

Product Release Note  
Oracle Banking Trade Finance  
Release 14.4.0.0.0  
April 2020





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Version 14.4.0.0.0

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# 1. Release Notes

## 1.1 Background

Oracle Financial Services Software Limited has developed new product processor, Oracle Banking Trade Finance (OBTF), which is a comprehensive solution for managing Trade Finance operations for Banks.

Oracle Banking Trade Finance is an online Real-time solution and is enabled for a multi-entity, multi-currency, multi-lingual operations. OBTF is built on highly adaptable and modular architecture with leading edge industry standards and supports multi-tenancy deployments.

OBTF offers financial institutions, the flexibility to adapt to changing regulatory reforms in Trade Finance markets and enable banks to improve their overall operational efficiency. OBTF provides end-to-end capabilities for diverse range of Trade Finance Instruments in Documentary Credits and Documentary Collections products.

## 1.2 Purpose

The purpose of this Release Note is to propagate the enhancements in Oracle Banking Trade Finance 14.4.0.0.0.

## 1.3 Abbreviations

Abbreviation	Description
OBTF	Oracle Banking Trade Finance
OBTR	Oracle Banking Treasury Management
OBPM	Oracle Banking Payment
OBDX	Oracle Banking Digital Experience
OFSA	Oracle Financial Services Analytical Application
DDA	Demand Deposit Accounts
SWIFT	Society for Worldwide Interbank Financial Telecommunication
MIS	Management Information System
MT	Message Type
SBLC	Stand By Letter of Credit
LC	Letters of Credit
BC	Bills and Collections
IB	Islamic Bills and Collections
LI	Islamic Letters of Credit

## 1.4 **Release Highlights**

The rationale for the new product release of Oracle Banking Trade Finance version 14.4.0.0.0 is to have Trade Finance specific product, enabling Banks to choose a diverse range of Trade Finance products designed to support multiple currencies, facilitate and manage handling of trade finance transactions efficiently and to support the regulatory requirements to have features that are essential for trade finance transactions.

Oracle Banking Trade Finance product is built to have the below major modules

- Letter of Credit (including Guarantees & Stand-by Letter of credit)
- Bills and Collections
- Receivable Liquidation
- Islamic Letter of Credit (including Islamic Guarantees & Islamic Stand-by Letter of credit)
- Islamic Bills and Collections

Oracle Banking Trade Finance product can work as a stand-alone system or can work in tandem with other Oracle Banking products such as OBPM, OBDX, OBCL, Oracle Banking Limits and Collateral Management and OFSAA

Oracle Banking Trade Finance can integrate with DDA systems like Oracle FLEXCUBE Universal Banking System for DDA Posting, Accounting and MIS.

Following are the additional features included in the release along with forward porting of applicable fixes related to the incidences reported in previous versions and technical qualification to comply with approved Tech Stack.

- Trade Finance - SWIFT 2020 Changes

MT 760	Issue of a Demand Guarantee / SBLC
MT 761	Extension of MT760
MT 765	Guarantee/SBLC Demand
MT 767	Amendment to a Demand Guarantee / SBLC
MT 775	Extension of MT767
MT 768	Acknowledgement of a Guarantee / SBLC
MT 769	Advice of Reduction or Release
MT 785	Guarantee/SBLC Non Extension Notification
MT 786	Guarantee/SBLC Demand Refusal
MT 787	Guarantee/SBLC Amendment Response
MT 700	Issue of Documentary Credit
MT 701	Extension of MT 700
MT 707	Amendment to a Documentary Credit
MT 708	Extension of MT 707
MT 710	Advice of Third Bank's or Non Bank's Documentary Credit
MT 711	Extension of MT 710
MT 720	Transfer of a Documentary Credit
MT 721	Extension of MT 720

