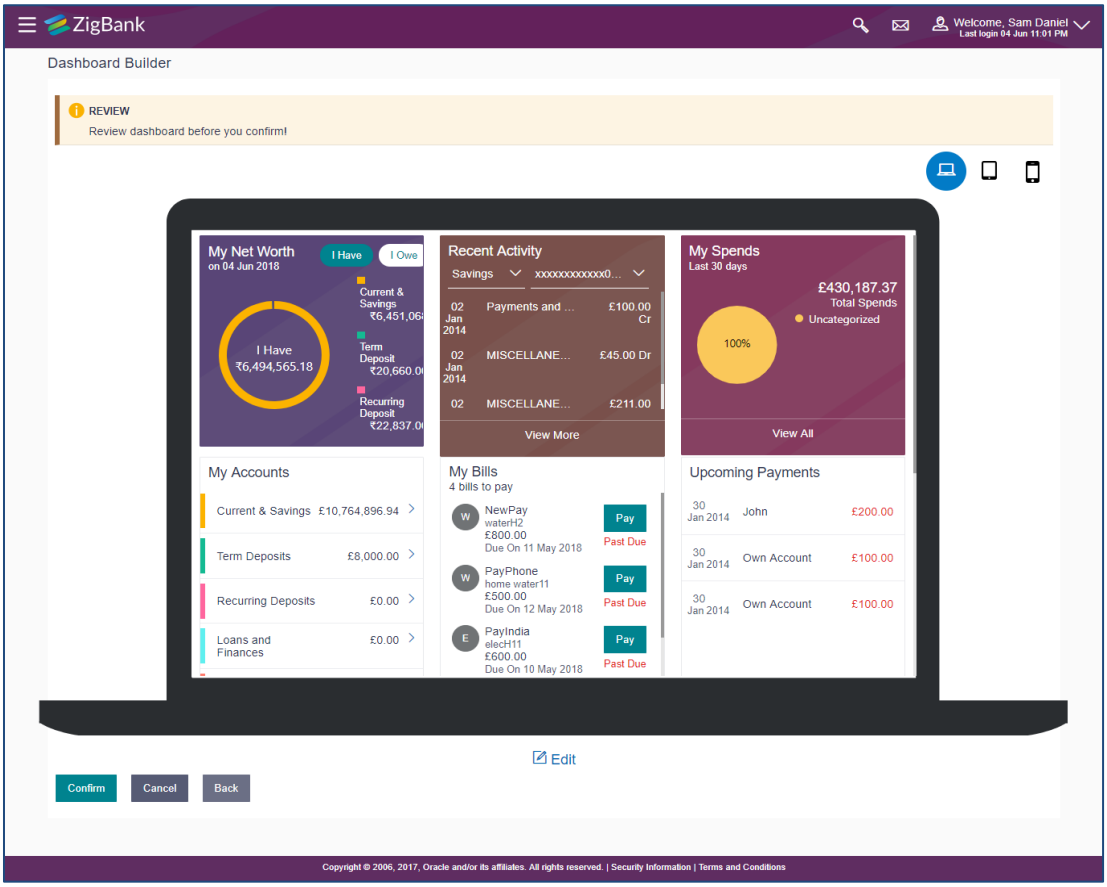
ZigBank
Welcome, Sam Daniel
Last login 04 Jun 11:01 PM
Dashboard Builder
REVIEW
Review dashboard before you confirm!
My Net Worth
on 04 Jun 2018
I Have
I Owe
I Have
₹6,494,565.18
Current & Savings
Term Deposit
Recurring Deposit
Recent Activity
Savings
02 Jan 2014 Payments and ... £100.00 Cr
02 Jan 2014 MISCELLANE... £45.00 Dr
02 MISCELLANE... £211.00
View More
My Spends
Last 30 days
£430,187.37
Total Spends
Uncategorized
100%
View All
My Accounts
Current & Savings £10,764,896.94
Term Deposits £8,000.00
Recurring Deposits £0.00
Loans and Finances £0.00
My Bills
4 bills to pay
NewPay
waterH2
£800.00
Due On 11 May 2018
Pay
Past Due
PayPhone
home water11
£500.00
Due On 12 May 2018
Pay
Past Due
PayIndia
elecH11
£600.00
Due On 10 May 2018
Pay
Past Due
Upcoming Payments
