Product Release Notes
Oracle Banking Payments 14.4.0.0.0
May 2020

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FINANCIAL SERVICES

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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 14.4.0.0.0.

1.3 Abbreviations

Abbreviation	Description
SWIFT	Society for Worldwide Interbank Financial Telecommunication
SWIFT gpi	SWIFT global payments innovation
BIC	Bank Identifier Code
UETR	Unique End-to-End Transaction
SEPA	Single Euro Payments Area
NACHA	National Automated Clearing House Association
CHIPS	Clearing House Interbank Payments System
NACH	National Automated Clearing House
NEFT	National Electronic Funds Transfer
NPCI	National Payments Corporation of India
RTGS	Real Time Gross Settlement
HKFPS	Kong Hong Faster Payment System

Abbreviation	Description
CNAPS	China National Advanced Payments System
BEPS	Bulk-Entry Payment System
OFBA	Oracle FLEXCUBE Blockchain Adapter
ReST	Representational State Transfer
SOAP	Simple Object Access Protocol
GL	General Ledger

1.4 <u>Release Highlights</u>

The scope of the Oracle Banking Payments 14.4.0.0.0 Release is to develop new features apart from making enrichments to the existing functionality

1.5 <u>Generic ACH Credit Transfer</u>

Support for:

- Upload and processing of Bulk files in ISO pain.001 format
- Generic validation framework for configuring validations
- Processing of Credit Originations
- Processing of Credit Receipts
- Allowing other Host accounts in transaction processing
- File Generation & Upload of ISO pacs.008 format
- Inbound/Outbound Returns in ISO pacs.004 format
- File Rejects from Network in ISO pacs.002 format

1.6 <u>Generic ACH Debit Transfer</u>

Support for:

- Upload and processing of Bulk files in ISO pain.008 format
- Generic validation framework for configuring validations
- Processing of Debit originations
- Allowing other Host accounts in transaction processing
- File Generation of ISO pacs.003 format

1.7 US Fedwire Payments

Support for

- Fedwire to SWIFT & SWIFT to Fedwire Passthrough Payments Support.
- Processing a Payment as Fedwire based on Correspondent Reachability.
- Outbound & Inbound Transaction Reversal Support.
- Inbound Reversal Support via SVC Messages.
- Mail Advice Support for Outbound & Inbound Fedwire Payments.

1.8 US NACHA Payments

Support for:

- Additional SEC Codes Support - WEB,TEL,RCK,XCK, ACK, ATX.
- Non STP staging of NACHA Credits & Debits.
- Support for mail advices.
- NOC (Notification of Changes) Enhancements.
- R-Transactions Support for NACHA Credits & Debits

1.9 US CHIPS Payments

Support for:

- Outbound Payments Initiation
- Inbound Payments Receipts
- Bank Transfer Messages
- Customer Transfer Messages

1.10 India NACH Payments

Support for:

- Receiving and processing files from corporates in NPCI format
- Maintaining Corporate User numbers and File processing preferences
- Generation of ACH Credit Input files in NPCI format
- Inbound NACH Credit Processing
- Outbound NACH Debit Processing
- Mandates Set-up

1.11 <u>Message Preview</u>

Support for

- Message Preview for Cross-border & High-value Payments by way of rule-based filtering for preview.
- Repairing the Payment at the stage of Preview and allow it to be reprocessed from the beginning.

1.12 <u>NON STP Queue</u>

Support for

- Putting a Payment out of STP and stage in a Queue.
- Modifying payments from the non STP Queue.
- Cancelling payments from the non STP Queue.
- Dashboard Impact

1.13 <u>Hong Kong Faster Payments</u>

Support for:

- Outbound Credit Transfers
- Inbound Credit Transfers
- Online mode of Transfer

1.14 <u>Enhancements to the Cross-border/RTGS payments</u>

1.14.1 SWIFT SR 2020

Support for:

- Automatic generation of Universal Confirmations for all Inbound MT103 payments.
- Provision to manually generate Universal Confirmations for all Inbound MT103 payments.

1.14.2 SWIFT gpi 2019

Support for:

- SWIFT gpi SR2019 Rulebook changes for mandatory services – gCCT (gpi Customer Transfer), gCOV (gpi Cover Transfer) & gSRP (gpi Customer Transfer – Stop & Recall)

- Manual generation of SWIFT gCCT confirmation for all Inbound gCCT messages.

1.14.3 Transaction Reversal

Support for

- Manual reversal of Outbound Cross-border/RTGS Payments.
- Manual reversal of Inbound Cross-border/RTGS Payments.
- Reversal of Outbound & Inbound Cross-border/RTGS payments via SOAP/REST Services.

1.14.4 Receive Notice Generation

Support for

- Generating a Receive Notice message from Inbound Cross-border Transaction Input screen.

1.14.5 Unmatched Queue

Support for

- A new Unmatched Queue to move Inbound MT202/205 messages if Credit Account derivation fails.
- Moving Inbound Cover Payments into the new Unmatched Queue if not matched against a Direct.
- Support for moving Inbound Credit Advice/Statement Messages into the new Unmatched Queue if not matched against a Direct or an Outstanding Claim.

