

Release Notes  
Oracle Banking Digital Experience  
Patchset Release 21.1.1.0.0

Part No. F40800-01

June 2021

**ORACLE®**

Release Notes

June 2021

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. FEATURES AND ENHANCEMENTS

The following describes the new enhancements made in Oracle Banking Digital Experience Patchset 21.1.1.0.0 release:

## 1.1 Virtual Accounts Management

As part of this release, Virtual Accounts Management module has been enhanced to include the following features:

### **Manage Remittance ID:**

Virtual Identifiers are dynamic short identifiers based Virtual Accounts, which consist of corporate Identifiers & Remittance Id. This feature enables a corporate to create and manage his Remittance ID's. Since these are unique in nature, a corporate user can track his payments and receivables easily and perform faster reconciliation.

As part of this release, existing Remittance ID maintenance screens are completely revamped to improve User Experience & to include IBAN generation for Remittance id's creation & maintenance.

These changes has been implemented for following functions:

- Create Remittance ID
- View Remittance ID
- Edit Remittance ID
- Close Remittance ID
- Reopen Remittance ID - ( Newly built in addition to the changes made to exiting flow)

## 1.2 Componentization

As part of this release, all feature functionalities in the application have been segregated into individually deployable units. Componentization aims at allowing the bank to pick and choose only those components that the bank needs as opposed to installing the entire bouquet of features. This would also enable the bank to scale individual feature function. Also, each feature function is now packaged as a Web Application Archive (WAR) instead of an Enterprise Application Archive (EAR), making the individual deployments lightweight. The following features can now be deployed and scaled independently:

### **Non-Functional Requirements:**

- Alert Maintenance
- Approval Management
- Audit Logging
- Configuration Management
- Financial Limits Management
- Multi-Entity Management

- Authorization and Multi-Factor Authentication Management
- User Management
- Open Banking Consent Management
- Account Access Management
- Brand Management
- Mobile
- Login
- Party Management
- Account Relationship Management
- Working Window Management

**Core Banking Functionality:**

- Accounts Overview
- Common Services
- Collaboration
- Content Management
- Demand Deposit Accounts
- Feedback Management
- Location Services
- Loan Accounts
- Product Maintenance
- Report Management
- Service Request
- Term Deposit Accounts
- User Profile Maintenance

**Retail Banking Functionality:**

- Account Aggregation
- Budget
- Credit Cards
- Electronic Bill Payment and Presentment
- Goal Maintenance
- Retail Origination
- Location Services
- Rewards
- Spend Analysis

- Wallet Origination
- Wealth Management

**Payments and Allied Functionality:**

- Bulk Uploads Maintenance
- Foreign Exchange Deal Booking
- Payment
- Payment Bulk Upload

**Corporate Banking Functionality:**

- Associated Party
- Cash Management
- Cash Management Bulk Upload
- Credit Facility
- Invoice Management
- Invoice Management Bulk Upload
- Liquidity Management
- Corporate Loan Application
- Process Management
- Supply Chain Finance
- Supply Chain Finance Bulk Upload
- Trade Finance
- Trade Finance Bulk Upload
- Virtual Account Management
- Virtual Account Management Bulk Upload

### 1.3 **User Authentication**

As part of this release, Session Based Authentication has been deprecated in favor of Token Based Authentication. Token Based Authentication enables the application to be stateless and moves the application to a more modern industry standard JSON Web Tokens for representing claims securely between the client and the server.

## 1.4 Approval

In this release, a new status 'Transaction Locked' has been introduced for transactions in approval flow. Approver can lock a transaction (financial/non-financial/administrator) available in 'Pending for approval' widget. Once the transaction is locked, the same will not be available for approval by any other approver and the transaction status will be changed to 'Locked'. Maker will be able to see transaction with "Locked" status in his activity log. Once a transaction is locked, no action (like approve, reject, send to modify) will be allowed on that transaction.

Any approver, who is authorized to approve that transaction, will be able to unlock it by going to transaction approval page. Once the transaction is unlocked, it will be available for approval to the users as per the workflow.

---

Note: The above change is incorporated for Bank Admin, Corporate Admin and Corporate users in approval role.

---

### Pending for Approval widget: (Available on Approver Dashboard)

Pending for Approvals							Non Financial
<a href="#">Bulk Record</a> <a href="#">Trade Finance</a> <a href="#">Trade Finance Maintenance</a> <a href="#">Forex Deal</a> <a href="#">Others</a> <a href="#">Liquidity Management</a>							
<a href="#">Approve</a> <a href="#">Reject</a> <a href="#">Lock</a>							
<input checked="" type="checkbox"/>	Date	Description	Payee Type	Category	Initiated By	Reference No	Status
<input checked="" type="checkbox"/>	31 May 3:07 PM	Create Demand Draft Payee	DEMANDDRAFT	Domestic	John Mazim	31056600A412	<span style="color: orange;">🔄 In Progress</span>

Page 1 of 1 (1 of 1 items) | < 1 >

## 1.5 Trade Finance

Following are the enhancements done to Trade Finance Module

- Transfer LC
- Deposit Linkage to LC and BG
- Liability Scheduler
- Assignment of Proceeds
- Import Bill settlement and Import Collection Settlement
- Facility to delete multiple documents from App Tracker