30 Jan 2014 John £200.00
30 Jan 2014 Own Account £100.00
30 Jan 2014 Own Account £100.00
Edit
Confirm
Cancel
Back
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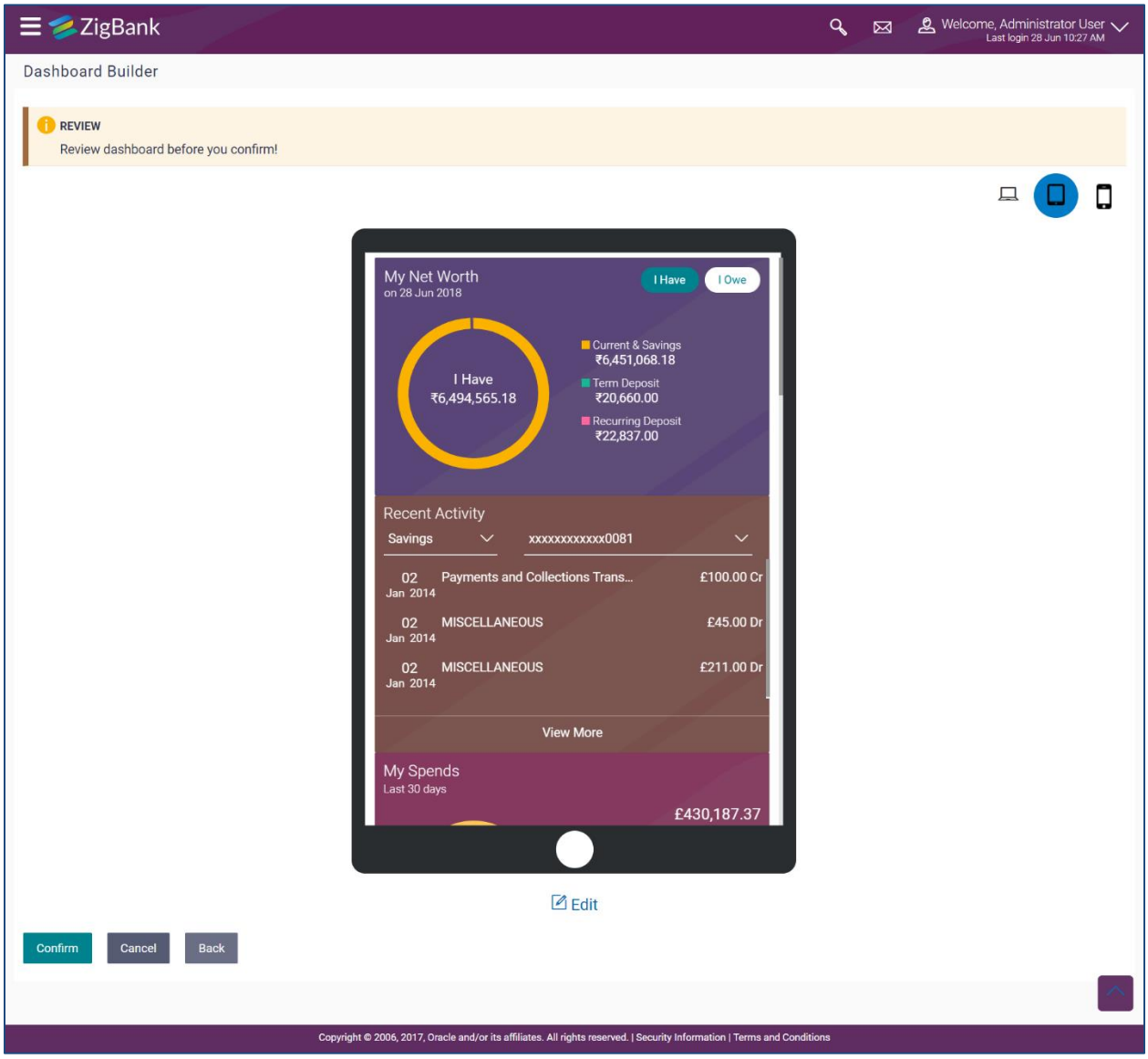
ZigBank
Welcome, Administrator User
Last login 28 Jun 10:27 AM
Dashboard Builder
REVIEW
Review dashboard before you confirm!
My Net Worth
on 28 Jun 2018
I Have
I Owe
I Have
₹6,494,565.18
Current & Savings
₹6,451,068.18
Term Deposit
₹20,660.00
Recurring Deposit
₹22,837.00
Recent Activity
Savings
xxxxxxxxxxxx0081
02 Jan 2014
Payments and Collections Trans...
£100.00 Cr
02 Jan 2014
MISCELLANEOUS
£45.00 Dr
02 Jan 2014
MISCELLANEOUS
£211.00 Dr
View More
My Spends
Last 30 days
£430,187.37
Edit
Confirm
Cancel
Back
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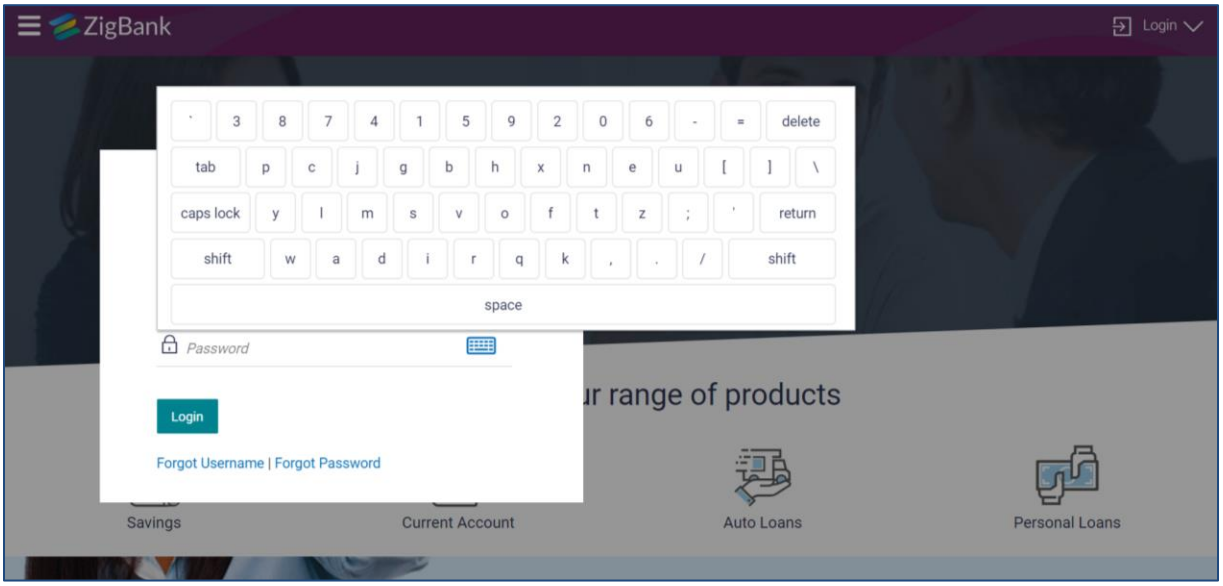
5.2 Virtual Keyboard

