Product Release Note
Oracle Banking Supply Chain
Finance
Release 14.3.0.0.0
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FINANCIAL SERVICES

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1. Release Notes

1.1 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Banking Supply Chain Finance solution. The suite is a comprehensive, end-to-end solution that supports full lifecycle of supply chain finance. This enables financial institutions to make faster supply chain decisions, provide better customer service and enhance overall user experience through a single integrated platform. Its robust micro service architecture and use of leading-edge industry standard products ensure almost limitless scalability.

1.2 Purpose

The purpose of this Release Note is to highlight the functionality included in the Oracle Banking Supply Chain Finance Release.

1.3 Abbreviations

Abbreviation	Detailed Description
OBSCF	Oracle Banking Supply Chain Finance
XML	Extensible Markup Language
XSD	XML Schema Definition
POJO	Plain Old java Object
API	Conversion Open Interface

1.4 Product Summary

Oracle Banking Supply Chain Finance Release 14.3 is built to meet various challenges faced by financial institutions. It addresses each of the supply chain processes from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.5 Release Highlights

The key highlight of this release is to release basic functionality required for supply chain finance industry with the cutting edge technology

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Ref No.	Features	Description
REQ001	Maintaining Core reference data	OBSCF has leveraged common core framework to maintain reference data. Some of the reference data are List of Country, Currency, Customer Category, List of Holidays, List of Banks, Branch, FX rates
REQ002	Maintaining System Level Parameters	OBSCF has introduced various system level parameters to drive supply chain finance system behaviour. As part of current release, these set up will be performed through database script, going forward, screen will be provided to maintain and modify (only few attributes will be allowed for modification) attributes.
REQ003	Product Maintenance	Any Bank/Financial institution may want to create new product for financing and maintain various parameters associated with a product. Capability is provided in the system to create a new product for financing along with its attributes
REQ004	Program Maintenance	A program is a linkage of a buyer to one or more suppliers or linkage of a supplier to one or more buyers. Capability is provided in the system to create a new program for financing along with its attributes
REQ005	Limit Maintenance	In SCF landscape, corporate limits are maintained at product, Anchor/Spoke and program level. And at the time of loan disbursal and loan settlement, limits are utilized and released.
REQ006	Non Customer Maintenance	Non-Customer is an entity for which CIF does not exist in system, for example - Vendor, Dealer etc. As a part of current release capability is provided for the user to on board a non-customer for financing and maintain the required attributes for the created non-customer.
REQ007	Accounting	Accounting setup needs to be configured in the system to generate accounting entries during different transactions. As a part of current release capability is provided for User to set up different Accounting Role, codes and entries in the system.

Ref No.	Features	Description
REQ008	Reconciliation	Reconciliation is one of the core modules of SCF application wherein the outstanding invoices/finances due are reconciled against the payment initiated by the buyer/supplier as per the reconciliation rules configured in the application. Reconciliation can happen through auto or manual mode. Current scope is only for Auto reconciliation
REQ009	Invoice Upload	Invoice upload is required to process the invoice for financing. Capability and functionality is provided in system to support the same.
REQ0010	Invoice Management	To process invoice for financing, Invoice management functionality is provided in OBSCF system as a part of release 14.3 which covers Cancel invoice, accept invoice and initiate finance for invoice. Both manual and Automatic Invoice financing is supported
REQ0011	Disbursement	OBSCF has introduced functionality to cover end-to-end finance disbursement process. As a part of current release, screens are provided to process the finance for disbursement.
REQ0012	Settlement	OBSCF has introduced Finance Settlement functionality, which enables users to settle the finances/loans which are outstanding in SCF application. The Bank user on behalf of SCF customer can initiate the settlement of loan. Settlement request can be initiated through screen or through file upload (payment file) as well.

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2.1 Core Reference Data

2.1.1 Overview

Any Bank/Financial institution implementing Oracle Banking Supply chain Finance system will need to maintain certain core reference data for the supply chain finance system to work as expected. Most of these data are maintained as a part of day zero set up. For Example – Country, Currency etc

2.1.2 Description

List of Core reference data applicable for Supply Chain Finance

#	Core Reference Data
1	List of Country Codes
2	List of Currency
3	Currency Exchange Rate
4	Currency Holiday Master
5	Currency Pair Definition
6	Currency Rate Type
7	Customer Category
8	External Chart of Accounts
9	External Bank Parameters
10	External Branch Parameters
11	ECA System
12	External Customer
13	External Customer Account
14	Host Code
15	Language Code
16	Local Holidays
17	System dates

Refer Core reference data document for details on each maintenance

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2.1.3 Screenshot

NA

2.2 Maintaining System Level parameters

2.2.1 Overview

System level parameters are introduced in this release to help customers set up and drive supply chain finance system behaviour. These system parameters needs to be set up as part of day zero process.

