

Oracle Banking Digital Experience

Release Notes

Release 19.1.0.0.0

Part No. F18558-01

May 2019

ORACLE®

Oracle Banking Digital Experience Release Notes

May 2019

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TABLE OF CONTENTS

1	Theme of the release.....	4
	Overview.....	4
2	Highlights.....	5
2.1	Enriched Corporate Capabilities	5
2.2	New Retail Functions.....	6
2.3	Framework and Tooling.....	7
2.4	Regulatory	8
3	Enriched Corporate Capabilities	9
3.1	Supply Chain Finance (SCF).....	9
3.2	Virtual Account Management Enhancements.....	11
3.3	Trade Finance – Process Enablement.....	12
4	New retail functions	13
4.1	UPI Payment Enhancements	13
4.2	Dashboard and Theme Personalization	14
4.3	Payee Modification.....	14
5	Framework and Tooling	15
5.1	Access Management for new modules.....	15
5.2	UX Extensibility Toolkit.....	17
6	Regulatory	18
6.1	SWIFT 2018 Changes for Payments	18
6.2	SWIFT 2018 Changes for Trade Finance.....	18
7	Qualifications	19
8	Browser Support.....	20
9	Known Issues and Limitations.....	21

1 THEME OF THE RELEASE

Overview

Digital disruption, which began re-modelling retail banking years ago, has finally come to corporate banking as well. Corporate banks are in need to undertake front-to-back digital transformations.

A digitized banking relationship increases customer touch points, cross-sell opportunities and provides a bank with a better understanding of client transaction behaviors. Digitization also improves the customer experience by enabling flexibility and fast response times.

The theme of OBDX 19.1 release was to deepen corporate banking, enrich the retail banking capabilities, develop new framework and tooling capabilities and also comply to regulatory Swift changes in Payments and Trade Finance Domain.

Release 19.1



ENRICHED CORPORATE CAPABILITIES

- Supply Chain Finance (SCF)
- Virtual Account Management Enhancements
- Trade Finance – Process Enablement



NEW RETAIL FUNCTIONS

- UPI Payment Enhancements
- Dashboard and Theme Personalization
- Payee Modification



FRAMEWORK AND TOOLING

- Access Management for new modules
- UX Extensibility Toolkit



REGULATORY

- Swift 2018 changes for Payments
- Swift 2018 changes for Trade Finance

2 HIGHLIGHTS

This section describes in brief, the enhancements made in OBDX in the 19.1 release.

2.1 ENRICHED CORPORATE CAPABILITIES

Corporates need better control and visibility over their cash flows and liquidity positions. Moreover, corporate customers of today are looking to access banking services when and where they are needed across multiple devices

OBDX has deepened corporate banking services in this release with introduction of new module 'Supply Chain Finance', making few Trade Finance transactions process enabled and enabling new capabilities in Virtual Account Management (VAM).

Enriched Corporate Capabilities

- 
1 – **Supply Chain Finance (SCF)** –
 - Program Management
 - Invoice Management
 - Counterparty Onboarding

- 
2 – **Virtual Account Management Enhancements** –
 - Virtual Multi Currency Accounts (VMCA)
 - Bulk Upload for creation of Virtual Accounts, Virtual Account Structure and Remitter List
 - Access Control on Resources i.e. Real Accounts, Virtual Accounts and Remitter Lists

- 
3 – **Trade Finance – Process Enablement** –
 - Application Enrichment at Mid Office
 - Application Tracking




2.2 NEW RETAIL FUNCTIONS

Personalized Digital Experiences creates opportunity for the banks to generate renewed excitement and increased customer engagement.

OBDX has introduced new features of dashboard and theme personalization that lets users to customize their dashboard making it easier to navigate and making his/her visits more efficient.

Additionally, new features have been introduced in payments wherein the user can request for funds through UPI, split funds, track pending requests and also modify payee details.

New Retail Functions

- 
1 – UPI Payment Enhancements –
 - Request Money
 - Split Bill
 - Track Pending Requests
 - Transaction History
- 
2 – Dashboard and Theme Personalization –
 - Re-configure and Customize Dashboard
 - Change default theme and apply a new theme from a defined list
- 
3 – Payee Modification –
 - Allows modification of certain details of payee

2.3 FRAMEWORK AND TOOLING

Developers need tools to create easy and accessible experiences for their users

OBDX has introduced new toolkit for UX Extensibility enabling developers to create new User Interface components of type 'Widgets', 'Inquiry Pages' and 'Transaction Pages'.