Virtual Keyboard is a software component that allows user to enter characters for password input without the need for physical keys.

As part of this release, capability of virtual keyboard has been introduced in the application for the users to enter the password using virtual keyboard thereby reducing the risk of password theft.

Following screens have been enhanced to provide an option to enter the credentials using virtual keyboard

- User Login Page
- Forced Change Password
- Change Password
- Self Registration
- Originations – User Registration



5.3 Feedback and Analytics

Customer experience and satisfaction are very important aspects for the banks and it differentiates one bank from another, hence measuring customer satisfaction is exceedingly important. Feedback capture allows the customers to express their opinion on the services offered by the bank.

As part of this release, the following capabilities have been built as part of feedback:

- Feedback Template definition
- Feedback capture on transaction completion
- General Feedback capture
- Feedback Analytics

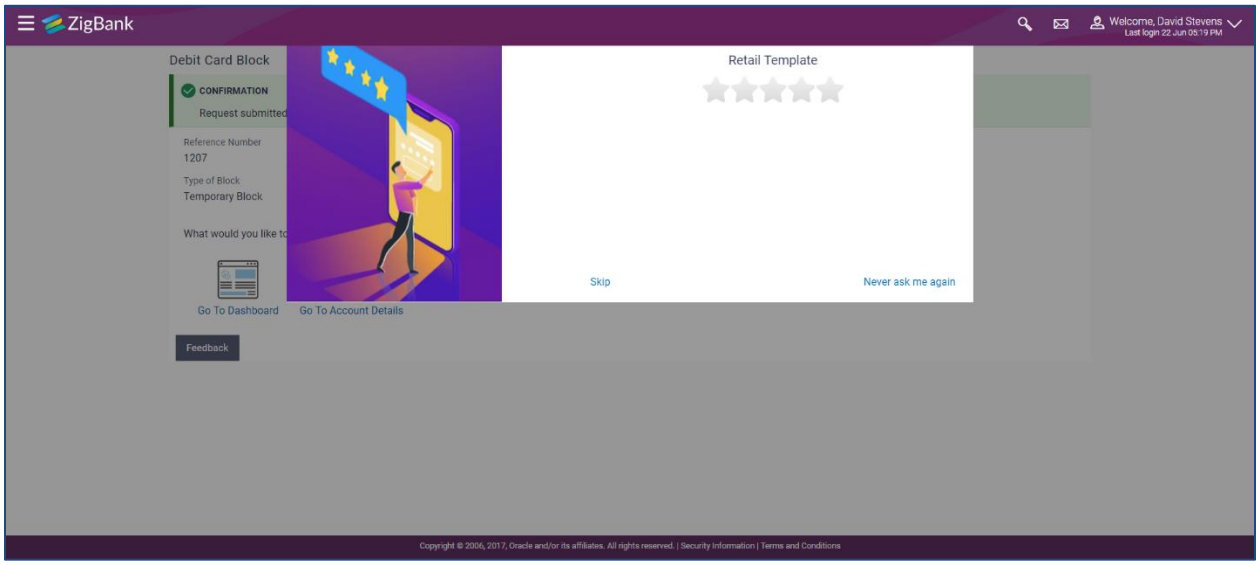
Feedback template definition allows the administrator to define the feedback question, select the rating scale, add question and option set along with deciding the set of transactions for which feedback capture needs to be enabled.

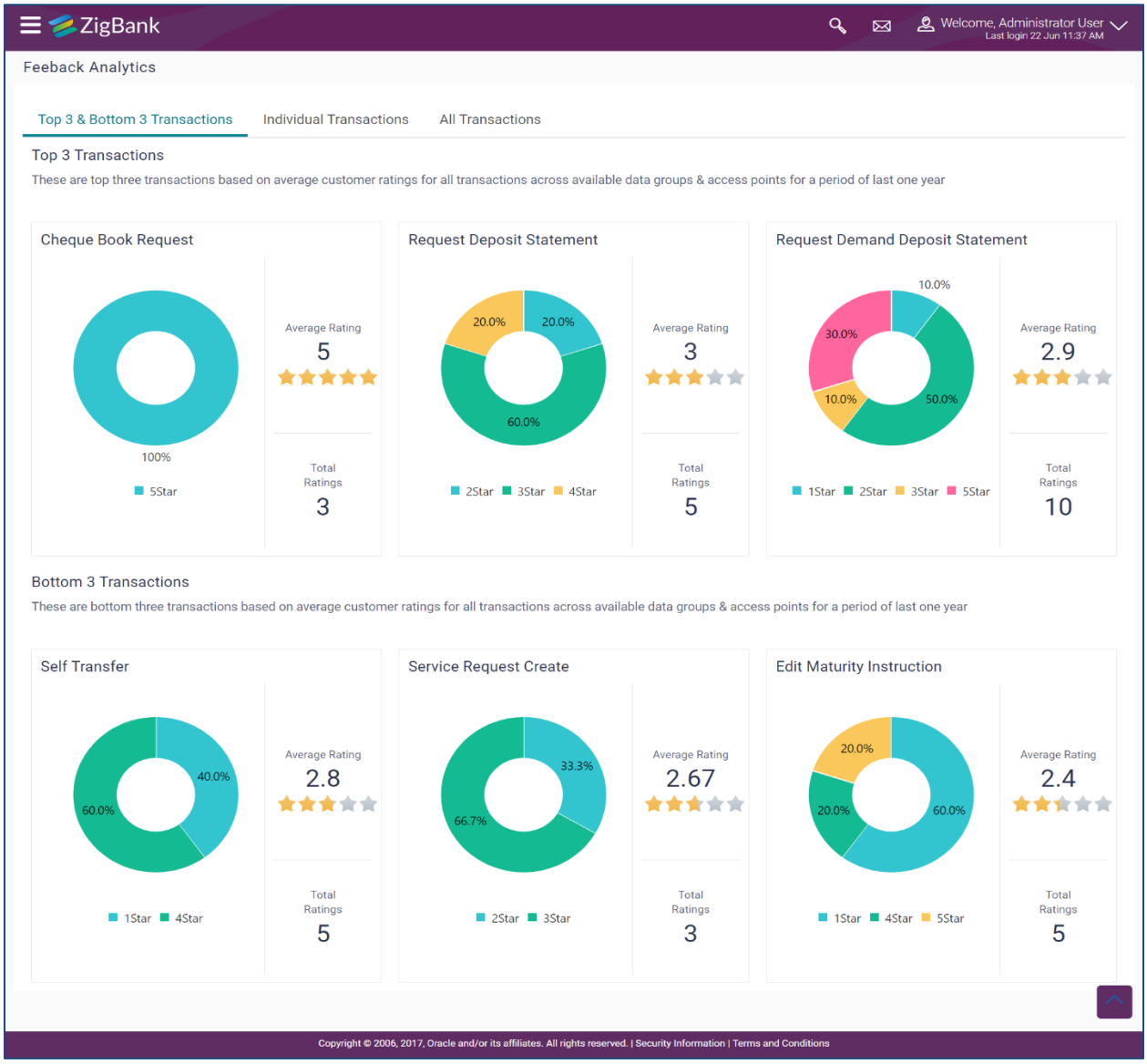
The business user i.e. retail as well as corporate user can capture feedback on transaction completion if the transaction is enabled for feedback capture as part of template.

The user also has an option to capture general feedback

The feedback captured by the user i.e. the rating captured along with options selected for the subsequent question asked are stored in the system so that the administrator can carry out analysis and take necessary action.