### 1.5.1 Trade Finance Enhancements

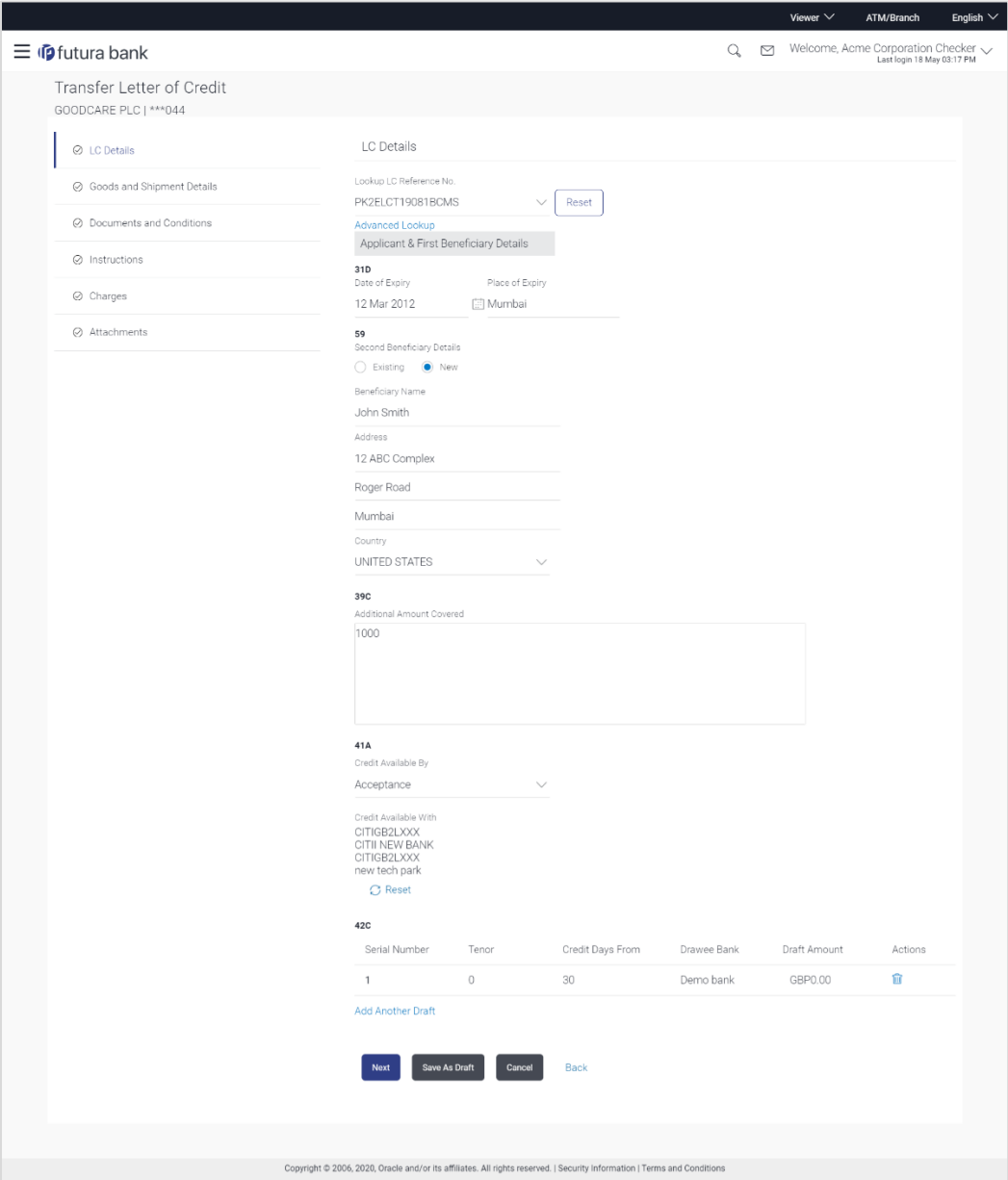
Trade finance is the assistance provided for the commencement of international trade, and it is achieved by the use of several trade finance instruments. Lots of such products constitute trade finance, and each one is created to ease the way businesses are done between importers and exporters around the world.



In this release, the trade finance module of OBDX, has been enhanced with the addition of new features and transactions, which are as follows:

### 1.5.2 Transfer LC

OBDX is enhanced to have a facility to initiate a transfer LC from a received Export LC. User can search for the desired Export LC which has to be transferred from the lookup. When the user has selected the required LC, a summary of the same would be shown for reference. He has to provide the details required for the application such as second beneficiary details etc. Once submitted to Bank, the application can be tracked under app tracker and will follow bidirectional flow. The support to view the transferred LC, and facility to amend the issued transfer LC is also available.



### 1.5.3 Deposit Linkage to LC and BG

OBDX is enhanced to have a facility to link a deposit account while initiating a transaction – Letter of Credit and Bank Guarantee.

A new tab has been introduced in the transaction for the linkages. User can search for the desired deposit from the dropdown/lookup which has to be mapped to the transaction. When the user has selected the desired deposit account, a summary of the same would be shown for reference. He has to then provide the amount which he would like to link for the transaction, and partial linkages would be supported. He would have the option to link multiple deposits in a single transaction. He would be able to link deposit of different currency too, however he would be only shown a tentative equivalent amount. Once submitted to Bank, the application can be tracked under app tracker and will follow bidirectional flow. The support to view the linked deposit in the issued LC and BG is also available.

The screenshot shows the 'Initiate Letter of Credit' form for 'GOODCARE PLC | \*\*\*044'. The 'Linkages' section is active, displaying a table for 'Select Deposits' with the following data:

Sr. No.	Account Number	Amount	Amount in Transactional Currency	Maturity Date
1		GBP0.00		

Below the table, there is a '+ Add Account' button and a 'Total' row. A disclaimer states: 'Disclaimer: The total amount transactional currency may vary as per the rate applied during transaction by the bank.' At the bottom of the form, there are buttons for 'Next', 'Save As Draft', 'Cancel', and 'Back'.

### 1.5.4 Liability Scheduler

OBDX is enhanced to have a liability scheduler to increase/decrease the amount based on scheduled dates or occurrence of certain event. While initiating an Outward Bank Guarantee, user will have an option to increase or decrease the guarantee liability based on a set schedule dates and amount/percentage defined in the schedule. When the user has selected the guarantee expiry date, post which the liability scheduler will appear. He would have to choose the liability change basis i.e. whether it would be triggered on an event or in a time bound manner. A field to capture the details is also introduced, where user can provide additional details. In case the time bound liability change is required, the scheduler would be enabled where user can select increase/decrease/both in the amount option, if he wants to increase/decrease the undertaking amount on the fixed scheduled dates and amount. In case of "both" he would be able to customize as per his requirements and would not be able to default using the scheduler. He will then have to choose the frequency (Year/Half-Year/Quarter/Month/Days) and units. Based on which the schedule, retention dates would be calculated. When user hits the "get schedule" button the schedule with dates/amount/percentage would appear along with an option to see whether the change requested is to increase or decrease. He would also be able to see the retention date and amount/percentage of each schedule, which also he can modify before submitting the application.