As part of this release, Access Management capability has been introduced for following set of additional modules:

Virtual Account Management (VAM) - Access can be controlled on a set of resources i.e. VAM Enabled Real Accounts, Virtual Accounts and Remitter List for a corporate party as well as at a user level.

Liquidity Management (LM) – Access can be controlled on LM Enabled Real Accounts for a corporate party as well as at a user level.

Framework and Tooling

1



– Access Management for new modules –

Party and User Account Access for the following:

- Virtual Account Management Resources i.e. Real Accounts, Virtual Accounts and Remitter Lists
- Liquidity Management Enabled Real Accounts

2



– UX Extensibility Toolkit –

- Develop UI Components (Widgets / Inquiries / Transactions)
- Binding with REST APIs

2.4 REGULATORY

Financial institutions that use SWIFT, the global banking messaging platform, had to comply with a set of new standards released in 2018.

As part of this Release, there have been enhancements made to payments and trade finance modules to comply with Swift 2018 standards.

Regulatory

— Swift 2018 changes for Payments —

- Enhancements to Payee Maintenance and Transfer Money transactions to capture additional information

— Swift 2018 changes for Trade Finance —

- Enhancements to Trade Finance Transactions for capture of additional details

3 ENRICHED CORPORATE CAPABILITIES

The following enhancements have been made to Corporate Banking in the 19.1 Release:

3.1 SUPPLY CHAIN FINANCE (SCF)

Supply Chain Finance facilitates the corporates to avail short-term credit that optimizes working capital for both the buyer and the seller at a lower cost, thereby improving business efficiency.

Through SCF, suppliers sell or liquidate their invoices or receivables to banks that enables them to make liquid money available to proceed with the future orders. Similarly, Buyers avail finance for their payables from banks so that their obligations are timely met at a minimized cost.

As part of this release, SCF module has been introduced in OBDX thereby enabling corporates to carry the following functions:

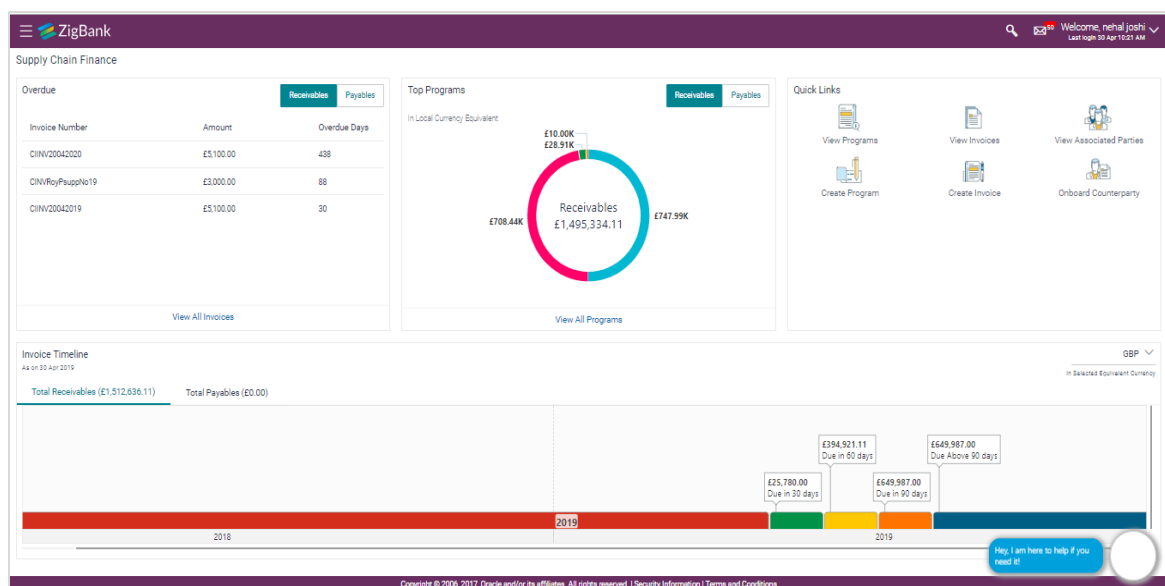
- Program Management
- Invoice Management
- Counterparty Onboarding and Linkage to Programs

Details of the features in Supply Chain Finance Module are as follows-

- **Overview** - Supply Chain Finance dashboard provides holistic information to the corporate user about its Supply Chain Finance business. It provides a view of its business in terms of receivables or payables maturing from its invoices and also provide position of programs in local currency.

