Product Release Notes
Oracle Banking Branch
Release 14.4.0.0.0
Part No. F37097-01
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FINANCIAL SERVICES

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Product Release Notes
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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 Oracle Banking Branch, which enable banks to streamline their retail branch operations. Oracle Banking Branch is a retail banking application that handles the retail branch operations including both branch and customer transactions. This application also helps Teller to get the 360-degree view of the Customer while performing the Customer transactions. This application enables to provide better customer-focused services as well as cross-sell and up-sell the other products and services of the bank.

Oracle Banking Branch is OJET based front-end and facilitates the processing of several types of transactions that includes Branch transactions, Customer Cash Transactions, Cheques and Remittances, Loan Payments, Credit card Payments, with rich user experience.

1.2 Purpose

The purpose of this Release Note is to propagate the features of Oracle Banking Branch 14.4.0.0.0.

1.3 Abbreviations

The following abbreviations are used in this document:

Abbreviation	Description
BC	Bankers Cheque
DD	Demand Draft
FX	Foreign Exchange
GL	General Ledger
OBPM	Oracle Banking Payments
OJET	Oracle JavaScript Extension Toolkit
TD	Term Deposit
UBS	Oracle FLEXCUBE Universal Banking
UI	User Interface

1.4 Release Highlights

Oracle Banking Branch 14.4.0.0.0 offers a comprehensive standalone solution for retail branch operations. Following are the major types of transactions supported in Oracle Banking Branch module:

- Customer Cash and Non-Cash transactions

- Branch Operations and Inquiries

- Miscellaneous Transactions

- Transfers - Book, Domestic, and International transfers

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- Clearing - Support for individual Cheque Deposits, bulk Outward and Inward Data entry Screens, and Cheque Returns

- Remittances - Support for Issuance of remittances such as Demand Draft (DD) and Bankers Cheque (BC), and its further operations - Payment, Cancel, Refund, Payment Reversal, Revalidate, Duplicate Issue, Print/Reprint, and Inquiry

- Term Deposit - Account opening, Top-up, and Redemption against different modes (Cash and Account)

- Account close and withdrawal against Account transfer (Cash and BC)

- Credit card transactions, Loan Transactions, and Islamic transactions

- Support for initiating Customer service requests – Address update, Balance inquiry, Account statement, and Stop Cheque

Following are the feature functionalities supported in Oracle Banking Branch module:

- Enhanced pricing support and integration with Oracle FLEXCUBE Universal Banking (UBS) Relationship Pricing module

- Support for transaction reversal, charge amendment, ex-rate amendment based on the Function code preferences

- The functionality of a single Teller Session for multiple cash transactions of a customer, wherein Denomination Tracking and Till update happen for the cumulative amount within the session

- Support for Staff Restrictions, Alert Notifications, Advice generation, E-mail approval

- Support to view the journal log for both Financial and non-Financial transactions

- Dashboards

- Customer Search and Menu Search Support

- Support for Oracle Digital Assistant based Transaction launching

- Machine Learning based Transaction initiation

- Mega Menu support

- Support to route through Oracle Banking Routing Hub (OBRH) for integrating with Oracle Banking Payments (OBPM) and UBS

This release also focussed on technical qualification to comply with approved Tech Stack along with data privacy features.

1.5 Release Enhancements

1.5.1 Customer Transactions

Following Customer transactions are supported:

- Cash Deposit

- Cash Withdrawal

- Cheque Withdrawal

- Foreign Exchange (FX) Purchase

- FX Sale

- Recurring Deposit Payment by Cash

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- Safe Deposit Rental by Cash
- Close out Withdrawal against Cash, Account Transfer, and BC
- Payment of F23 and F24 Italian taxes through Cash and Account

1.5.2 Branch Operations and Inquiries

Following transactions are supported as part of Branch Operations:

- Open/Close of a Branch, Vault, and Teller batch
- Cash transfers between the Tills, Till and Vault, and between Vault and Currency Chest.
- Inquiry screens for cash position of the tellers
- Till balancing screens to book overage and shortage during the day
- Interbranch cash transfers

1.5.3 Miscellaneous Transactions

Miscellaneous transactions include:

- Ad-hoc Miscellaneous General Ledger (GL) Credit/Debit (with a contra Miscellaneous Customer Debit)
- Ad-hoc Miscellaneous Customer Credit/Debit (with a contra Miscellaneous GL Debit)
- Miscellaneous GL Transfers from one GL to another

1.5.4 Transfers, Remittances, and Clearing

Oracle Banking Branch initiates following transaction request and handoff to OBPM (Payments product processor) for further verification and processing:

- Account Transfer
- Domestic Transfer by Cash and Account
- International Transfer by Cash and Account
- Demand Draft Issue against Cash/Account/GL
- Demand Draft Operations (Inquiry/Payment/Cancel/Refund/Payment Reversal/Revalidate/Duplicate Issue/Print-Reprint)
- Bankers Cheque Issue against Cash/Account/GL
- Bankers Cheque Operations (Inquiry/Payment/Cancel/Refund/Payment Reversal/Revalidate/Duplicate Issue/Print-Reprint)
- Cheque Deposit
- Outward Clearing Data Entry
- Inward Clearing Data Entry
- Cheque Return

1.5.5 Term Deposit Transactions

Oracle Banking Branch initiates following Term Deposit (TD) request and handoff to UBS TD module for further verification and processing:

- TD Account Opening against Cash/Account
- TD Redemption against Cash/Account
- TD Topup against Cash/Account

1.5.6 Close out Withdrawal Transactions

Oracle Banking Branch support following transaction screens to initiate the account closure request and handoff to UBS TD module for further verification and processing:

- Close-out Withdrawal against Cash
- Close-out Withdrawal against Account and BC

1.5.7 Credit Cards, Loan Transactions

Oracle Banking Branch support following transaction screens to initiate the request and handoff to UBS for further verification and processing:

- Credit Card Payment by Cash, Cheque, and Account
- Credit Card Advance by Cash and Account
- Loan Repayment by Cash
- Loan Disbursement by Cash

1.5.8 Islamic Transactions

Oracle Banking Branch support following Islamic transaction screens to initiate the request and handoff to UBS for further verification and processing:

- Islamic TD Account Opening
- Murabaha Payment by Cash
- Islamic Down payment by Cash

1.5.9 Customer Service and Inquiry

Oracle Banking Branch support following Customer servicing screens to initiate the request and handoff to UBS for further verification and processing. In addition, online charging for customer service is supported.

- Account Balance Inquiry
- Account Statement Request
- Stop Cheque Request
- Cheque Book Request
- Cheque Status Inquiry
- Passbook Issue
- Passbook Update
- Passbook Status Update

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- Customer Address Update

- Customer Account Address Update

- Customer Contact No Update

1.5.10 <u>Journal Log</u>

Oracle Banking Branch support following journal log for cash and non-cash (includes Financial and Servicing) transactions:

- Electronic Journal Log

- Servicing Journal Log

1.5.11 <u>Dashboard Widgets</u>

Following dashboard widgets are supported which is configured for at user level:

- Cash in Hand

- Till Cash Position

- Inventory in Hand

- Transaction Status

- Frequent Customer Operations

- Frequent Branch Operations

- Customer Service Request

- Alerts

- Notifications

- Frequent Links

1.5.12 <u>Core Maintenances</u>

Following basic maintenance screens are provided for setting up core maintenances:

- Core Bank Parameters Maintenance

- Core Branch Parameters Maintenance

- Country Code Maintenance

- Currency Definition Maintenance

- Currency Holiday Maintenance

- Currency Pair Definition Maintenance

- Currency Exchange Rate Maintenance

- Currency Rate Type Maintenance

- ECA System Maintenance

- External Chart of Accounts Maintenance

- External Customer Maintenance

- External Customer Accounts Maintenance

- Local Holiday Maintenance

1.5.13 Security Management System (SMS)

Following maintenance screens are provided for setting up Security Management System (SMS) maintenances:

- User Role Maintenance
- User Maintenance

1.5.14 Italy Specific Features

The following features are provided specific to Italy:

- Indicator to track large denominations.
- MAV RAV FRECCIA Parameters
- Issue of MAVs
- Blocked MAV Numbers
- MAV Batch Process
- MAVs RAVs FRECCIAs Payment by Cash
- MAVs RAVs FRECCIAs Payment by Account
- Circular Cheque Issue Against Cash
- Circular Cheque Issue Against Account
- In Teller Branch Parameters screen, following fields are provided:
  - Threshold Amount
  - Threshold Type
  - KYC Type Verification Excluded
- Based on the parameters in Teller Branch Parameters screen, if there is any Large Denomination is input in Stop Teller Session screen, the system performs certain validations and makes the user input additional information.

1.5.15 Integration with Oracle FLEXCUBE Universal Banking 14.4.0.0.0

Oracle Banking Branch is integrated with Oracle FLEXCUBE Universal Banking 14.4.0.0.0 for the DDA Product Processor and Accounting.

1.5.16 Integration with Oracle Banking Payments 14.4.0.0.0

Oracle Banking Branch is integrated with Oracle Banking Payments 14.4.0.0.0 for processing the transfers, clearing, and remittances.

1.5.17 Integration with Oracle Banking Virtual Account Management 14.4.0.0.0

Oracle Banking Branch is integrated with Oracle Banking Virtual Account Management 14.4.0.0.0 for select credit transactions.

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2. Components of the Software

2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Notes
- Installation Guides
- User Guides

2.2 Software Components

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

Host:

- Service Components
- User Interface (UI) Components such as OJET
- Tables, Sequences, Static Data
- Advices (xdoz), Templates (rtf)
- Configuration files used for deployment
- Conductor based process flows

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3. Annexure – A: Environment Details

3.1 <u>Tech Stack – Oracle</u>

Component	Machine	Operating System	Software	Version Number
Oracle Banking Branch	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)	1.8 Update 271
			Oracle WebLogic	12.2.1.4.0
	Document Management System	Oracle Enterprise Linux Server 7.6 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			JDK	1.8 Update 271
			Oracle Database (for RCU)	19.6.0.0.0
			Repository Creation Utility	12.2.1.4.0
			Oracle WebCenter Content Imaging	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	12.2.1.4.0
			JDK	1.8 Update 271
			Repository Creation Utility	12.2.1.4.0
			Oracle Database (for RCU)	19.6.0.0.0
			Oracle Analytical Server (Oracle BI Publisher)	5.5.0
	Client		Mozilla Firefox	For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at https://www.oracle.com/middleware/technologies/browser-policy.html
			Apple Safari	
			Google Chrome	
			Microsoft Edge	

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.

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4. Annexure – B: Third-Party Software

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

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