Feedback analytics functionality provides quick insights & analytics into to the customer feedback data captured for various transactions




ZigBank
Welcome, Administrator User
Last login 22 Jun 11:37 AM
Feeback Analytics
Top 3 & Bottom 3 Transactions
Individual Transactions
All Transactions
Top 3 Transactions
These are top three transactions based on average customer ratings for all transactions across available data groups & access points for a period of last one year
Cheque Book Request
100%
5Star
Average Rating
5
Total Ratings
3
Request Deposit Statement
20.0%
20.0%
60.0%
2Star
3Star
4Star
Average Rating
3
Total Ratings
5
Request Demand Deposit Statement
10.0%
30.0%
10.0%
50.0%
1Star
2Star
3Star
5Star
Average Rating
2.9
Total Ratings
10
Bottom 3 Transactions
These are bottom three transactions based on average customer ratings for all transactions across available data groups & access points for a period of last one year
Self Transfer
40.0%
60.0%
1Star
4Star
Average Rating
2.8
Total Ratings
5
Service Request Create
33.3%
66.7%
2Star
3Star
Average Rating
2.67
Total Ratings
3
Edit Maturity Instruction
20.0%
20.0%
60.0%
1Star
4Star
5Star
Average Rating
2.4
Total Ratings
5
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5.4 Transaction Confirmation

As a part of this release, transaction confirmation screens have been enhanced to show important details about the transaction along with the transaction reference number and status.

This feature was earlier available on payee maintenance and payment confirmation pages and now has been extended to the transactions available under following modules

- Current and Savings Accounts
- Term Deposits
- Loans & Finances
- Credit cards
- Personal Finance Management
- Trade Finance

6

New Business Functions

Following capabilities have been built as part of business functions in release 18.2

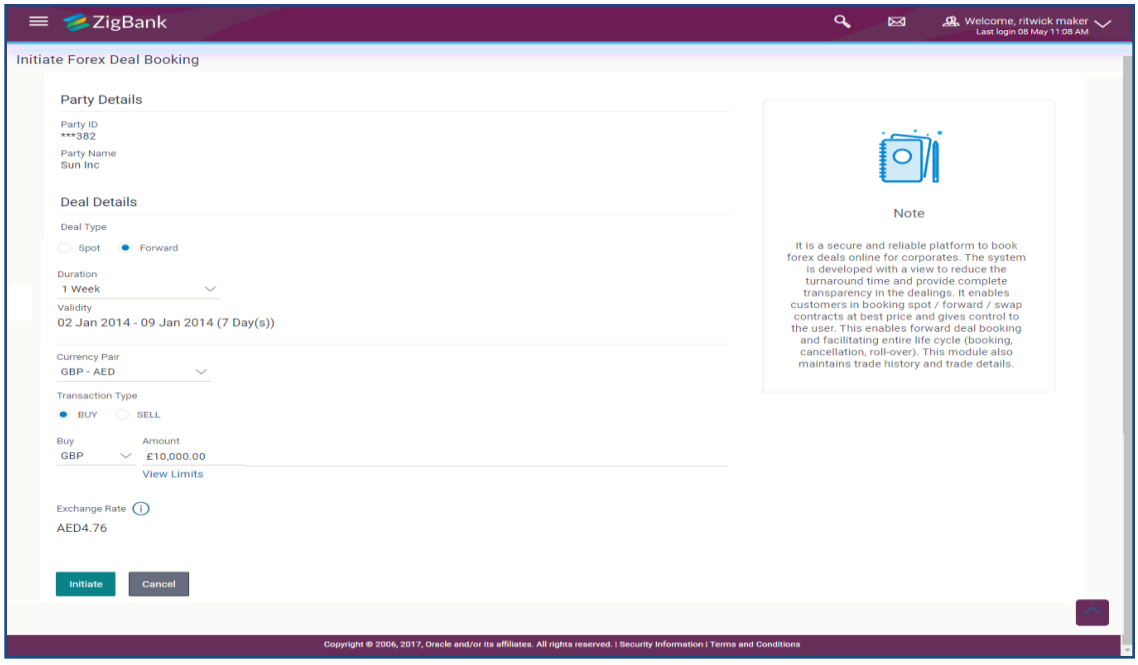
6.1 Forex Deal Booking

Corporates make cross border transfers and to safeguard themselves from the fluctuating currency conversion rates, book forex deals and subsequently use them as part of payment transaction.

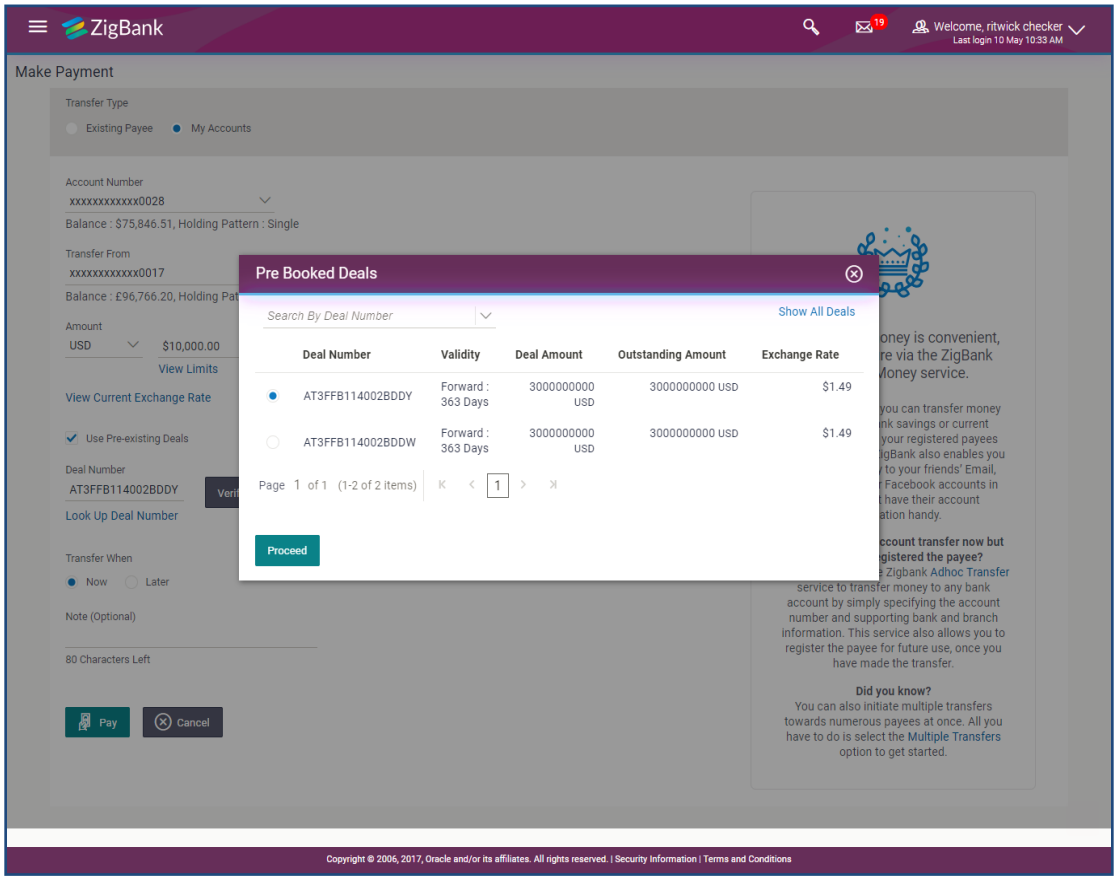
As part of this release, following features have been built for the corporate user:

- Book a spot / forward deal
- Utilization of pre-booked deal while making international payment
- Option to book a new deal as part of payment initiation

Book Spot/Forward deal



Utilization of booked deal in payments



Following feature has been built as part of administrative maintenance:

Addition of currency pairs: This feature enables the administrator to select currency pairs that will be available for corporate users to book deals and use it while doing international payments.

