

Product Release Notes
Oracle Banking Payments 14.3.0.0.0
May 2019



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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 Local Clearing (or) Low Value, High Value (or) Large Value (RTGS), Cross-Border (SWIFT) and Book (or) Internal Transfer payments.

1.2 **Purpose**

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Release 14.3.0.0.0.

1.3 **Abbreviations**

Abbreviation	Description
BEPS	Bulk-Entry Payment System
BIC	Bank Identifier Code
CNAPS	China National Advanced Payments System
GL	General Ledger
gpi	global payments innovation
HVPS	High Value Payment System
MASSL	Mutual Authentication Secure Sockets Layer
OFBA	Oracle FLEXCUBE Blockchain Adapter
RTGS	Real Time Gross Settlement
SEPA	Single Euro Payments Area
SSL	Secure Sockets Layer
SWIFT	Society for Worldwide Interbank Financial Telecommunication

Abbreviation	Description
ReST	Representational State Transfer
UETR	Unique End-to-End Transaction
UPI	Unified Payments Interface

1.4 **Release Highlights**

The scope of the Oracle Banking Payments 14.3.0.0.0 Release is to develop new features apart from making enrichments to the existing functionality

1.5 **New Functionalities**

1.5.1 **India UPI – Unified Payments Interface ***

Support for:

- UPI Pay Request Debit and Credit messages for the respective roles of Remitter Bank, Beneficiary Bank
- Sending response messages with list of accounts linked to the customer mobile number to channels

** Pricing for India UPI Payments is linked to the Global Enterprise Pricing SKUs*

1.5.2 **China CNAPS - China National Advanced Payments System ****

Support for:

- Processing of Outbound/Inbound HVPS (High Value Payment System) payments
- Processing of Outbound/Inbound BEPS (Bulk Electronic Payment System) / BEPS Real time payments

*** Pricing for CNAPS BEPS Real Time Payments is linked to the Global Enterprise Pricing SKUs*

1.6 Regulatory Changes

1.6.1 SWIFT SR 2019

Support for:

- MT 1xx, MT 2xx - Removal of Standard SWIFT Code word /REC/ for field 72: Sender to Receiver Information Line 1-6
- MT n9x - Population of 'UETR' in Field 121 of n9x messages.
- Universal Confirmations for all Inbound MT 103 Payments
- Provision to add cancellation reason codes AM09, COVR

1.6.2 SEPA 2019

Support for:

- Claim of Non-Receipt message camt.027.001.06
- Claim for Value Date Correction message camt.087.001.05
- Dispatch file generation for inquiry messages in IQF format
- Response generation in camt.029.001.08 format
- Support for incoming inquiry file OQF / Network Validation file QVF
- Dashboard changes for priority transactions based on response due date

1.7 Enhancements to the existing modules

1.7.1 SWIFT MX

Support for

- Processing of Outbound Cross Border/RTGS messages in SWIFT MX format.
- Processing of Incoming Cross Border/RTGS messages in SWIFT MX format
- Payment Message list - MT 103, MT 103 STP, MT 103 REMIT, MT 202/205 and MT 202 COV/205 COV

1.7.2 SWIFT gpi

Support for:

- Population of UETR and Service Type Identifier in Outbound Pass-through Fedwire messages and generation of gpi Confirmations
- Processing of Inbound Fedwire payments with gpi data – Identification of gpi payments, Extraction of UETR and Service Type Identifier and generation of gpi Confirmations

1.7.3 Cross Border/RTGS Payments

Support for:

- Cover matching of incoming MT 103/MT 202 using incoming MT 940/950/942
- Charge Claim processing based on incoming MT 940/950
- Generation of MT 199 messages based on Template maintenances for specific events in Charge Claim processing
- Processing of Outbound and Inbound Cross Border SWIFT payments in 'CNH' Currency (Offshore RMB Currency)
- Provision to put on hold/to suppress payment messages MT 103, MT 200, MT 202/205, MT 202 COV/205 COV based on user defined time-bound prioritized rule conditions. Provision to automatically release at the specified time of Release rule condition. Provision to manually release (or) suppress the messages which are on hold.
- Reverse MT 103 (MT101 received in MT103 format) processing
- Sending free format messages from the original Incoming/Outgoing Cross Border transaction and Support for charging free format message sent out
- Global Correspondent look-up based on Clearing Code
- Provision to capture Sender to Receiver Information info for Cover messages different from the original fund transfer message

1.7.4 Fedwire Connectivity

Support for:

- FedLine Direct Connectivity Modifications
- Support for sending Service Requests to Network
- Separate Browser for Broadcast & Statement Messages , Browsers

1.7.5 Pricing Changes

Support for:

- Charge pick-up based on pricing Rule definition
- Deferred liquidation – Posting to Account Receivable GLs for deferred charge amounts.

1.7.6 Standing Instruction Changes

Support for:

- Generation of execution records pre-determined X-days prior to value date for user verification
- Suspend/Skip/Defer an instruction for next execution frequency

1.7.7 Message Routing Changes

Support for:

- OFBA – Oracle FLEXCUBE Blockchain Adapter – Cross Border SWIFT message routing based on specific maintenance of Processing Branch, Receiver BIC, SWIFT message Type, Transfer Currency and Sending Source combination

1.7.8 Operational Changes

Support for:

- Dual authorization support for Templates
- Reassign of Unauthorized Outbound/Inbound transactions for specific payment types

1.7.9 Dashboard Changes

Support for:

- Maintaining the priority window for Network Cutoff so that the transactions can be listed based on priority
- Listing the Inbound ACH transactions for which response is pending for inbound Recalls and the response due date is approaching

1.7.10 Others

Support for:

- MASSL (Mutual Authentication) or two-way SSL (Secure Sockets Layer) for ReST (Representational State Transfer) services

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/F18473-01/index.htm>

2.2 Software Components

Software Components of Oracle Banking Payments 14.3.0.0.0 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 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 202
				Open Symphony Quartz	2.3.0 (d56e1d0)
				Oracle Platform Security Services	12.2.1.3.0
				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 Important - Browser Support is strictly tied to the Browser itself , and no longer based on the Operating System.	Windows 7	Internet Explorer	11+
				Mozilla Firefox	60+
				Google Chrome	73+
			Windows 8	Internet Explorer	11+
				Mozilla Firefox	60+
				Google Chrome	73+
			Windows 10	Microsoft Edge	42+
				Mozilla Firefox	60+
				Google Chrome	73+
			Mac OS X	Safari	11+
				Google Chrome	73+
		Single Sign On Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle Java Runtime Environment	JDK 8 Update 202
				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 Banking Payments Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.3.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				
Oracle Banking Payments ReST	Web services	Integration Server	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle Java Runtime Environment	JDK 8 Update 202
				Oracle WebLogic Server	12.2.1.3.0
				Oracle Toplink	12.2.1.3.0

4. Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Payments 14.3.0.0.0 License Guide in the Documentation Library.



Product Release Note
May 2019
Version 14.3.0.0.0
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