Viewer ATM/Branch English

futura bank Welcome, Acme Corporation Checker Last login 04 Jun 09:55 AM

### Initiate Outward Guarantee

GOODCARE PLC | \*\*\*044

- Outward Guarantee Details
- Commitment Details
- Presentation Terms and Conditions
- Instructions**
- Delivery Details
- Linkages
- Charges
- Attachments

**23B**  
Expiry Type  
Open

**23F**  
Closure Date  
30 Jul 2020

**31E**  
Guarantee Expiry Date  
28 Jun 2020

Automatic Extension Required  
 Yes  No

Liability Schedule Required  
 Yes  No

Liability Change Basis  
 Event Based  Time Bound

Additional Details

Unit  
Quarterly

Frequency  
3

Amount  
 In Percentage  In Value  
Percentage  
67

Liability Type  
 Increase  Decrease  Both

Reset

Serial	Schedule Date	Amount	Percentage	Liability Type
1	04 Jun 2025	GBP669	67	Increase
2	04 Jun 2029	GBP669	67	Increase
3	04 Jun 2033	GBP669	67	Increase

**72Z**  
Sender to Receiver Information

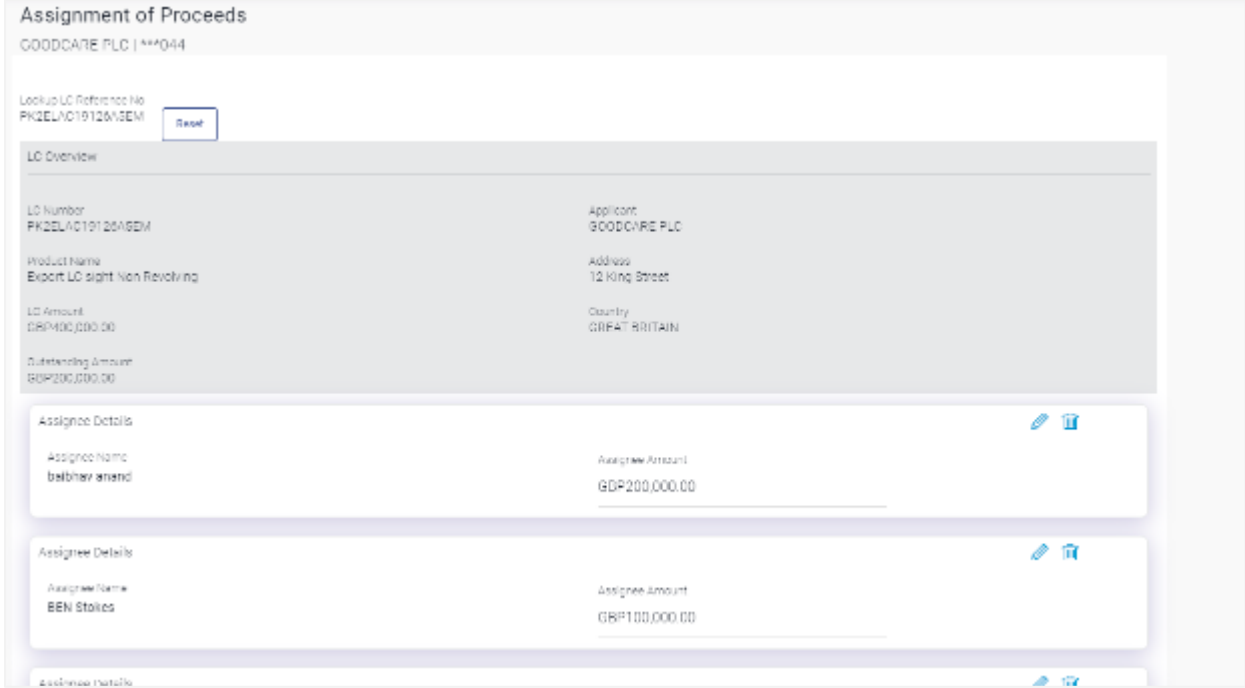
Instructions to the Bank : Not forming part of Guarantee  
test

Next Save As Draft Cancel Back

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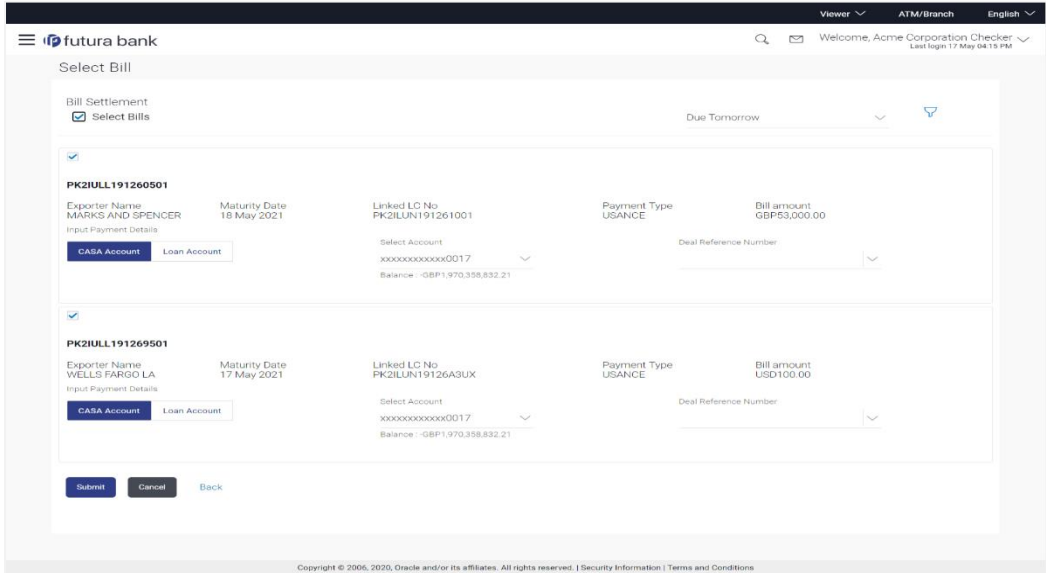
### 1.5.5 Assignment of Proceeds

There are occasions when beneficiary, wants to pay the proceeds of Letter of Credit directly to the suppliers etc. Using this facility user can view to whom assignment has been done and of what amount. Facility of viewing the assignment of proceeds of LC, and facility to delete or modify the same is provided currently.



### 1.5.6 Import Bill settlement and Import Collection Settlement

OBDX is enhanced to give a facility to settle multiple bills or multiple collections from the screen. User can select a CASA account through which he wants to settle his bill. He can also apply for a loan to do the same.



## 1.5.7 Delete Attached Document from App Tracker

OBDX is enhanced to give a facility to delete the documents attached to an application from the App Tracker and send the new document to bank. This helps in reducing the chances of rejection of application caused by submission of wrong documents.