6.2 Electronic Bill Presentment and Payment

Electronic Bill Presentment & Payment (EBPP) is an important functionality that banks provide to customers on channel banking to make bill payments through an automatic payment instruction for the presented bills, make one time payment to the billers and recharge for pre-paid services.

As part of this release, the following capabilities have been built as part of EBPP module:

Administrative Capabilities

Biller Maintenance:

The function enables the administrator to create and maintain billers defining their details like name, address and other important attributes like whether the biller accepts online payment, modes through which the biller accepts the payments etc. Billers can be of following types:

- Presentment type biller: A biller who presents online bills and accepts payments against these bills
- Payment type billers: A biller who does not present bills online but accepts online bill payments
- Presentment and payment type biller: A biller who presents bills and also accepts online payments even when there is no bill presented
- Recharge type biller: A biller who accepts recharges for pre-paid services like DTH, Internet etc.

These billers can be created via Biller creation screen or through a bulk file upload.

Biller Category Maintenance:

Each biller belongs to a category i.e. Electricity, Telecom etc. The function enables the administrator to create and maintain the categories of billers with a provision to upload image files that can be used as icons to denote the billers' categories

Business User Capabilities

Biller Registration:

Retail users can register billers by providing the required information and also define a nickname. The registration can go through a validation process if required by the biller and on successful registration; the user will start receiving bills from the next cycle.

Manage & Delete billers:

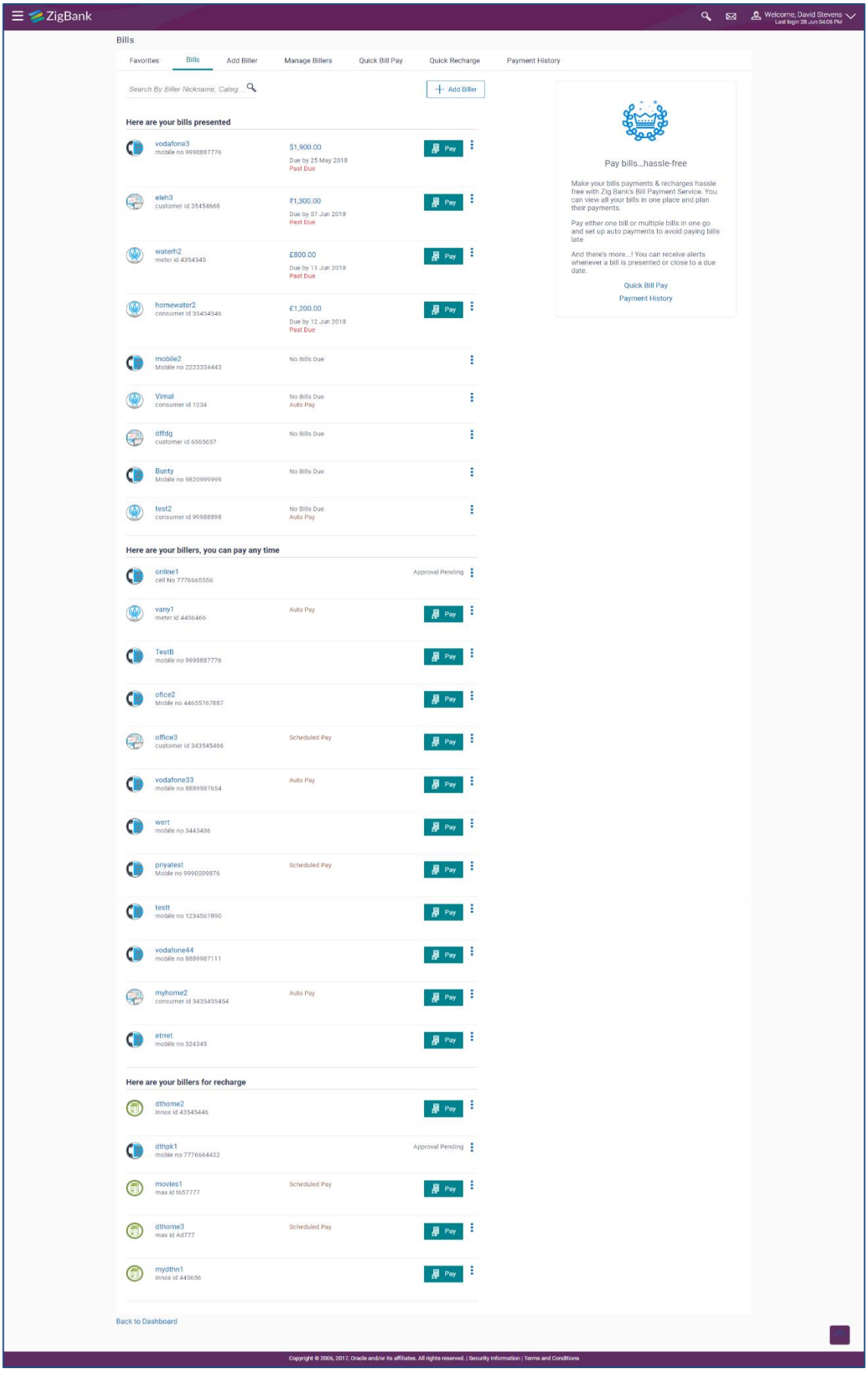
User can modify the details like biller nickname, can set up auto pay or scheduled pay for the billers and delete the registered billers if required.

Bill Payments:

Retail users can pay bills using their savings & current accounts, debit or credit card depending on the mode of payment acceptable to the biller. Bills can be paid using "Pay Now" or can be scheduled for payment using "Pay Later" option.