2.2.2 Description

a) Around 26 day zero parameters are provided to drive the system behaviour
b) These parameters can be set up using database script as a part of current release
c) Most of the parameters will be defaulted with valid value and customer can change during implementation of software
d) List of parameters are -
- Hierarchy – This attributes decides the order of parameters among D: Debtor, R – Program, P – Product for processing a finance transaction
- Auto Finance Applicable
- Allowed Mode for Disbursement
- Allowed Mode for Settlement
- Auto Settlement Applicable
- Preferred Disbursement Mode
- Preferred Settlement Mode
- Min Finance Percentage
- Max Finance Percentage
- Min Tenor Allowed(Days)
- Max Tenor Allowed (Days)
- With Recourse
- Stale Period (Days)
- Minimum Waiting Period (Days)
- Prepayment Allowed
- Part Repayment Allowed
- Maturity Date Calculation
- Multiple Disbursement Allowed
- Holiday Treatment
- Appropriation Sequence on due date
- Appropriation Sequence before due date
- Appropriation Sequence after due date
- NPA Appropriation Sequence
- Business Vertical
- File Parsing Reject All Records

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2.3 Maintaining Product Level parameters

2.3.1 Overview

Products are required to initiate supply chain finance. Underlying nature and criteria of any supply chain program is driven by product.

2.3.2 Description

a) Screens for creating, modifying and deleting Product is provided
b) Maker and checker for Product maintenance is also provided
c) Search and view screen for Product maintenance is provided
d) Product maintenance contains three broad categories i.e. i.e. capture basic information's, Finance parameters and Repayment Parameters
e) Basic Information contains primary information user need to input for creating program. It consist of following attributes – Branch, Product Code, Product Description, Product Type, Product Category, Effective From, Expires On, Debtor
f) Program Limit contains attributes require to capture limits applicable for particular Program. It consist of following attributes - Auto Finance Applicable, Preferred Disbursement Mode, Auto Settlement Applicable, Preferred Settlement Mode, Min Finance Percentage, Max Finance Percentage, Min Tenor (Days), Max Tenor (Days), With Recourse, Disbursement Ccy, Authorization Required
g) Spokes Limit contains attributes require to capture limits applicable for particular ancor. It consist of following attributes – Spoke, Auto Finance Applicable, Preferred Disbursement Mode, Auto Settlement Applicable, Preferred Settlement Mode, Min Finance Percentage, Max Finance Percentage, Min Tenor (Days), Max Tenor (Days), With Recourse, Disbursement Ccy, Authorization Required

2.4 Maintaining Program Level parameters

2.4.1 Overview

Program is a linkage of a buyer to one or more suppliers or linkage of a supplier to one or more buyers. Program needs to be created to drive supply chain finances

2.4.2 Description

a) Screens for creating, modifying and deleting program is provided
b) Maker and checker of Program maintenance is also provided
c) Search and view screen for Program is provided
d) Program maintenance contains three broad categories i.e. capture basic information's, Finance parameters and Link spokes
e) Basic Information contains primary information user need to input for creating program. It consist of following attributes – Program Code, Program Name, Ancor, Product, Effective from, Expires on, Auto acceptance applicable and Auto acceptance days
f) Finance parameter section is provided to capture parameters related to financing. It consist of following attributes - Auto Finance Applicable, Preferred Disbursement Mode, Auto Settlement Applicable , Preferred Settlement Mode, Min Finance Percentage, Max Finance Percentage, Min Tenor (Days), Max Tenor (Days), With Recourse, Disbursement Ccy, Authorization Required

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g) Link Spokes screen is provided to establish relationship between a program & product with one or multiple spokes. It consist of following attributes – Spoke, Auto Finance Applicable, Preferred Disbursement Mode, Auto Settlement Applicable, Preferred Settlement Mode, Min Finance Percentage, Max Finance Percentage, Min Tenor (Days), Max Tenor (Days), With Recourse, Disbursement Ccy, Authorization Required

2.5 Limit Maintenance

2.5.1 Overview

Limit is a kind of pre-sanctioned amount assigned at Anchor, Product, Program and Spoke level, which is used during supply chain financing.