MT 734	Advice of Refusal
MT 759	Ancillary Trade Structured Message

- Stand-by LC Support
  - Reimbursement related messages MT 740, MT 742, MT 747, MT 744 and MT 756 also used for SBLC
  - MT 732, MT 750, MT 752, MT 754 and MT 756 messages used for SBLC
- STP Processing – Guarantee / SBLC Messages
  - MT 760 / MT761
  - MT 765
  - MT 767 / MT775
  - MT 786
  - MT 787
  - STP Processing – MT 759 Messages
- MT 732 / 752 – single step message generation
- Integration with other product processors
  - Oracle Banking Payments
  - Oracle Banking Corporate Lending
  - Oracle Banking Enterprise Limits and Collateral Management
  - Oracle FLEXCUBE Universal Banking
- Capturing the additional customer details for Trade Finance
- Capturing additional branch details for Trade Finance
- Integration with DDA and ELCM for
  - External account check
  - External credit approval
  - Accounting hand off
  - Utilization of Limit
  - Deferred Issues

## **1.5 Release Enhancements**

### **1.5.1 Functional Modules Supported**

- Letters of Credit
- Bills and Collections
- Receivable Liquidation
- Islamic Letters of Credit
- Islamic Bills and Collections

### **1.5.2 Sub-systems Supported**

Below common sub-systems are built for uniform processing in the various modules of Trade Finance

- Settlements

- Messaging
- Tax
- Brokerage
- Interest, Charges and Commission

### **1.5.3 Trade Finance - SWIFT 2020 Changes**

- Guarantee / Stand by LC Messages
  - Total re-structuring of Guarantee Issuance (MT760) and Amendment (MT767) messages
  - New continuation message (MT761) for Guarantee Issuance (MT760)
  - New continuation message (MT775) for Guarantee Amendment (MT767)
  - Stand by LC's will use Guarantee message types for issuance (MT760), amendment (MT767) and so on, not MT700, MT707
  - The total 8 (eight) messages can be generated during issuance and amendment of Guarantee / Stand-by-LC
  - New messages MT765, MT775, MT785, MT786 & MT787 are introduced
  - New Character set (z) field validation, that is, additional special characters are allowed
  - Tag Number changes
  - Field size changes
- Stand by LC Messages
  - Reimbursement related MT 740 / 742/ 744 / 747 / 756 messages used for standby L/C
  - MT 732/ 750 / 752 / 754 / 756 messages used for standby L/Cs
- Letter of Credit Messages
  - 49H Tag Description changes in MT 700, MT701, MT710, MT711, MT720 and MT721
  - 49N Tag Description changes in MT707 and MT708
  - In MT708, Tag 21 population is made mandatory

### **1.5.4 MT 732 / MT 752 - Single Step Generation on Moving to Final Stage**

- System enhanced to support generation of message MT732 and MT752 in FINAL stage. Discrepancies of the bill can be resolved and the stage of the bill can be moved to FINAL stage as a single step.

### **1.5.5 Integration with Other Product Processor**

- Oracle Banking Payments
  - Payment messages MT 103 and MT 202 generation of Trade Finance transactions will happen at OBPM
- Oracle Banking Corporate Lending
  - Established the integration of trade module with external corporate lending product processor (OBCL) through Web service. Functional scenarios for Trade OBCL Integration are;
    - Loan processing during Import Bill Liquidation authorization
    - Loan processing during Shipping Guarantee issuance authorization
    - Loan processing during Guarantee/SBLC Claim Settlement authorization

- Linkage of Packing Credits in Export Bills triggers payment in Loan on Export Bill authorization.
- Multi Limit support during OBCL Loan creation
- Multi Loan Payment support for Packing Credit Loans
- Oracle Banking Enterprise Limits and Collateral Management
  - OBTF integrated with ELCM for limit tracking
- Oracle FLEXCUBE Universal Banking
  - Integration with FCUBS system for following operations.
    - Account Validation (EAC)
    - External Credit Approval for transactions (ECA)
    - Hand off the transaction to DDA for External Accounting (EA)

### **1.5.6 Capturing Additional Customer Details**

- Additional customer details related to Trade Finance modules are captured for processing the Trade Finance transactions.