Users can create auto pay instructions for presentment type of bills and the bill will be automatically paid before the due date. Upper limit can be set for auto pay instructions and if bill amount breaches the limit, system will alert the user and wait for his intervention to pay the bill.

For billers who do not present bills, users can pay anytime and also schedule a recurring payment. i.e. a fixed sum of money is paid to the biller at a regular interval


ZigBank
Welcome, David Stevens
Last login 28 Jun 04:06 PM
Bills
Favorites
Bills
Add Biller
Manage Billers
Quick Bill Pay
Quick Recharge
Payment History
Search By Biller Nickname, Categ...
Add Biller
Here are your bills presented
vodafone3
mobile no 9998887776
$1,900.00
Due by 25 May 2018
Past Due
Pay
eleh3
customer id 35454666
₹1,300.00
Due by 07 Jun 2018
Past Due
Pay
waterh2
meter id 4354545
£800.00
Due by 11 Jun 2018
Past Due
Pay
homewater2
consumer id 35454546
£1,200.00
Due by 12 Jun 2018
Past Due
Pay
mobile2
Mobile no 2223334443
No Bills Due
Vimal
consumer id 1234
No Bills Due
Auto Pay
dffdg
customer id 6565657
No Bills Due
Bunty
Mobile no 9820999999
No Bills Due
test2
consumer id 99988898
No Bills Due
Auto Pay
Here are your billers, you can pay any time
online1
cell No 7776665556
Approval Pending
vany1
meter id 4456466
Auto Pay
Pay
TestB
mobile no 9998887776
Pay
ofice2
Mobile no 44655767887
Pay
office3
customer id 343545466
Scheduled Pay
Pay
vodafone33
mobile no 8889987654
Auto Pay
Pay
wert
mobile no 3445436
Pay
priyatest
Mobile no 9990009876
Scheduled Pay
Pay
testt
mobile no 1234567890
Pay
vodafone44
mobile no 8889987111
Pay
myhome2
consumer id 3435455454
Auto Pay
Pay
etrret
mobile no 324345
Pay
Here are your billers for recharge
dthome2
Innox id 43545446
Pay
dthpk1
mobile no 7776664432
Approval Pending
movies1
max id t657777
Scheduled Pay
Pay
dthome3
max id Ad777
Scheduled Pay
Pay
mydthn1
Innox id 445656
Pay
Pay bills...hassle-free
Make your bills payments & recharges hassle free with Zig Bank's Bill Payment Service. You can view all your bills in one place and plan their payments.
Pay either one bill or multiple bills in one go and set up auto payments to avoid paying bills late
And there's more...! You can receive alerts whenever a bill is presented or close to a due date.
Quick Bill Pay
Payment History
Back to Dashboard
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Recharges:

Users can recharge their pre-paid services using recharge transaction. An existing pre-paid services plan can be topped up or a new plan can be chosen. The list of plans pre-paid available will be supplied by either the biller or the third party bill aggregator

Quick Bill Pays & Quick Recharges:

Users can pay bills or carry out recharges for non-registered billers provided the biller accepts such payments.

Payment History:

User can search & view his past bill payments, download or print it.

6.3 Recurring Deposits

Recurring Deposit is an investment tool that permits the customer to hold a deposit with the bank for a fixed term and make regular deposits to earn yields on their investment.

Following list of features are supported in the application:

a. Opening of New Recurring Deposit:

This feature enables the customer to open a new recurring deposit by selecting the product, defining the amount, tenor and maturity instructions.

b. View Recurring Deposit Details:

This feature enables the customer to view details of a specific recurring deposit. Details such as holding pattern, account holder information, nomination status, deposit status, applicable interest rate, installment amounts and dates are displayed.

c. Edit Maturity Instruction:

The customer may want to modify the maturity instructions of the recurring deposit as defined during opening of the deposit. This feature allows the customer to change the account in which maturity proceeds are to be credited.

d. Redeem Recurring Deposit:

This feature allows the customer to redeem the recurring deposit. On pre-mature closure, banks typically pay interest as per the rate of interest applicable for the tenure during which the deposit was kept subject to penal interest (if applicable)

e. Request Statement:

This feature enables the customer to request for a physical copy of a recurring deposit account statement for a specific period. The statement will be delivered to the customer's address registered with the bank

f. Calculate installments for Recurring Deposit:

This calculator enables the customer to get information about the monthly installment that needs to be deposited to achieve the target amount in the specified tenor.

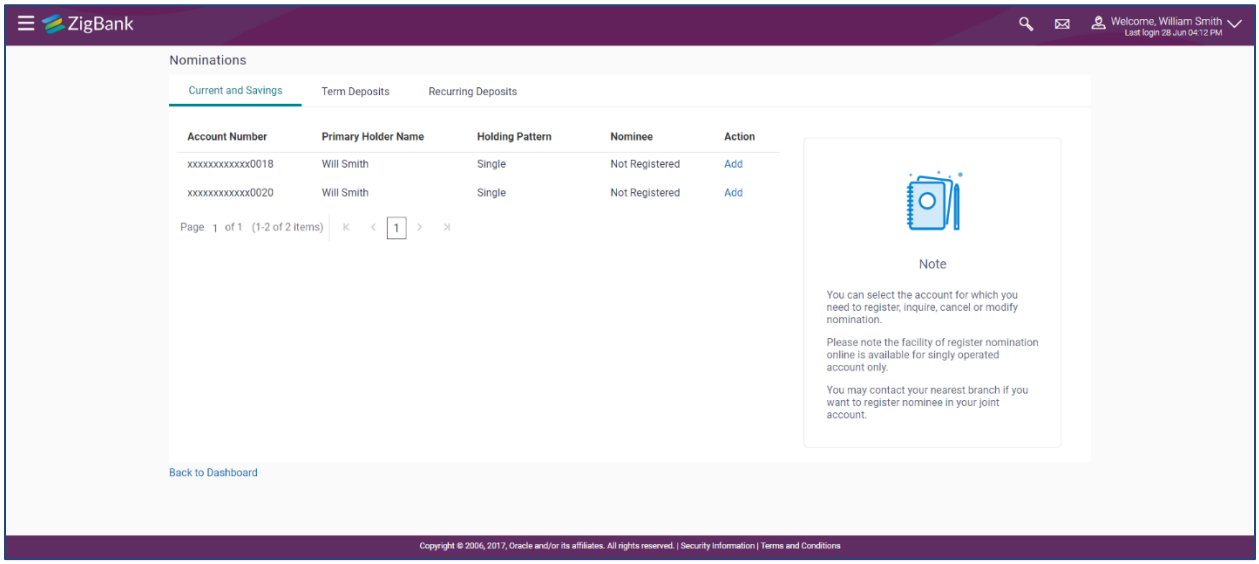
6.4 Manage Nominee

Nomination is the right conferred upon the holder of a bank account to appoint one or more persons who will be entitled to receive the proceeds upon the death of the account holder

The account holder can add a nominee to singly held current and savings account, term deposit or recurring deposit by specifying the nominee details i.e. name and address.