Below widgets are available in SCF Overview:

- Overdue Invoices – Position of Payables or Receivables
- Top Programs – Top Performing Programs
- Quick Links – Quick links to transactions for quick access.
- Invoice Timeline – View of overdue invoices and invoices maturing in future.

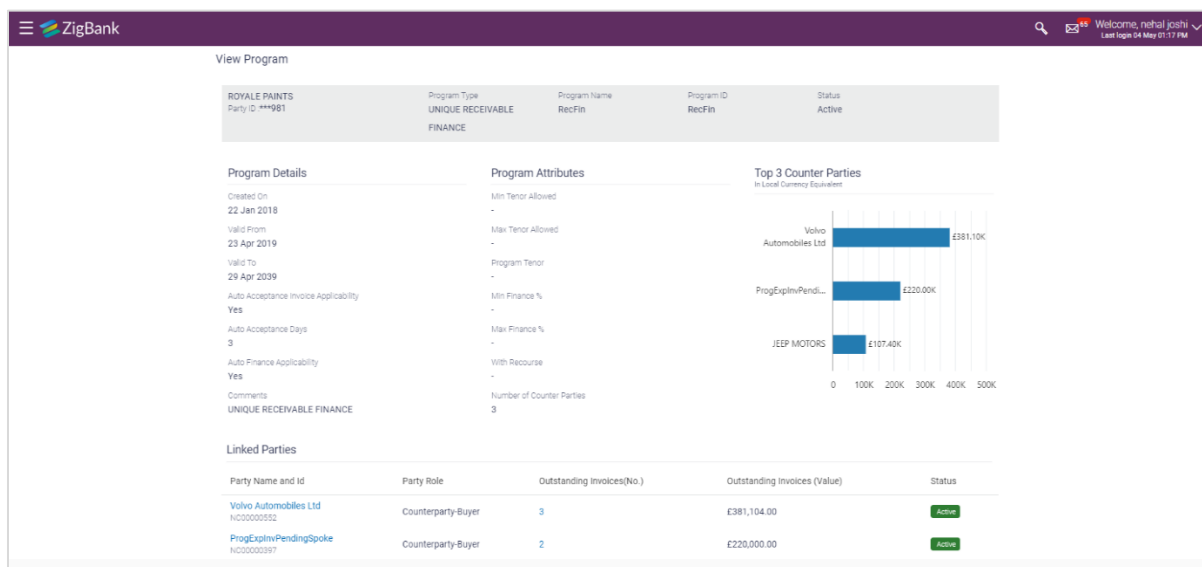


- **On-board Counterparty** – Allows corporate users to onboard their counterparties into the Supply Chain System so that they can be linked in the program.

Program Management – A program is a linkage between an anchor corporate who creates a program and its counter parties who are the on-boarded counterparties.

When an anchor corporate is buyer, then its counterparties are supplier and vice versa. In Program Management below are the available transactions-

- **Create Program** – An Anchor Corporate creates a program to link its counterparties.
- **Edit Program** – An Anchor Corporate can edit the created program.
- **View Program** – A Corporate can view all its programs where the corporate is an anchor or a counterparty.



- **Invoice Management** – Invoice Management enables the corporate user to create single or multiple invoices online. Below are the available transactions in Invoice Management
 - **Create Invoice** – A supplier corporate can create an invoice on its buyer.
 - **Accept/Reject Invoice** – The buyer corporate needs to accept or reject the invoice. It is mandatory for an invoice to be accepted for finance request.
 - **View Invoices** – A Corporate can view all its invoices in terms of receivables or payables.
- **View Associated Party** – Corporate can view all its associated parties here i.e. all its onboarded parties and its Anchor in a single view.