## 1.6 Payments

- Support for restricting the beneficiaries to whom certain corporate users can make payments too. This is in the form of a new corporate admin transaction called Beneficiary User Mapping.
- Support for capturing Payee Email Address.
- Cancellation of Internal Transfers that are not yet processed.
- Cancellation of SWIFT Transfers that are in progress, as well as those that are already processed.
- Enhancements to the Bulk File Details screen for Payments. A summary table showing the number of payments per type, per currency, along with the total value of each combination, has been added.

## 1.7 Cash Management

### 1.7.1 Reconciliation

As part of this release, Reconciliation module has been enhanced to include the following features.

- Reconciliation

#### 1.7.1.1 Payment File Upload

As a part of this release, Bulk payment file has been introduced so that corporate can upload the payment file for inflows and outflows that were effected for payment towards invoice or expected cash flows or finance repayments. Bulk payment file upload enables corporate to submit records in larger numbers in one transaction.

The uploaded records of payment through bulk file can be viewed on view payments screen.

Viewer ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Welcome, Mayur Thakkar Last login 27 Apr 07:32 PM


### File Upload


✔ **Confirmation**  
File Upload submitted successfully.

Reference Number  
2020090043518528

Status  
Completed

File Reference ID  
771491842704

 [Go To Dashboard](#)

[Help](#) 

Viewer ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Welcome, Mayur Thakkar Last login 27 Apr 07:34 PM

### Uploaded Files Inquiry


[Today's Files](#)

Today's Files

Upload Details	Type	File Identifier	File Name	File Reference ID	File Status
27 Apr 2021 07:49 PM	Create Payments	CMSPAY_N-CMSPAY_N	Test30Dummy.csv	146395492704	Processing In Progress
27 Apr 2021 07:36 PM	Create Payments	CMSPAY_N-CMSPAY_N	payment file 010.csv	771491842704	Processed
27 Apr 2021 07:33 PM	Create Payments	CMSPAY_N-CMSPAY_N	payment file 009.csv	727589112704	Processed

Page 1 of 1 (1-3 of 3 items) [K](#) [<](#) 1 [>](#) [X](#)

[Cancel](#)

[Help](#) 

File Status

Viewer ATM/Branch English UBS OBPM 14.4 HEL Branch

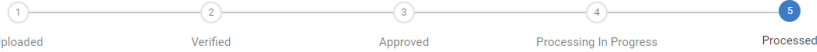
futura bank Welcome, Mayur Thakkar Last login 27 Apr 07:34 PM

### Uploaded Files Inquiry

#### File Details

File Name	payment file 010.csv	Transaction Type	Create Payments
File Reference ID	771491842704	Number of Records	1
File Status	Processed	Transaction Reference ID	2704AE954CAF
Response File Download	<a href="#">T</a>		

File Workflow

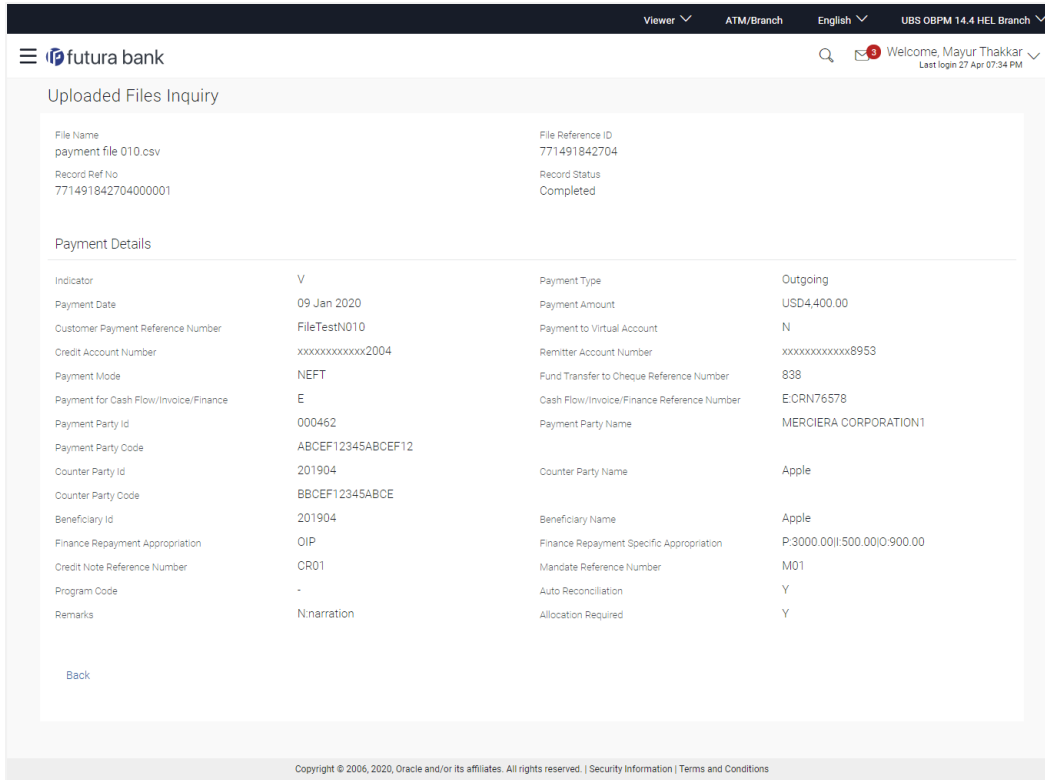


Record Reference Number	Customer Payment Reference Number	Payment Type	Payment Amount	Payment Date	Status
771491842704000001	FileTestN010	Outgoing	USD4,400.00	09 Jan 2020	Completed

Page 1 of 1 (1 of 1 items) [K](#) [<](#) 1 [>](#) [X](#)

[Download as](#) [Back](#)

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## 1.8 Supply Chain Finance

### 1.8.1 Receivables Management:

As part of this release, receivables management has been enhanced by creating following features-

#### 1.8.1.1 Invoice Management:

As part of this release, Invoice Management module has been enhanced to include the following features.

#### 1.8.1.2 Manage Invoice:

Manage Invoice has been introduced which contains various action on invoice like Raise Dispute, Resolve Dispute, Assignment of invoices which help the corporate to manage the invoice.

#### 1.8.1.3 Raise Dispute

This feature allows user to raise dispute on the invoices with the comment. The dispute can be raised on Invoice Amount or the Due date.

**futura bank** Welcome, Robert Jr  
Last login 23 Apr 08:19 PM

### Manage Invoices

AugBuyer | \*\*\*716

Select an action required to be effected on the invoice from the links given below for easy access.  
[Raise Dispute](#) | [Resolve Dispute](#) | [Assignment of Invoice](#)

**Raise Dispute**

281 Invoices

**Resolve Dispute**

**Assignment of Invoice**

List of Invoices(1 selected) Search...