### **1.5.7 Capturing Additional Branch Details**

- Additional Branch details related to Trade Finance modules are captured for processing the Trade Finance transactions

### **1.5.8 Integration with DDA System**

- Integration with DDA system for following operations.
  - Account Validation (EAC)
  - External Credit Approval for transactions (ECA)
  - Hand off the transaction to DDA for External Accounting (EA)

### **1.5.9 Integration with Limits System**

- For Limit utilization, OBTF is integrated with External Limits system

### **1.5.10 Deferred Issues**

- System enhanced to support generation of message CHNG\_REB – MT799 or MT759 when there is a change in REB party ID from LC and LI amendment screen
- System enhanced to support the following:
  - Amendment Initiation Date is enabled in Amendment screens LCDAMEND/ LIDAMEND/ LCDGUAMD/ LIDGUAMD
  - Tag 30 of outgoing MT707 and MT767 is populated with Amendment Initiation Date.
  - STP processing of MT707 to populate Tag 30 in Amendment Initiation Date
- System enhanced to default the basic limit details for the counterparty in following scenarios:
  - LC Issuance in LCDTRONL/LIDTRONL.
  - Guarantee/SBLC issuance in LCDGUONL/LIDGUONL



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## 2. Deprecated Functionality

The following functionality are deprecated in Standalone Trade Product Processor from base FCUBS 14.3 release:

- Trade Process Work flows
- Local Limits
- Charge for Advices
- Group Status change
- Relationship Pricing
- User Defined Events
- Email Overrides
- Credit Function
- JV customer details – BC/LC Screens
- BC-FX linkages
- Linkages to LD/CASA
- Trade – FCUBS Lending Integration
- Staff Restriction

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## 3. Components of the Software

### 3.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note and Installer Kit
- User and Installation manuals – [https://docs.oracle.com/cd/F29600\\_01/index.htm](https://docs.oracle.com/cd/F29600_01/index.htm)
- Online Help Files

### 3.2 Software Components

Software Components of Oracle Banking Trade Finance 14.4.0.0.0 that form part of this release are as follows:

- Host
  - UI Components ( JS,XML)
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
  - Tables, Types, Sequences, INC
  - Reporting Components(Data models(xdmz), Reports(xdoz),Subtemplate(xsbz))
- Java application layer
  - Java sources
  - Configuration files used for deployment
- Integration Gateway
- REST Services
  - Java application layer
    - Java sources
    - Configuration files used for deployment
- Conversion Utilities
- Installation utilities
- ADF files used by Generic Interface (GI) – incoming and outgoing
- Tools
  - ODT

## 4. Tech Stack

### 4.1 Tech Stack - Oracle

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Trade Finance	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.4.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 241
				Open Symphony Quartz	2.3.2
				Oracle Toplink	12.2.1.4.0
		Database Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.6.0.0.0
		Reporting Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.4.0
				OpenJDK Runtime Environment	1.8 Update 241
				Oracle Analytics Server	5.5.0
			Windows 10	Internet Explorer	11+
				Mozilla Firefox	66+
				Google Chrome	73+
				Microsoft Edge	44+
			Mac OS X	Mozilla Firefox	Mozilla Firefox for Mac (62+)
				Safari	12+
				Google Chrome	73+
		Single Sign On Server	Oracle Enterprise Linux	OpenJDK Runtime Environment	1.8 Update 241
				Oracle WebLogic Server	12.2.1.4.0

			Server 7.6 (x86 64 Bit)	Repository Creation Utility	12.2.1.4.0
				Oracle Identity Management	12.2.1.4.0
				Oracle SOA	12.2.1.4.0
				Oracle Identity And Access Management	12.2.1.4.0
				Oracle Web tier Utilities	12.2.1.4.0
				Oracle Web gate	12.2.1.4.0
Oracle Banking Trade Finance Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle WebLogic Server	12.2.1.4.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				

Note: # Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 10 and Mac OS X.

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## 5. Third Party Software Details

For information on the third party software details, refer Oracle Banking Trade Finance 14.4.0.0.0 License Guide.