2.5.2 Description

a) Screens for creating, modifying and deleting Anchor, Product, Program and spoke level limit is provided
b) Maker and checker for Limit maintenance is also provided
c) Search and view screen for Limit maintenance is provided
d) Limit maintenance contains four broad categories i.e. capture Anchor limit, Product Limit, Program Limit and Spokes level limit
e) Anchor Limit contains attributes required to capture limits applicable for particular anchor.
f) Program Limit contains attributes require to capture limits applicable for particular Program. It consist of following attributes - Auto Finance Applicable, Preferred Disbursement Mode, Auto Settlement Applicable , Preferred Settlement Mode, Min Finance Percentage, Max Finance Percentage, Min Tenor (Days), Max Tenor (Days), With Recourse, Disbursement Ccy, Authorization Required

2.6 Invoice Upload

2.6.1 Overview

Invoice upload is required to get the invoice approved from buyer so that it can be eligible for financing if required. OBSCF has introduced capability for invoice upload through screen as a part of release 14.3

2.6.2 Description

a) Screen for upload of invoice is introduced where user can select invoice (file type - xlsx, csv0 and upload it in system
b) Screen for searching an uploaded invoice is introduced where user can input required detailed like File Name, File reference number etc and search current status of invoice upload

2.7 Invoice Management

2.7.1 Overview

Invoice Management is required to process uploaded invoice for finance. It involves various options like accept invoice, reject invoice etc

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2.7.2 Description

a) Screens for searching an uploaded invoice is introduced where user can input required detailed like Invoice Number, File reference number etc and search existing invoice for further action
b) Invoice Summary screen displaying existing invoice is introduced where user can click on 'Action' icon to take next step on invoice processing
c) On click of 'Action' icon, Invoice List screen is displayed with below buttons –
   - Initiate Finance (in case invoices are accepted and partially financed)
   - Accept (In case it is not accepted - a screen for entering the acceptance amount against every invoice would be shown)
   - Reject (In case it is not accepted and not financed)
   - Dispute (In case it is not accepted and not financed)

2.8 Accounting Setup

2.8.1 Overview

Accounting setup is required to generate different accounting entries during different transactions in supply chain financing system. As a part of current release below functionalise are introduced

2.8.2 Description

a) Screens for creating, modifying and deleting Accounting Role
b) Maker and checker for Accounting Role is also provided
c) Search and view screen for Accounting Role is provided
d) As part of Accounting Role following attributes needs to be captured – Accounting Role Code and Accounting Role Description
e) Screens for creating, modifying and deleting Accounting Entry Codes
f) Maker and checker for Accounting Entry Codes is also provided
g) Search and view screen for Accounting Entry Codes is provided
h) As part of Accounting Entry Codes following attributes needs to be captured – Accounting Entry Codes, Accounting Entry Description, Reversal Set, Reversal of, Dr Role, Cr Role, Dr Amount Type, Cr Amount Type, Group
i) Screens for creating, modifying and deleting Accounting Entries
j) Maker and checker for Accounting Entries is also provided
k) Search and view screen for Accounting Entries is provided
l) As part of Accounting Entries following attributes needs to be captured – Branch, Product, Event, Filter Type, Accounting Entry Codes, Accounting Entry Description, Group, Sequence
m) Screens for creating, modifying and deleting External Account Mapping
n) Maker and checker for External Account Mapping is also provided
o) Search and view screen for External Account Mapping is provided
p) As part of External Account Mapping following attributes needs to be captured – Branch, Product, Event, Filter Type, Payment Mode, Default Account
q) Screens for creating, modifying and deleting Internal Account Mapping
r) Maker and checker for Internal Account Mapping is also provided
s) Search and view screen for Internal Account Mapping is provided
t) As part of Internal Account Mapping following attributes needs to be captured – Branch, Product, Role, Account, Event, Filter Type, Default Account

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2.9 <u>Non Customer</u>

2.9.1 <u>Overview</u>

Non-Customer is an entity for which CIF does not exist in system, for example - Vendor, Dealer etc. Screen is provided for User to onboard a non-customer for financing.

2.9.2 <u>Description</u>

a) Screens for creating, modifying and deleting Non Customer
b) Maker and checker for Non Customer is also provided
c) Search and view screen for Non Customer is provided
d) As part of Non Customer Screens will be provided to capture Basic Non Customer Information, Address details and Tax Information

2.10 <u>Reconciliation</u>

2.10.1 <u>Overview</u>

Reconciliation is one of the core modules of SCF application wherein the any outstanding invoices/finances due from buyer/seller are reconciled against the payment initiated by the buyer/seller as per the reconciliation rules configured in the application. Reconciliation can happen through auto or manual mode. Current scope is only for Auto reconciliation