<input type="checkbox"/>	Associated Party Name	Invoice Due Date	Invoice Amount	Disputed Invoice Amount	Dispute Reason	Comments
<input type="checkbox"/>	BMWC17Mar	OBDXINV8New17Mar <span style="background-color: #ccc; color: #fff; padding: 2px;">Cancelled</span>	15 Jan 2020	USD3,300.00	USD3,300.00	Select <span style="float: right;">Type Comment</span>
<input type="checkbox"/>	BMWC23Apr	OBDXINV4New03May <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD1,000.00	USD1,000.00	Select <span style="float: right;">Type Comment</span>
<input type="checkbox"/>	BMWC23Apr	OBDXINV11New23Apr <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD8,000.00	USD8,000.00	Select <span style="float: right;">Type Comment</span>
<input type="checkbox"/>	BMWC23Apr	OBDXINV3New03May <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD1,000.00	USD1,000.00	Select <span style="float: right;">Type Comment</span>
<input checked="" type="checkbox"/>	BMWC23Apr	OBDXINV223Apr <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD135.00	USD100.00	CDISR - Cost Discrepancy Resolved <span style="float: right;">Type Comment</span>
<input type="checkbox"/>	BMWC23Apr	TEMPINVCREATE23Apr <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD135.00	USD135.00	Select <span style="float: right;">Type Comment</span>

Page 1 of 47 (1-6 of 281 items) | 1 2 3 4 5 ... 47

Submit Cancel Back

- DDISCR - Date Discrepancy Resolved
- CDISR - Cost Discrepancy Resolved
- QDISCR - Quantity Discrepancy Resolved
- OTHER - Other

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**futura bank**

### Invoice Details

Select an action required to be effected on the invoice from the links given below for easy access.  
[Raise Dispute](#) | [Resolve Dispute](#) | [Assignment of Invoice](#)

**Raise Dispute**

280 Invoices

**Resolve Dispute**

**Assignment of Invoice**

List of Invoices(0 selected)

<input type="checkbox"/>	Associated Party Name	Invoice Due Date	Invoice Amount	Disputed Invoice Amount	Dispute Reason	Comments
<input type="checkbox"/>	BMWC17Mar	OBDXINV8New17Mar <span style="background-color: #ccc; color: #fff; padding: 2px;">Cancelled</span>	15 Jan 2020	USD3,300.00	USD3,300.00	Select
<input type="checkbox"/>	BMWC23Apr	OBDXINV4New03May <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD1,000.00	USD1,000.00	Select
<input type="checkbox"/>	BMWC23Apr	OBDXINV11New23Apr <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD8,000.00	USD8,000.00	Select
<input type="checkbox"/>	BMWC23Apr	OBDXINV10New23Apr <span style="background-color: #0070c0; color: #fff; padding: 2px;">Raised</span>	10 Nov 2019	USD3,300.00	USD3,300.00	Select

Associated Party Name: BMWC23Dec

Due Date: From 01 Nov 2020 To 30 Apr 2021

Amount Range: Currency USD From 0 To 99999

Invoice Number:

Status: Select

Apply Reset

Help Ⓜ



ATM/Branch English

futura bank Welcome, Robert Jr. Last login: 23 Apr 08:19 PM

### Manage Invoices

AugBuyer | \*\*\*716

**REVIEW**

You initiated a request to Raise Dispute(s). Please review details before you confirm!

List of Invoices

Associated Party Name	Invoice Number Status	Due Date	Invoice Amount	Disputed Invoice Amount	Dispute Reason	Comments
BMWC23Apr	<span style="background-color: #2196f3; color: white; padding: 2px;">raised</span> OBDXINV223Apr	10 Nov 2019	USD135.00	USD100.00	CDISR - Cost Discrepancy Resolved	-

Page 1 of 1 (1 of 1 items) | < 1 > ❌

[Confirm](#) [Cancel](#) [Back](#)

[Help](#)

ATM/Branch English

futura bank Welcome, Robert Jr. Last login: 23 Apr 08:19 PM

### Manage Invoices

**Confirmation**

Your request for Raise Disputes(s) has been initiated successfully.

Reference Number  
23042DC48170

Status  
Pending for approval

[View Details](#)

What would you like to do next?

Manage Invoices

Go To Dashboard

View Invoices

[Help](#)

fu Raise Invoices Details

Reference Number	Associated Party Name	Invoice Number	Invoice Amount	Disputed Invoice Amount	Dispute Reason	Status	Reason
INV80280	BMWC23Apr	OBDXINV223Apr	USD135.00	USD100.00	CDISR - Cost Discrepancy Resolved	Pending Approval	-