3.2 VIRTUAL ACCOUNT MANAGEMENT ENHANCEMENTS

1. Virtual Multi Currency Account (VMCA)

Virtual Multi Currency Account (VMCA) is a group of VAM enabled real accounts bundled under a Virtual Multi-Currency Account Number. In a scenario where bank offers only single currency real accounts, VMCA helps in achieving support for multi-currency transactions in a virtual account structure.

As part of this Release, new feature of VMCA has been enabled in OBDX thereby enabling corporate user to create a VMCA by grouping VAM enabled single currency real accounts. Maximum one account of each currency can be selected. One of the currencies can be identified as the default currency of the VMCA.

Once a VMCA is formed, it can be linked to a Virtual Accounts Structure.

Virtual accounts in the structure can handle multiple currency transactions since each of VMCA consists of real accounts. As part of payment transaction, corresponding real account in a given currency is debited.

The screenshot displays the ZigBank Virtual Multi-Currency Account (VMCA) management interface. At the top, the header shows the ZigBank logo, a search icon, an email icon, and a user greeting: "Welcome, SD CORP1" with a dropdown arrow and "Last login 16 Apr 07:31 PM".

The main content area is titled "Virtual Multi-Currency Account". It contains a table with the following data:

SK Agro Solutions ***396	Creation Date 24 Jan 2019	Status Active
Virtual Multi-Currency Account Number ITSA01		
Virtual Multi-Currency Account Name IT 01		

Below the table, there is a section titled "Virtual Multi-Currency Account" showing three currency options:

- USD** SK Agro Solutions xxxxxxxxxxxx0035 \$10,002,873.44 (Default Currency)
- INR** SK Agro Solutions xxxxxxxxxxxx0024 ₹10,000,000.00
- GBP** SK Agro Solutions xxxxxxxxxxxx0088 £10,000,000.00

At the bottom, there are four buttons: "Edit", "Delete", "Cancel", and "Back".

2. Bulk File Upload

A corporate can normally have hundreds of virtual accounts. Creating these many virtual accounts or their structure using screens could be cumbersome.

As part of this Release, feature of bulk file upload have been provided in OBDX for the following VAM transactions

1. Creation of Virtual Accounts (both with account real account linkage as well as without real account linkage)
2. Creation of Virtual Account Structure
3. Addition of Remitter IDs to Remitter List

3. Access Management in VAM

Access to various VAM functionalities are driven by user's access to different resources i.e. Real accounts, Virtual accounts & Remitter lists.

As part of this Release, Access Management feature has been enabled in OBDX for VAM module wherein access can be granted to user on Real Accounts, Virtual Accounts and Remitter List. Therefore, the information user sees in VAM dashboard widgets is governed by the access he has to different resources.

3.3 TRADE FINANCE – PROCESS ENABLEMENT

As part of this Release, some existing transactions from the Trade Finance module of OBDX have been integrated with the trade finance mid office system. This feature enhances the experience of business users with mid office involvement wherein the application information can be enriched from the bank side and also provide help in case of any exceptions and approvals required.