2.10.2 <u>Description</u>

a) Screens for creating, modifying and deleting Recon Rule Definition
b) Maker and checker for Recon Rule Definition is also provided
c) Search and view screen for Recon Rule Definition is provided
d) As part of Recon Rule Definition following attributes will be captured – Rule Id Description, Recon category, Recon Category Description, Pattern Matching, Pattern (LHS), Pattern (RHS), Matching Criteria, Recon Entity(RHS), Recon Entity(LHS), Recon Entity Attribute(LHS), Recon Entity Attribute(RHS)
e) Screens for creating, modifying and deleting Recon Rule Decisioning
f) Maker and checker for Recon Rule Decisioning is also provided
g) Search and view screen for Recon Rule Decisioning is provided
h) As part of Recon Rule Decisioning following attributes will be captured – Filter Criteria, Priority, Recon Category, Recon Type, Rule Id, Rule Id Description, Execute Recon Switch

2.11 <u>Disbursement</u>

2.11.1 <u>Overview</u>

OBSCF has introduced functionality to cover end-to-end finance disbursement process. As a part of current release, screens are provided to process the finance for disbursement.

2.11.2 <u>Description</u>

a) Multiple screens Namely Basic Info, Party, Limits, Interest, Accounting and Summary screens are provided under My Task to initiate disbursement request
b) Maker and checker for approving disbursement request

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c) Disbursement module is pre integrated with Oracle Banking Corporate Landing to fetch interest details and contract creation

2.12 <u>Settlement</u>

2.12.1 <u>Overview</u>

OBSCF has introduced Finance Settlement functionality which enables users to settle the finances/loans which are outstanding in SCF application. The settlement of loan can be initiated by the Bank user on behalf of SCF customer. Settlement request can be initiated through screen or through file upload (payment file) as well.

2.12.2 <u>Description</u>

a) Screen to Register Settlement Request is provided
b) Screen to search existing outstanding finance and allocating settlement amount for those finance is provided
c) Multiple screens Namely Basic Info, Party, Limits, Interest, Accounting and Summary screens are provided under My Task to initiate Settlement request
d) Maker and checker for approving settlement request
e) Settlement module is pre integrated with Oracle Banking Corporate Landing to fetch outstanding amount details and finance settlement

3.   Patches and Bugs

BugId	Bug Description	Fix Description

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4. Security Fixes

-NA-

5.   Limitations and Open issues

5.1   Limitations and open issues

BugId	Bug Description

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6.   Components of the Software

6.1   Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Notes
- Installer Kit
- User Manuals and Installation manuals

6.2   Software Components

Software Components of OBSCF 14.3 that form part of this release are as follows:

- Core
  - UI Components Ear file (Knockout, OJET, Lux)
  - Web Based Reporting Components

- Interface
  - → The Swagger / Ymal the service supported
  - → Sprint Boot for the web service
  - → Configuration files for the web service
  - → Java classes for the web service
  - → The service documents – describing the services
- Installation utilities
  - Script based installation for Database components
  - Installation documents for Database, UI, Web services

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7. Annexure – A: Environment Details

Oracle Banking Supply Chain Finance	**Application Server**	**Oracle Linux Server Release 7.3 (x86 64 Bit)**		
			Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 8 Update 202
			Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	12.2.1.3.0
			Oracle Fusion Middleware Infrastructure	12.2.1.3.0
			Oracle SOA Suite , Oracle BPM Suite	12.2.1.3.0
	Database Server	Oracle Linux Server Release 7.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	18.3.0.0.0
	Reporting Server	Oracle Linux Server Release 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Oracle BI Publisher	12.2.1.4.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Database (for RCU)	18.3.0.0.0
			JDK	JDK 8 Update 202
	Document Management System	Oracle Linux Server Release 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Oracle WebCenter Content Imaging	12.2.1.3.0
			Repository Creation Utility	12.2.1.3.0

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			Oracle Database (for RCU)	18.3.0.0.0
			JDK	JDK 8 Update 202
Client Machines#			Internet Explorer	Microsoft Internet Explorer Release (11.*)
			Mozilla Firefox	Mozilla Firefox Release (60+)
			Google Chrome	Google Chrome Release (74+)
			Microsoft Edge	42.17134.1.0

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8. Annexure – B: Third Party Software Details

Licensor Name	Licensed Technology	Version
Apache	commons-logging	1.1.1
Apache	Jakarta Commons Collections	3.2
Apache	SOAP	2.3.1
Apache	commons-beanutils-1.8.3	1.8.3
Jason Hunter & Brett McLaughlin	JDOM	2.0.6
Apache	Ant	1.9.6

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