Page 1 of 1 (1 of 1 items) | < 1 > ❌

Reference Number: 23042DC48170

Status: Pending for approval

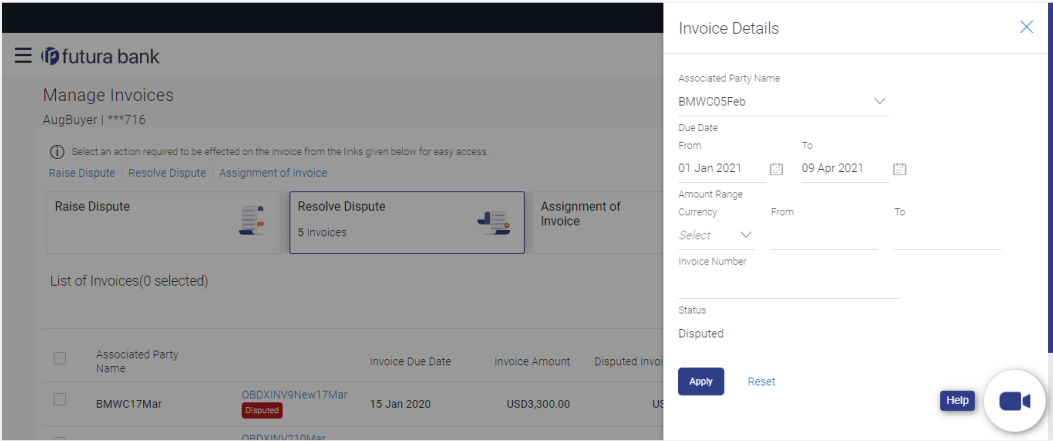
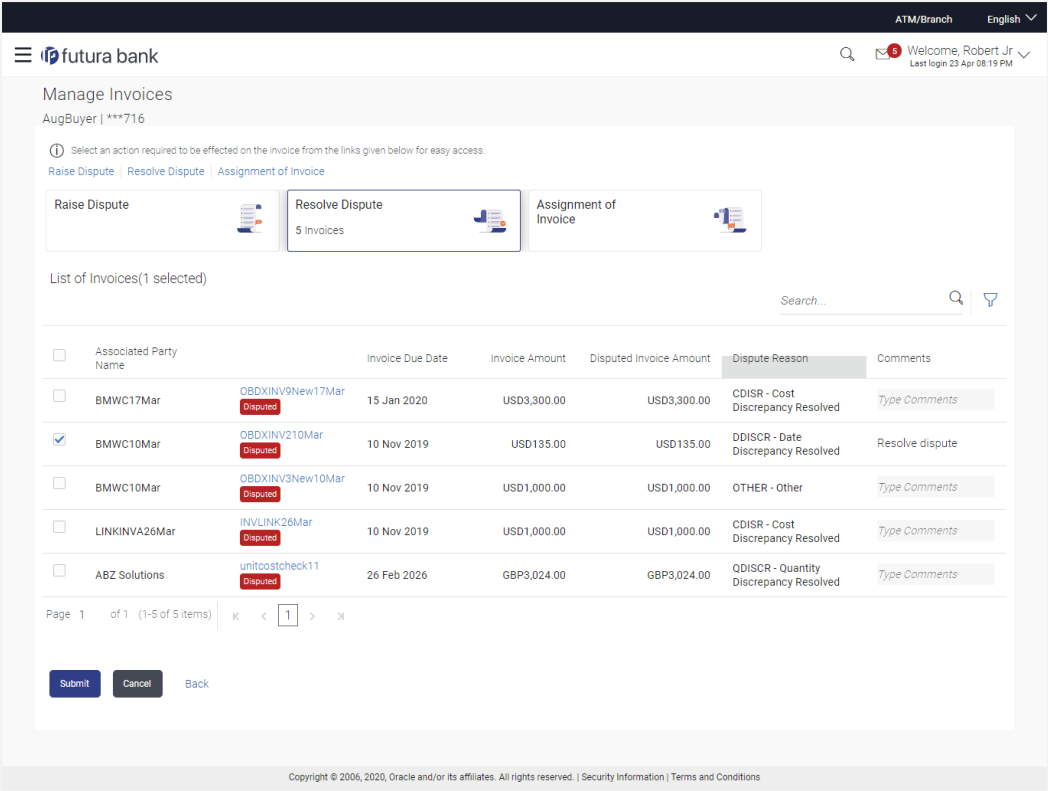
[View Details](#)

What would you like to do next?

[Manage Invoices](#) [Go To Dashboard](#) [View Invoices](#)

### 1.8.1.4 Resolve Dispute

This feature allows user to resolve the dispute on the invoices with the comment. Only those invoice against which the Dispute is raised will be displayed for resolving Dispute.



ATM/Branch English

futura bank

Welcome, Robert Jr  
Last login 23 Apr 08:19 PM

### Manage Invoices

AugBuyer | \*\*\*716

**REVIEW**

You initiated a request to Resolve Dispute(s). Please review details before you confirm!

List of Invoices

Associated Party Name	Invoice Number Status	Due Date	Invoice Amount	Disputed Invoice Amount	Dispute Reason	Comments
BMWC10Mar	OBDXINV210Mar <span style="color: red; font-weight: bold;">Disputed</span>	10 Nov 2019	USD135.00	USD135.00	DDISCR - Date Discrepancy Resolved	Resolve dispute

Page 1 of 1 (1 of 1 items) | < 1 >

[Confirm](#)
[Cancel](#)
[Back](#)

[Help](#)

ATM/Branch English

futura bank

Welcome, Robert Jr  
Last login 23 Apr 08:19 PM

### Manage Invoices

**Confirmation**

Your request for Resolve Disputes(s) has been initiated successfully.

Reference Number  
2304D31F59EB

Status  
Pending for approval

[View Details](#)

What would you like to do next?

Manage Invoices

Go To Dashboard

View Invoices

[Help](#)

Resolved Invoices Details

Resolved Invoices Details

Reference Number	Associated Party Name	Invoice Number	Invoice Amount	Disputed Invoice Amount	Dispute Reason	Status	Reason
INV79302	BMWC10Mar	OBDXINV210Mar	USD135.00	USD135.00	DDISCR - Date Discrepancy Resolved	Pending Approval	-

Page 1 of 1 (1 of 1 items) | < 1 >

1.8.1.5 Assignment of invoice

This feature allows user to assign the invoice to a bank or a factor so that bank can manage the settlement or finance of the assigned invoices at any stage of the invoices.

Manage Invoices  
AugBuyer | \*\*\*716

Select an action required to be effected on the invoice from the links given below for easy access.  
[Raise Dispute](#) | [Resolve Dispute](#) | [Assignment of Invoice](#)

Raise Dispute    Resolve Dispute    **Assignment of Invoice**  
198 Invoices

List of Invoices(1 selected)

<input type="checkbox"/>	Associated Party Name	Invoice Number	Invoice Date	Invoice Due Date	Invoice Amount	Comments	Status
<input type="checkbox"/>	ABZ Solutions	RDinv002	01 Dec 2019	15 Jan 2020	GBP1,000.00	Type Comments	Accepted
<input type="checkbox"/>	LINKINVA06Apr	INVLINK06Apr	09 Nov 2019	10 Nov 2019	USD1,000.00	Type Comments	Raised
<input checked="" type="checkbox"/>	BMW C23Apr	OBDXINV4New03May	09 Nov 2019	10 Nov 2019	USD1,000.00	Assign	Raised
<input type="checkbox"/>	BMW C23Apr	OBDXINV11New23Apr	09 Nov 2019	10 Nov 2019	USD8,000.00	Type Comments	Raised
<input type="checkbox"/>	BMW C23Apr	OBDXINV10New23Apr	09 Nov 2019	10 Nov 2019	USD3,300.00	Type Comments	Raised
<input type="checkbox"/>	BMW C23Apr	OBDXINV223Apr	09 Nov 2019	10 Nov 2019	USD135.00	Type Comments	Raised

Page 1 of 33 (1-6 of 198 items) | < 1 2 3 4 5 ... 33 > x

Submit Cancel Back

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Invoice Details

Associated Party Name  
BMW C05Feb

Due Date  
From: Select Date To: Select Date

Amount Range  
Currency: Select From: To:

Invoice Number

Status  
Select

Apply Reset

Help

ATM/Branch English

futura bank

Welcome, Robert Jr  
Last login 23 Apr 08:19 PM

### Manage Invoices

AugBuyer | \*\*\*716

**REVIEW**

You initiated a request to Assignment of Invoice(s). Please review details before you confirm!