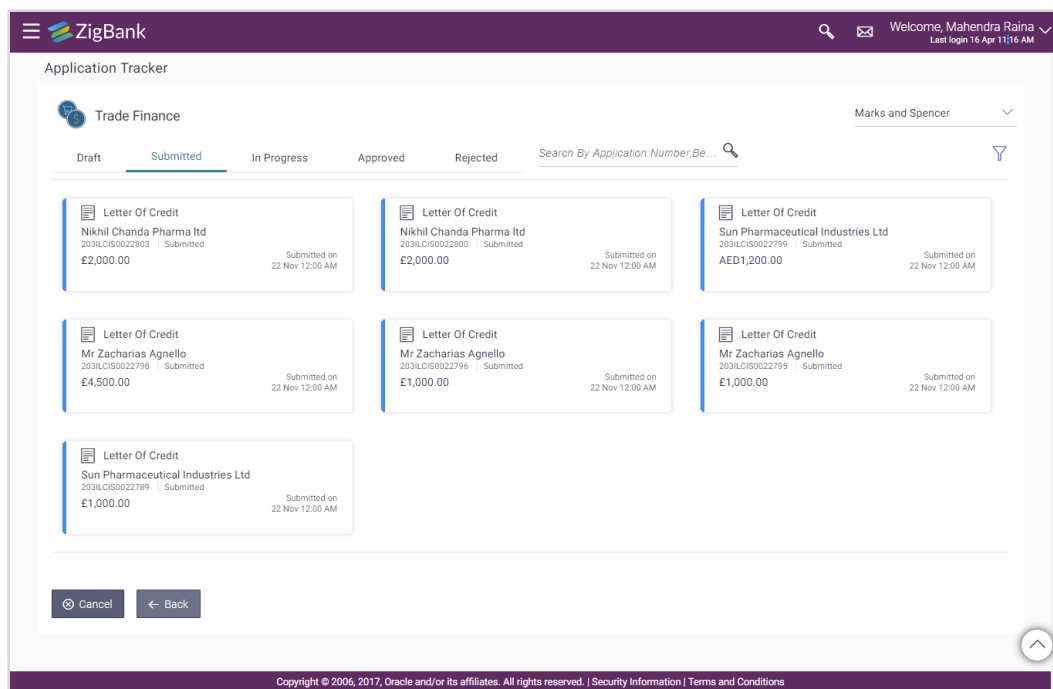
Once trade finance applications are sent to mid office for processing, corporate user will wish to track the status of the application.

An application tracker has been developed which enables the corporate user to track the current status of the trade finance applications sent to mid-office for processing.

The submitted applications by the corporate user can be seen in the Submitted tab of Application Tracker. User can view details of the submitted applications.

The user can resume a partially filled application from the Draft tab of Application Tracker. Once the application is accepted, the LC or BG number generated for the application can be viewed.

Additionally there are search parameters available i.e. application number or beneficiary name to search applications submitted by user. Similarly draft applications can be searched using draft name.



4 NEW RETAIL FUNCTIONS

The following features have been added in this release to further enhance the retail banking capabilities of OBDX:

4.1 UPI PAYMENT ENHANCEMENTS

Enhancements have been made to the existing UPI Payments functionality so as to enable retail users to perform the following UPI transactions and inquiries through the mobile banking applications:

1. UPI Request Money

In addition to transferring funds from their VPAs to other VPAs and domestic accounts, retail users can now initiate collect money requests i.e. perform transactions requesting money that is due to them via UPI.

A request can be made towards a registered VPA payee or even by entering a new VPA i.e. one that is not registered as a payee of the user.

The user is required to specify information such as the VPA towards which the collect request is to be initiated, the amount to be requested, the date on which the request is to expire, remarks and the user's VPA in which the funds are to be transferred once the receiver of the request approves the request.

2. UPI Split Bill

Users can now initiate split bill transactions via UPI. The user can select multiple VPA payees or even specify VPAs that are not registered as payees that are to contribute to the bill being split. Once the contributors are selected, the user can specify the bill amount and the system will split the amount equally among the selected contributors. Information such as VPA to be credited, expiry date etc need to be provided.

3. UPI Pending Requests

Once a collect request has been made it will appear under Pending Requests until the request is processed to completion or until it expires. Users can view requests initiated by others pending towards their VPAs and can take action on these requests by either approving or rejecting the request. Users can also view those requests and split bills that have been initiated by them that are pending with the recipients of the requests. The status of each contribution will be displayed against the contributor name in the case of split bills. A split bill transaction record will appear under pending request until each contributor has taken action on the individual request or until the split bill expires. The option to search for requests based on the user's VPA is also provided.

4. UPI Transaction History

All UPI transactions including UPI transfers, requests and split bills, that have been processed or that have expired will be visible on the UPI Transaction History page. The status of each transaction will be visible along with other information including the amount, VPAs involved, etc.

Users can search for transactions based on VPA, transaction type, date range of transaction initiation and status.

4.2 DASHBOARD AND THEME PERSONALIZATION

OBDX Dashboards are designed to enable users to access and analyze the key information with respect to their bank accounts so that they can make smarter, data-driven decisions.