Features supported in the application

- Add Nominee
- View Nominee
- Edit Nominee
- Delete Nominee



6.5 Sweep-In

This facility allows the bank customer to link a deposit account or CASA account as a sweep in account to current or savings account.

In case of insufficiency of funds in the current or savings account, system will automatically transfer/sweep the funds to the beneficiary account i.e. savings or current account from the linked provider account i.e. deposit account or CASA account.

Features supported in the application

- View Sweep In
- Add Sweep In
- Delete Sweep In

6.6 SMS and Missed Call Banking

SMS and Missed call banking gives the account holder the control to manage his/her account.

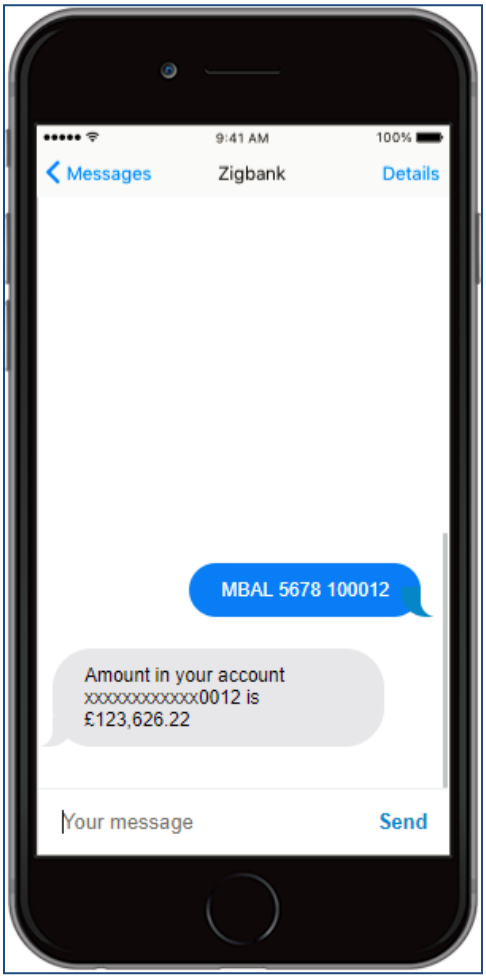
The account holder has to register his mobile number with the bank to subscribe for SMS and Missed Call Banking

As part of this release, new capability has been introduced for the user to perform inquiries and non-financial transactions through SMS and Missed Call Banking.

Additionally, an administrative function has been introduced for the administrator to define a template for SMS Banking containing keywords, data attributes and response message for an event and locale combination. For missed call banking, the administrator can define the contact number and response message for event and locale combination.

Sample Message Format for Account Balance Inquiry

MBAL <PIN> <AccNumber>



6.7 User Helpdesk

As part of this release, new capability has been introduced that allows the administrator to perform transaction on request from the business user if the user has forgotten his credentials or is unable to perform a transaction due to other challenges.

To authenticate the user, system sends an OTP to the customer that needs to be communicated to the administrator so that the same can be entered on the screen to create the user's session.

6.8 FATCA and CRS

FATCA stands for the Foreign Account Tax Compliance Act and is a United States federal law that is in place to counter tax evasion in the United States of America.

CRS stands for Common Reporting Standard and aims at combatting tax evasion on a global level

As part of this release, new capability has been developed in the system to capture business users' information so as to comply with FATCA and CRS regulations

Administrator has an option to enable/disable the FATCA and CRS flag in system configuration and basis this parameter, system can decide whether FATCA & CRS form needs to be displayed to business user to fill in the details

The forms are displayed based on the customer type i.e. Individuals and Sole Proprietors are displayed the FATCA & CRS Self-Certification Form for Individuals, whereas users (only Trustees, Sole Owners or Authorized Signatories) accessing accounts on behalf of Corporations, Companies and Business Entities are displayed the FATCA & CRS Self-Certification Form for Entities.

Administrators can generate forms pertaining to the FATCA & CRS Declarations from the Generate Reports screen available in the administrator module. The forms will contain details of information submitted by the users in the forms and also contain details pertaining to the date and time at which the form was submitted.

6.9 Payment Enhancements

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

a. Display Service Charge and Total Debit Amount

The review and confirm screen has been enhanced to display the service charge amount that will be charged to the initiator on initiation of domestic and international transfers.

Additionally, the total amount debited from the source account i.e. the sum of the transfer amount and service charge is displayed on the screen.

b. Enhancement to Repeat Transfer Transaction

The repeat transfer screen has been enhanced so as to enable the user to initiate a one-time payment towards the payee for which standing instructions have been set. The ‘Pay Now’ transfer will be initiated towards the payee for the same amount as that of each standing instruction. The confirm screen will display specific messages to identify the status of each transaction – the standing instructions as well as the Pay Now transfer.

c. Warning Message for Upcoming Transfers

This enhancement has been introduced so as to intimate a user about any transfers that are upcoming towards a payee within the next X days (configurable) and displays a warning message on the review page. The transfer screens impacted are Transfer Funds –Existing Payee, Multiple Transfers, Adhoc Transfers and Repeat Transfers.

d. Other Payment Enhancements:

- Duplicate payee check based on Payee Account Number and Network Codes.
- Support of UK and SEPA payments through Adhoc Transfers.
- IMPS network transfers (India region domestic transfers) only with FCR as the host system.
- Enabling the users to select the network (NEFT/IMPS/RTGS) for India region domestic transfers towards registered payees at the time of transfer initiation.
- Facility to confirm destination account numbers at the time of adhoc transfer initiation and payee creation to eliminate incorrect entry of account number. The screens impacted are Adhoc Transfers, Transfer Money – New Payee (applicable only for transfer to Email/Mobile) and Payee Creation.

6.10 Other Enhancements

a. Debit Card Enhancements

Enhancements have been made in the debit card module to enable the customer with the below mentioned features:

- **Upgrade a debit card:** This feature allows the user to upgrade his existing card by choosing the new debit card type. Details about the new card type can be viewed before choosing the upgrade card.
  On initiation of request from the user for debit card upgrade, a Service Request is created and assigned to bank administrator for his action i.e. he can approve/reject the request.