List of Invoices

Associated Party Name	Invoice Date	Due Date	Invoice Amount	Comments	Status
BMWC23Apr	09 Nov 2019	10 Nov 2019	USD1,000.00	Assign	<a href="#">Raised</a>

Page 1 of 1 (1 of 1 items)

[Confirm](#) [Cancel](#) [Back](#) [Help](#)

ATM/Branch English

futura bank

Welcome, Robert Jr  
Last login 23 Apr 08:19 PM

### Manage Invoices

**Confirmation**

Your request for Assignment of Invoice(s) has been initiated successfully..

Reference Number  
230458EE3900

Status  
Pending for approval

[View Details](#)

What would you like to do next?

[Manage Invoices](#) [Go To Dashboard](#) [View Invoices](#)

[Help](#)

ATM/Branch English

futura bank

Welcome, Robert Jr  
Last login 23 Apr 08:19 PM

### Manage Invoices

**Confirmation**

Your request for Assignment of Invoice(s) has been initiated s

Reference Number  
230458EE3900

Status  
Pending for approval

[View Details](#)

What would you like to do next?

[Manage Invoices](#) [Go To Dashboard](#) [View Invoices](#)

#### Assignment of Invoice

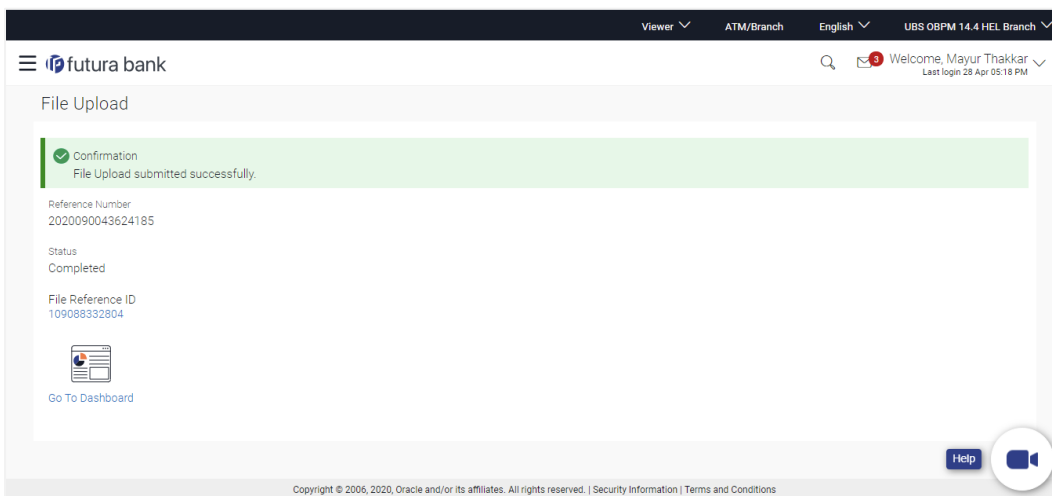
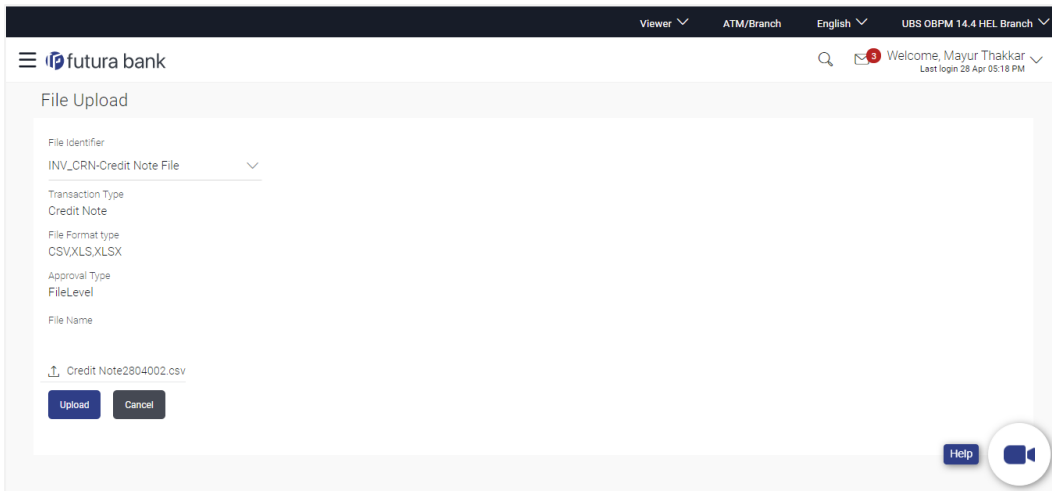
Reference Number	Associated Party Name	Invoice Number	Invoice Amount	Status	Reason
INV80282	BMWC23Apr	OBDXINV4New03May	USD1,000.00	Pending Approval	-

Page 1 of 1 (1 of 1 items)

[Help](#)

### 1.8.1.6 Bulk Upload Credit Note

As a part of this release we have introduced the new feature of Bulk upload for Credit Note. With the help of this feature the corporate can raise a credit note.



Viewer ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Welcome, Mayur Thakkar Last login 28 Apr 09:54 PM

### Uploaded Files Inquiry

Today's Files

Upload Details	Type	File Identifier	File Name	File Reference ID	File Status
28 Apr 2021 06:53 PM	Debit Note	INV_DRN-Debit Note File	Debit Note2804002.csv	778057042804	Processed
28 Apr 2021 06:51 PM	Credit Note	INV_CRN-Credit Note File	Credit Note2804002.csv	109088332804	Processed
28 Apr 2021 06:30 PM	Credit Note	INV_CRN-Credit Note File	Credit Note2804001.csv	233018352804	Processed
28 Apr 2021 05:19 PM	Debit Note	INV_DRN-Debit Note File	Debit Note2804001.csv	328806762804	Processed

Page 1 of 1 (1-4 of 4 items) | < 1 >

Cancel

File Status

- Uploaded** : File has been uploaded and file reference number is generated.
- Processing In Progress** : File is pending for liquidation.
- Approved** : File has been approved.
- Rejected** : File has been rejected.
- Error** : File has been pre-processed and contains error.
- Processed** : File is liquidated.
- Processed with Exceptions** : File is processed but some of the records are in error.
- Deleted** : File has been deleted.
- Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- Expired** : File has been expired.