However, the need of information that is shown on the dashboard can be different for different users and dashboard personalization enables the end user to re-configure and customize the dashboard depending upon the most frequently used tasks and information they access on the dashboard.

As part of this Release, dashboard personalization feature has been introduced in OBDX for Retail Users.

In addition to dashboard personalization, a new feature of theme personalization has been introduced for Retail Users that enables them to choose a theme from the list of pre-defined themes.

Using theme personalization, users can change the default theme offered by the bank; the look and feel of the application will change as per the new theme applied.

The pre requisite for applying a new theme is that the bank user should have created new themes using existing Brand management feature.

4.3 PAYEE MODIFICATION

In addition to editing the payee photo and in the case of retail users editing payee limits, users can now edit other information of the payee such as the account number, account name, payee nickname etc.

The fields that are editable will depend on the type of payee i.e. internal, domestic, international, draft or peer to peer payee. Certain fields such as the payee name, account type (i.e. transfer type such as internal, domestic, and international in the case of account payees), draft type (domestic draft or international draft) in the case of demand draft payees and payment network in the case of domestic and international payees will not be editable.

5 FRAMEWORK AND TOOLING

The following features have been added in this release as part of Framework and Tooling capabilities.

5.1 ACCESS MANAGEMENT FOR NEW MODULES

Access Management framework provides capability to define access on accounts as well as other resources across different modules for a corporate as well on a specific user of a corporate.

As part of this Release, following enhancements have been made to the Access Management Framework capabilities:

Additional Account Types have been introduced in Party and User Account Access thereby allowing the administrator to configure access control on the respective resources and also new maintenance has been developed to provide access on resources other than accounts.

The screenshot displays the 'User Account Access' configuration page in the ZigBank system. The page header includes the ZigBank logo, search and mail icons, and a user welcome message: 'Welcome, Harvy Spector' with a last login timestamp of '17 Apr 06:12 PM'. The main content area is titled 'User Account Access' and shows details for a corporate party: Party ID 000396, Party Name SK Agro Solutions, User ID carrel, and User Name Rahul Corp. Below this, the 'Account Mapping' section is active, showing a list of accounts under the 'Current & Savings' tab. The list includes four accounts, all with a status of 'ACTIVE'. The second account, AT30039600079, is selected. A message at the bottom states: 'No items to display.' and a note indicates that account mapping for various account types can be viewed by visiting their respective tabs. Navigation buttons 'Next', 'Back', and 'Cancel' are at the bottom.

Account Number	Currency	Product Name	Account Status
<input checked="" type="checkbox"/> AT30039600057	GBP	Savings Account - Regular	ACTIVE
<input checked="" type="checkbox"/> AT30039600079	GBP	Savings Account - Regular	ACTIVE
<input type="checkbox"/> AT30039600088	GBP	Savings Account - Regular	ACTIVE
<input type="checkbox"/> AT30039600024	INR	Savings Account - Regular	ACTIVE

VAM Enabled Real Accounts: A new tab has been introduced in party account access and user account access maintenance wherein the administrator can define access to VAM Enabled Real Accounts for a corporate party as well as at a user level. Access provided to accounts under this tab will be referred only for specific VAM transactions.

Virtual Accounts: A new tab has been introduced in party account access and user account access maintenance wherein the administrator can define access to Virtual Accounts for a corporate party as well as at a user level. Access provided to accounts under this tab will be referred only for specific VAM transactions.

Liquidity Management Enabled Real Accounts: A new tab has been introduced in party account access and user account access maintenance wherein the administrator can define access to LM Enabled Real Accounts for a corporate party as well as at a user level.

Party Resource Access and User Resource Access: New maintenance screens have been developed wherein administrator can select the module for which access maintenance needs to be done.

For Virtual Account Management (VAM) module, administrator can provide access to the Resource **'Remitter List'** along with the transactions under each Remitter List to the corporate party as well as at a user level.