- **Re-Issue Debit Card:** This feature enables the customer to request for re-issuance of a card if the existing card is not functioning properly due to any physical damage. User need not block existing card for re-issuance request
  On initiation of request from the user for card re-issuance, a Service Request is created and assigned to bank administrator for his action i.e. he can approve/reject the request.

- **Block and Unblock Debit Card:** This feature enables the user to request for a temporarily block on the debit card to prevent any fraudulent transaction. The block is typically placed in scenarios where the user is unsure if the card has been misplaced or stolen.
  Similarly on finding the card, the user can unblock the card i.e. remove the block so that the same is available for use.
  On initiation of request from the user for card block/unblock, a Service Request is created and assigned to bank administrator for his action i.e. he can approve/reject the request.

- **Hotlist Card:** This feature enables the user to hotlist a debit card if he/she wishes to block the same permanently

- **Enable/Disable Debit Card for International Usage:** This feature allows the user to disable international usage if there is no need to use the debit card for any international transactions (online or while visiting other countries).
  If the user wishes to carry out international transactions on the debit card, then international usage can be enabled on the card.

- **PIN Set and Reset:** This feature has been enhanced to include an additional safety parameter of capturing the user's date of birth while setting or resetting pin of the debit card.

- **Limits for International Usage on Debit Card:** This feature enables the user to define limit for international transactions thereby restricting usage beyond the defined threshold limit.

b. Credit Card Enhancements

Enhancements have been made in credit cards to support the following features:

- **Alert on Card Re-Issuance:** This will facilitate the customer getting notified through an alert about card re-issuance

- **PIN Set and Reset:** This feature has been enhanced to include an additional safety parameter of capturing the user's date of birth while setting or resetting pin of the credit card

c. CASA Enhancements

Enhancements have been made in the CASA module to enable the customer with the below mentioned features:

- **Advisor Details:** This feature enables the retail customers to view details of his/her relationship manager and service manager(s) under the widget 'My Advisors' on the Dashboard. The advisors can be contacted for any bank related services or query.

- **Average Monthly and Quarterly balance:** This feature enables the user to view the maintained average monthly and quarterly balances of the accounts as part of account details.

d. TDS Certificate:

As per regulation, interest earned on savings and deposit accounts is subject to tax deduction at source provided the interest is above a specified limit by the regulation.

The information about the collective tax deducted for savings and deposit accounts for a specific period is available in TDS certificate.

As part of this release, feature of viewing and downloading the TDS certificate with user details has been developed.

e. Interest Certificate:

Banks pay interest to the customer for savings and deposit accounts and charge interest on loan accounts.

Interest certificate provides the user with details on the total interest accumulated or debited from the account for a specified tenor.

This feature will enable the customer to view interest certificates for CASA, deposits and loan accounts. User will also have an option to download the same if required.

f. Trade Finance:

As part of this release, trade finance module has been enhanced to include the feature of capturing and displaying multiple goods with their units and prices under LCs and Bills. This will be helpful when user is dealing with multiple goods with a same business partner.

g. OBPM 14.1.0.0.0 Qualification for Incremental Transactions:

Oracle Banking Payments is a stand-alone Payments Product Processor that caters to the payment requirements of both Retail & Corporate segments.

Following transactions are qualified with Oracle Banking Payments 14.1.0.0.0 as a part of this release.

1. Standing Instructions:
   - Create, View and Cancel Standing instruction
   - Transactions – Self and Internal Transfers

2. File Upload
   - File Upload and View Status (Upload in existing OBDX formats)
   - Formats - SDSC, SDMC and MDMC
   - Transactions – Self, Internal and International Transfers.

h. IDCS 18.2.4 Qualification

Oracle Identity Cloud Service offers core identity and access management capabilities. As part of this release, OBDX has been qualified to offer the following capabilities supporting Identity Management as well as support two legged and three legged OAuth2.0 capabilities

Identity Management Features

- User Onboarding and Management
- Password Policy Definition
- Password Expiry
- Force Change Password for an existing user on expiry
- Force Change Password for new user
- Change Password
- Reset Password
- User Unlock
- Logout

Two Legged OAuth Flow

- Mobile app initiates the request to IDCS and receives an Access Token that is used to access the resources on the resource server
- Device Information is bounded to the token
- Option to De-Register the Device

Three Legged OAuth Flow

Third Party Provider App initiates the OAuth 2.0 flow passing the client ID, client secret, authorization code to IDCS, the user authenticates and provides consent to the Third Party App. Post the consent is obtained from the end user, IDCS provides an access token as well as refresh token to the Third Party Provider.

7

Qualifications

Sr No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle Banking Platform Oracle Financial Services Lending and Leasing Oracle FLEXCUBE Universal Banking	2.5.0.2.0 14.3.0.0.0 12.4.0.0.0 and 14.0.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.7.0.0.0 12.4.0.0.0 and 14.0.0.0.0 14.0.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.7.0.0.0 12.4.0.0.0 and 14.0.0.0.0 14.0.0.0.0
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 12.4.0.0.0 and 14.0.0.0.0
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 12.4.0.0.0 and 14.0.0.0.0
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 12.4.0.0.0 and 14.0.0.0.0
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 12.4.0.0.0 and 14.0.0.0.0
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle FLEXCUBE Universal Banking	12.4.0.0.0 and 14.0.0.0.0
9	Oracle Banking Digital Experience Wallets	Independent of Core Banking solution	

* Refer 'Transaction Host Integration Matrix' section available in module specific user manuals to know transaction level integration details.

8

Browser Support

This chapter lists the qualification of Oracle Banking Digital Experience 18.2.0.0.0 release with various browsers:

	Chrome	Firefox	Microsoft Browser	Safari
Android	Supported *	Not Supported	N/A	N/A
Apple watch	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

9

Known Issues and Limitations

This chapter covers the known anomalies and limitations in of Oracle Banking Digital Experience Release 18.2.0.0.

9.1 Oracle Banking Digital Experience Known Issues

- Access Point 'Internet' needs to be mandatorily provisioned for users requiring only SMS Banking so that first time login process can be completed.
- Issue in View charges for LC and BG and also in BG amendments
- Issue in bulk file upload, International DD issuance with FCUBS 14.1
- Issues in OBDX qualification with IDCS for the following:
  - First Time Login
  - Reset Password and Logout
  - Print Password

9.2 Oracle Banking Digital Experience Limitations

NA