

Product Release Notes  
Oracle Banking Payments 14.2.0.0.0  
Nov 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 14.2.0.0.0.

## 1.3 Abbreviations

Abbreviation	Description
ACK	Acknowledgment
NACK	Negative Acknowledgement
BIC	Bank Identifier Code
CVF/DVF File	Credit Validation File /Debit Validation File
Fedwire	Federal Reserve Wire Network
IMPS	India Immediate Payment Service
OBDX	Oracle Banking Digital Experience
RTGS	Real Time Gross Settlement
RTP	US Real-Time Payments
SEPA	Single Euro Payments Area
ISO	International Organization for Standardization
STP	Straight Through Processing
SWIFT	Society for Worldwide Interbank Financial Telecommunication
SWIFT gpi	SWIFT global payments innovation
gCCT	gpi Customer Credit Transfer
gCOV	gpi Cover Transfer
gSRP	gpi Stop and Recall
ReST	Representational State Transfer

## **1.4 Release Highlights**

The scope of the current release Oracle Banking Payments 14.2.0.0.0 is to develop new features apart from providing enhancements to the existing functionality.

## **1.5 New Functionalities**

### **1.5.1 US Real Time Payments**

Support for:

- Processing of RTP credit transfers
- Processing Request for payment
- Connectivity & Admin Messages
- Routing file upload
- RTP specific Dashboard
- Notification generation
- Daily limit tracking (source level limit & aggregate limit) for an account.

### **1.5.2 India Payments - IMPS**

- Processing of Outbound/Inbound IMPS payments
- Generation and Message Handling of ISO 8583 messages such as Original Request (0200), Verification Request (0200), Original Response (0210), Verification Response (0210) for outbound/inbound payments.
- Support to generate Verification Request (0200) based on pre-defined time intervals for outbound payments.
- Straight through processing of Inbound Payments based on Original Request(0200)
- Daily limit tracking (source level limit & aggregate limit) for an account.
- Support for IMPS Connectivity

### **1.5.3 SWIFT gpi changes**

**Outbound Cross Border/RTGS Payments gCCT/gCOV:**

- Support to process the Outbound Customer Transfer & Cover Payments as 'gpi Enabled'
- Support to generate gCCT/gCOV (MT199, MT299) confirmations in FIN/API formats for pass through gCCT/gCOV.
- Support to generate Customer Notifications on receipt of Final and/or Interim gCCT Confirmations.

**Inbound Cross Border/RTGS Payments gCCT/gCOV:**

- Support to process the Inbound Customer Transfer & Cover Payments as 'gpi Enabled'
- Support to generate gCCT/gCOV Confirmations (MT199, MT299) in FIN/API formats for Inbound Payments.
- Support to generate Notifications to Beneficiary on Final gpi confirmation.

**gSRP Enhancements:**

- Support to initiate Cancellations for the Cross Border & RTGS Payments (MT192/MT199)
- Support to receive gSRP requests and process the gSRP responses (MT196/MT199).

**1.5.4 EU Payer Changes**

Support for:

- Detecting missing or incomplete information on the Payer & Payee details.
- Configurations & rules to implement the monitoring.
- Repair/reject or suspend real-time Payments with missing or incomplete information on the Payer and/or Payee details.
- Reporting Payments with missing information for Ex-post monitoring purposes.
- Detecting & marking PSPs repeatedly sending Payments that do not comply with the Regulation, as high-risk PSPs.
- Ability to detect Linked Payments with certain similarities.

**1.6 Enhancements to the existing modules**

**1.6.1 Support for inbound MT204**

Support for:

- Agreement maintenance
- Straight through processing of incoming MT 204
- Generation of resultant cross border/RTGS/Fedwire bank transfers or Book Transfers

## 1.6.2 Dashboard Changes

- Dashboard to display the following SWIFT notification status:
  - ACK/NAK status
  - MT012/MT019 notification for RTGS payments
- Dashboard listing transactions priority-wise High, Urgent or Normal.
- Dashboard for pending items in non-transaction exception queues.
- Payment dashboard to display unauthorized transaction count.

## 1.6.3 Payment status report (pain.002) Generation

Support for:

- Customer preference maintenance for status report generation.
- pain.002 generation at multiple levels of bulk file processing.
- File level (L1), Batch +Transaction (L2) level and R-transaction (L3) level.
- Auto/manual initiation of status report.

## 1.6.4 Low Value Payments-Dispatch changes

- Dispatch Browser for tracking the transactions linked to the same dispatch reference.
- Browser for viewing the CVF/DVF file/bulk/rejected transaction
- Validation based on file size / bulk size.
- GZIP support while transmitting the file.

## 1.6.5 Incoming SWIFT Message processor

- STP queue for cover pending payment messages.
- Manual matching of inward payments with Cover payments or Confirmation of Credit (MT910).
- Provision for force release or suppression of the cover pending payment messages.

## 1.6.6 Direct & cover payments

- Support for maintaining customer preference for serial payment /Direct & cover payment.
- New basis element for cover rule maintenance to consider the customer preference.

## 1.6.7 Pricing Changes

System enhanced to support:

- Different price codes for customer transfer/customer transfer with cover/ bank transfer SWIFT transactions.
- Different price code based on charge bearer option SHA/BEN/OUR.

- Price code for inbound payments receiver charge handling.

### **1.6.8 Sanction screening changes**

- Sanction screening for transaction cancelled from queues
- Sanction scanning for customer initiated cancellations of bulk/individual transactions
- Sanction request format updates

### **1.6.9 Non-critical field amendments**

- Facility for amending non-critical fields like Remarks/UDF fields, even after transaction liquidation.

### **1.6.10 Changes to Data Archival Solution**

- Changes to Primary Key of tables to include the Transaction Archival Date as a leading column in the Primary Key

### **1.6.11 Support for Multi-tenant using Oracle 18c Application**

Support for Multi-tenant using Oracle 18c Application container feature, with Installation modes as

- Shared Application
- Shared Application with Authentication
- Shared Application with Shared Data (Default & Custom)

### **1.6.12 Integration with OBDX**

- Integration with OBDX for SI & Bulk File changes.

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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/F11932\\_01/index.htm](https://docs.oracle.com/cd/F11932_01/index.htm)

### 2.2 Software Components

Software Components of Oracle Banking Payments 14.2.0.0.0 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 Payments 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 7.3 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.3.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 8 Update 181
				Open Symphony Quartz	2.3.1 (9f9e400)
				Oracle Toplink	12.2.1.3.0
		Database Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle Database 18c Enterprise Edition	18.3.0.0.0
		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	Release 11.*
				Mozilla Firefox	Release 62.*
				Google Chrome	Release 69.*
			Windows 8	Internet Explorer	Release 11.*
				Mozilla Firefox	Release 62.*
				Google Chrome	Release 69.*
			Windows 10	Internet Explorer	Release 40.*
				Mozilla Firefox	Release 62.*
				Google Chrome	Release 69.*
			Mac OS X	Mozilla Firefox	Release 62.*
		Safari		Release 11.*	
		Single Sign On Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle Java Runtime Environment	JRE 8.0.181
				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

For information on the third-party software, refer Oracle Banking Payments 14.2.0.0.0 License Guide in the Documentation Library.



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