The screenshot displays the 'User Resource Access' configuration page in the ZigBank system. The page header includes the ZigBank logo, a search icon, and a user profile for 'Harvy Spector' with the last login time of '16 Apr 02:16 PM'. The main content area is titled 'User Resource Access' and shows details for a specific user: Party ID 000396, Party Name SK Agro Solutions, User ID adicorpmaker, User Name Alex Lacazette, and Module Name Virtual Account Management (Remitter List). Below this, a progress indicator shows two steps: 'Remitter List Mapping' (active) and 'Transaction Mapping'. The 'Remitter List Mapping' section contains two checkboxes: 'Apply Party Level Changes Automatically' and 'Map All Remitter Lists'. A table lists three remitter lists with their IDs, names, and statuses. At the bottom, there are 'Next', 'Cancel', and 'Back' buttons. The footer contains copyright information for Oracle.

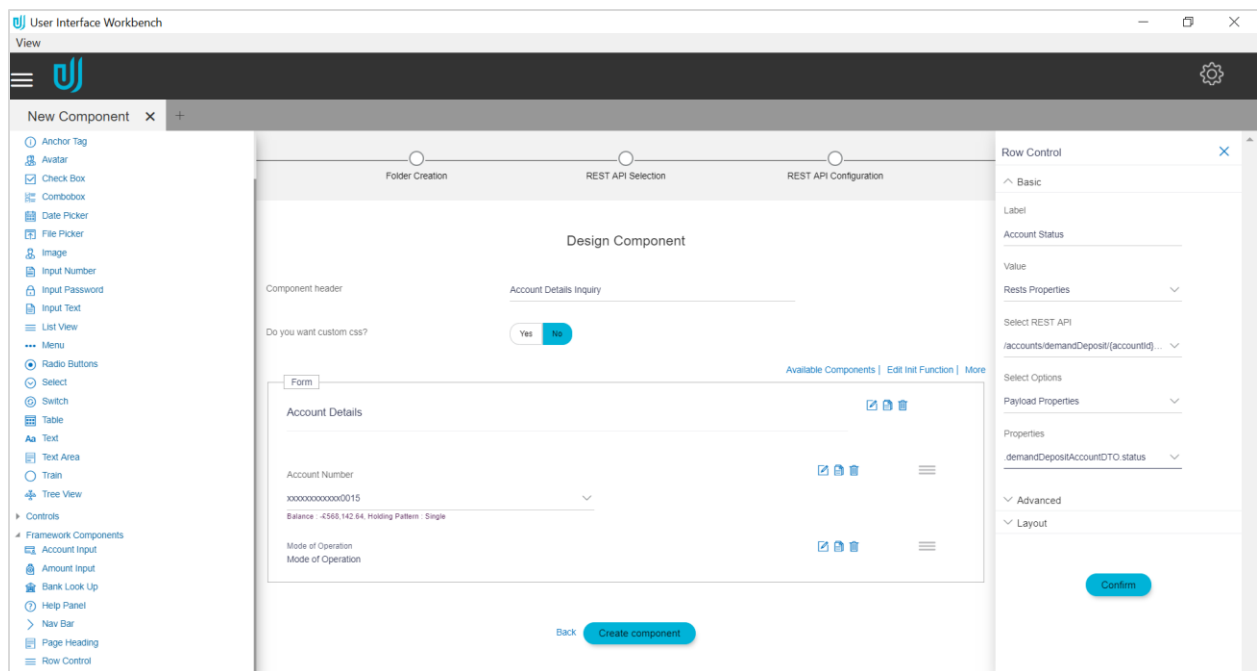
Remitter List ID	Remitter List Name	Status
<input checked="" type="checkbox"/> SAS02	SAS GIFT PACK	Active
<input checked="" type="checkbox"/> SAS01	SK PAYMENT	Active
<input type="checkbox"/> SKFUND1	FIXED	Active

5.2 UX EXTENSIBILITY TOOLKIT

As part of this Release, new toolkit for UX Extensibility has been introduced that enables users of developer persona to develop user interfaces for OBDX application. Creating new UI pages are quick and easy with an extended library of pre-defined page templates and field components.

Key features of the tool are:

- Pre-Built layout templates for selection like single column, double column etc.
- Development of different UI components for various screen types like Transaction pages (along with review and confirm screens), widgets and stand-alone inquiry pages
- Binding with REST API services using Open API Specifications (Swagger)
- Ready to use form components library
- CSS Editor to customize the UI



6 REGULATORY

As part of this release, the payments and trade finance module transactions have been enhanced to comply with SWIFT 2018 changes:

6.1 SWIFT 2018 CHANGES FOR PAYMENTS

As part of this Release, following maintenance and transaction screens from payments module have been enhanced to incorporate the changes published as part of Standards Release 2018 (SR - SWIFT 2018).