1.14.6 Inbound Message Browser

Support for

- Support for changes in Incoming Message Browser screen for showing the additional message details like Network Code, Payment Type, Transaction Type.
- Support for viewing the created Customer & Bank Transfer Transaction from Inbound Message Browser.

1.14.7 Cover Message – Sequence B

Support for

- Capturing the Cover Sections on Inbound Cover Payments.

- Capturing the Cover Sections on Passthrough Cover Payments.
- Provision to input Cover Sections on Inbound & Passthrough cover payments manually.

1.14.8 OFBA Connectivity – Retry Option

Support for

- Connectivity Retry for Payments configured to be sent via Block-chain.

1.15 Enhancements to the Other Networks

1.15.1 China CNAPS payments

Support for:

- Processing of outbound/inbound CNAPS Credit returns
- Processing of SWIFT pass through transactions as CNAPS Credit transactions
- Prefunded GL and Credit to GL support for CNAPS transactions
- MAIL advices support
- Support for inbound BEPS Real-time transactions
- Non STP staging of CNAPS payments

1.15.2 Book Transfer Payments

Support for

- Reversal of Book Transfer
- Addition of remittance information details for Book Transfer
- Generation of MT900/MT910 messages
- Back-value dated Book Transfer payments, including an option to switch-off the Support

1.15.3 India Payments

Support for:

- Pre-funded Payments for NEFT/RTGS payments
- Payment initiation via SPS (Single PayOut) NEFT/RTGS payments

1.16 <u>Generic Enhancements</u>

1.16.1 ISO Based Structured Address Maintenance

Support for

- ISO-based Structured Addresses for Customer & Accounts.
- Option-F formatted Addresses for Customer & Accounts.
- Population of Structured Addresses in Sanctions for easy screening purposes.

1.16.2 6-Eye Review for Templates & Repair Queues

Support for

- 6 Eye review for Payment-input Templates & Repair-related Queues.
- Rejecting an unauthorized user action for Payment-input Templates & Repair-related Queues.

1.16.3 Accounting on Value Date

Support for

- Handing-off Accounting on Value Date.

1.16.4 Charging on pre-funded Payments

Support for

- Charging on pre-funded Payments.
- Special handling to support BEN Charges for Cross-border Payments invoked via the Single Payment Service.

1.16.5 Split Accounting

Support for

- Splitting the Accounting for Inbound Cross-border & Fedwire Payments by posting Debit (Nostro-side) entries early in the processing irrespective of STP Exceptions during the processing and doing only Credit side posting upon Payment processing completion.

1.16.6 Warehouse Queue changes

Support for

- Modification of Payments from Future-value Queue for Cross-border/RTGS transactions.
- Modification of Payments from Future-value Queue for Book transfer transactions.

1.16.7 UI Refresh

- New UI Screens available for Queues & Book Transfer Screens.
- Transactions & Queues can be booked & viewed with either the New UI or the existing UI.

1.16.8 Queue Enrichments

Support for

- Queue Enrichments User/Role Access Restrictions for Operations Queues.

1.16.9 Default Charge Account for Customer

Support for

- Defining of default Charge Account at the Customer/Account level.
- Defaulting of Charge Account during Payment processing.

1.16.10 Payment Advices Support

Support for

- New Maintenances for capturing Debit Advice and Credit Advice preference.
- Debit / Credit Advices for Cross-border & Book Transfer Payments.
- Advices for Charge-claims & Deferred Liquidations.

1.16.11 Rule Engine – Nostro Derivation / Pricing Rules

Support for

- Addition of new Rule Elements.
- String function operations on Rule Element values.

1.16.12 Cross Currency Support for Pre-funded/GL Payments

Support for

- Cross-currency Payments for Outbound Pre-funded Payments.

- Cross-currency Payments for Inbound Credit-to-GL payments.

- Support available for Cross-border, RTGS & Book Transfers.

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/F31489_01/index.htm

2.2 Software Components

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

1. Host
   - UI Components (JS,XML)
   - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
2. 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. New UI Components (Knockout, OJET, Lux)
8. Includes OIM adapter
9. Installation utilities
10. Front end-based installation for host
11. Front end-based installation for Gateway

12. Script based installation for gateway application server components
13. Installation documents for
    - Oracle Banking Installer documents
    - Gateway
14. 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 7.6 (x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.4.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	JDK 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 Database 19c Enterprise Edition	19.6.0.0.0
		Client Machines **Important - Browser Support is strictly tied to the Browser itself, and no longer based on the Operating System.**	Windows 10	Internet Explorer	11+
				Mozilla Firefox	66+
				Google Chrome	73+
				Microsoft Edge	44+
			Mac OS X	Safari	12+
				Google Chrome	73+
		Single Sign On Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle Java Runtime Environment	JDK 8 Update 241
				Oracle WebLogic Server	12.2.1.4.0
				Oracle Identity Management (OID)	12.2.1.4.0
				Oracle SOA suite	12.2.1.4.0
				Oracle Identity And Access Management	12.2.1.4.0
Oracle Banking Payments Integration 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)				
Oracle Banking Payments ReST	Web services	Integration Server	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle Java Runtime Environment	JDK 8 Update 241
				Oracle WebLogic Server	12.2.1.4.0
				Oracle Toplink	12.2.1.4.0

4. Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Payments 14.4.0.0.0 License Guide in the Documentation Library.

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