Payee Maintenance

New fields have been introduced to capture payee's address details in International Payee maintenance screen.

Transfer Money

- Option to capture the following information as part of cross border payment Initiation (with Payee and Adhoc Payment)
 - Intermediary Bank details
 - Payment Details
- Cross border transfer transaction confirmation screen have been enhanced to show Unique End-to-End Transaction Reference (UETR). UETRs allow the banks and the customers to easily trace their payments and check the real-time status.

6.2 SWIFT 2018 CHANGES FOR TRADE FINANCE

As part of this Release, following transactions from Trade Finance module have been enhanced to incorporate the changes published as part of Standards Release 2018 guidelines.

- Letter of Credit Initiation
- Letter of Credit Amendment
- Bank Guarantee Initiation
- Bank Guarantee Amendment

With enhancements, some new fields have been introduced and some existing fields have been made available for modification.

7 QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Universal Banking	14.2.0.0.0 and 14.3.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.7.0.0.0 14.2.0.0.0 and 14.3.0.0.0 14.2.0.0.0 and 14.3.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments Oracle Banking Virtual Account Management Oracle Banking Liquidity Management Oracle Banking Credit Facility Process Management System (OBCFPM) Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) Oracle Banking Corporate Lending Process Management (OBCLPM) Oracle Banking Corporate Lending (OBCL) Oracle Banking Supply Chain Finance (OBSCF)	11.7.0.0.0 14.2.0.0.0 and 14.3.0.0.0 14.2.0.0.0 and 14.3.0.0.0 14.3.0.0.0 14.3.0.0.0 14.1.0.1.0 and 14.3.0.0.0 14.2.0.0.0 and 14.3.0.0.0 14.1.0.1.0 and 14.3.0.0.0 14.2.0.0.0 and 14.3.0.0.0 14.3.0.0.0
4	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking	11.7.0.0.0
5	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.2.0.0.0 and 14.3.0.0.0
6	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.2.0.0.0 and 14.3.0.0.0
7	Oracle Banking Digital Experience Corporate Trade Finance	Oracle FLEXCUBE Universal Banking Oracle Banking Trade Finance Process Management	14.2.0.0.0 and 14.3.0.0.0 14.3.0.0.0

* 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 19.1.0.0.0 release with various browsers:

	Chrome	Firefox	Microsoft Browser	Safari
Android	Supported *	Not Supported	N/A	N/A
iOS	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 :

<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 19.1.0.0.0

9.1 Oracle Banking Digital Experience Known Issues

1. Trade Finance Transactions are not supported on Mobile Devices
2. Request Cheque Book transaction is not supported with FCUBS version 14.3.0.0.0
3. Cash Positions Overall widget considers child account contributions too instead of only considering Own Balance of a virtual account

9.2 Oracle Banking Digital Experience Limitations

1. Credit Facility Originations solution offered by OBDX mandatorily needs Oracle Banking Credit Facility Process Management System (OBCFPM) in the backend for integration.
2. Corporate Lending Originations solution offered by OBDX mandatorily needs Oracle Banking Corporate Lending Process Management (OBCLPM) in the backend for integration.
3. Virtual Account Management solution offered by OBDX mandatorily needs Oracle Banking Virtual Account Management System (OBVAM) in the backend for integration.
4. Liquidity Management solution offered by OBDX mandatorily needs Oracle Banking Liquidity Management System (OBLM) in the backend for integration.
5. Supply Chain Finance solution offered by OBDX mandatorily needs Oracle Banking Supply Chain Finance System (OBSCF) in the backend for integration.
6. Application Tracker for Corporate Trade Finance Management solution offered by OBDX mandatorily needs Oracle Banking Corporate Trade Finance Process Management (OBTFFPM) in the backend for integration.
7. Virtual Account Management, Liquidity Management Credit Facility Management, Corporate Lending Management, Supply Chain Finance and Trade Finance modules are currently not supported on mobile and tablet devices.