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### Uploaded Files Inquiry

File Details

File Name	Credit Note2804002.csv	Transaction Type	Credit Note
File Reference ID	109088332804	Number of Records	3
File Status	Processed	Transaction Reference ID	2804DED1D699

Response File Download

File Workflow

Record Reference Number	Credit Note Reference Number	Credit Note Date	Credit Note Amount	Record Status
109088332804000001	CNAPR26042104	07 Jan 2020	GBP200.00	Completed

Page 1 of 1 (1 of 1 items) | < 1 >

Download as Back

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The screenshot shows the 'Uploaded Files Inquiry' page in the Futura Bank system. It displays details for a credit note file named 'Credit Note2804002.csv'. The file reference ID is 109088332804 and the record status is 'Completed'. Below this, the 'Credit Note Details' section provides a comprehensive overview of the credit note, including its indicator (CN), date (07 Jan 2020), and due date (14 Apr 2021). It also lists financial figures such as the base credit note amount (GBP200.00) and net credit note amount (GBP200.00). The 'Commodity Details' table lists two items: 'Poppy Straw' and 'Roses', each with a quantity of 10 and a net amount of GBP100.00. A 'Back' button is located at the bottom left of the commodity details section.

Code Name	Quantity	Cost/Unit	Gross Amount	Discount Amount	Tax Amount	Net Amount	Linked Invoice Number
Poppy Straw	10	GBP10.00	GBP100.00	GBP10.00	GBP10.00	GBP100.00	INV19042107
Roses	10	GBP10.00	GBP100.00	GBP10.00	GBP10.00	GBP100.00	INV19042108

1.8.1.7 Bulk Upload Debit Note

As a part of this release we have introduced the new feature as Bulk upload for Debit Note which is much more similarly to create invoice view file upload. With the help of this feature the corporate can raise the Debit note in event of any short payment of short shipment or any other instances.

The screenshot shows the 'File Upload' page in the Futura Bank system. The 'File Identifier' is set to 'INV\_DRN-Debit Note File'. The 'Transaction Type' is 'Debit Note', and the 'File Format type' is 'CSV,XLS,XLSX'. The 'Approval Type' is 'FileLevel'. The 'File Name' field contains 'Debit Note2804002.csv'. There are 'Upload' and 'Cancel' buttons at the bottom left, and a 'Help' button with a speech bubble icon at the bottom right.



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### File Upload


✔ **Confirmation**  
File Upload submitted successfully.

Reference Number  
2020090043624311

Status  
Completed

File Reference ID  
778057042804

 [Go To Dashboard](#)

[Help](#) 

Viewer ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Welcome, Mayur Thakkar Last login 28 Apr 09:54 PM

### Uploaded Files Inquiry

[Today's Files](#)


Upload Details	Type	File Identifier	File Name	File Reference ID	File Status
28 Apr 2021 06:53 PM	Debit Note	INV_DRN-Debit Note File	Debit Note2804002.csv	778057042804	Processed
28 Apr 2021 06:51 PM	Credit Note	INV_CRN-Credit Note File	Credit Note2804002.csv	109088332804	Processed
28 Apr 2021 06:30 PM	Credit Note	INV_CRN-Credit Note File	Credit Note2804001.csv	233018352804	Processed
28 Apr 2021 05:19 PM	Debit Note	INV_DRN-Debit Note File	Debit Note2804001.csv	328806762804	Processed

Page 1 of 1 (1-4 of 4 items) [K](#) [<](#) [1](#) [>](#) [X](#)

[Cancel](#)

**File Status**

- Uploaded** : File has been uploaded and file reference number is generated.
- Processing In Progress** : File is pending for liquidation.
- Approved** : File has been approved.
- Rejected** : File has been rejected.
- Error** : File has been pre-processed and contains error.
- Processed** : File is liquidated.
- Processed with Exceptions** : File is processed but some of the records are in error.
- Deleted** : File has been deleted.
- Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- Expired** : File has been expired.

[Help](#) 

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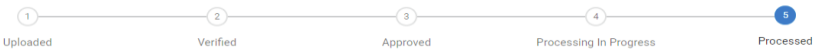
futura bank Welcome, Mayur Thakkar Last login 28 Apr 09:54 PM

### Uploaded Files Inquiry

**File Details**

File Name	Debit Note2804002.csv	Transaction Type	Debit Note
File Reference ID	778057042804	Number of Records	3
File Status	Processed	Transaction Reference ID	280494001431
Response File Download	<a href="#">T</a>		

File Workflow



Record Reference Number	Debit Note Reference Number	Debit Note Date	Debit Note Amount	Record Status
778057042804000001	DNAPR26042103	05 Jan 2020	GBP200.00	Completed

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Last login 28 Apr 09:54 PM

### Uploaded Files Inquiry

File Name Debit Note2804002.csv	File Reference ID 778057042804
Record Ref No 778057042804000001	Record Status Completed

#### Debit Note Details

Indicator	DN	Debit Note Reference Number	DNAPR26042103
Debit Note Date	05 Jan 2020	Debit Note Due Date	14 Apr 2021
Base Debit Note Amount	GBP200.00	Linked Invoice Number	INV19042101 INV19042102
Tax Amount	GBP20.00	Discount Amount	GBP20.00
Net Debit Note Amount	GBP200.00		
Buyer ID	***462	Buyer Code	ABZ001
Buyer Name	ABZ Solutions	Buyer Division Code	-
Supplier Id	***715	Supplier Code	Aug001
Supplier Name	AugSupp	Supplier Division Code	-
Pre Accepted	N	Acceptance Amount	GBP200.00
Program Id	-	Virtual Account Flag	Y
Repayment Account Number	xxxxxxxxxxx2310	Bank	HDFC
Branch	004	BIC/Routing Number	12345678
Funding Request Amount	GBP200.00	Adjustment Reason	Pallet/Container Charge Error
Remarks	debit note 2		
Shipment Number	43243451212	Shipment Date	03 Jan 2020
Shipment Address	ABC BLDG	Shipment Country	IND
Terms of Sale (Incoterms)	Free Alongside Ship	Payment Terms	10 Days

#### Commodity Details

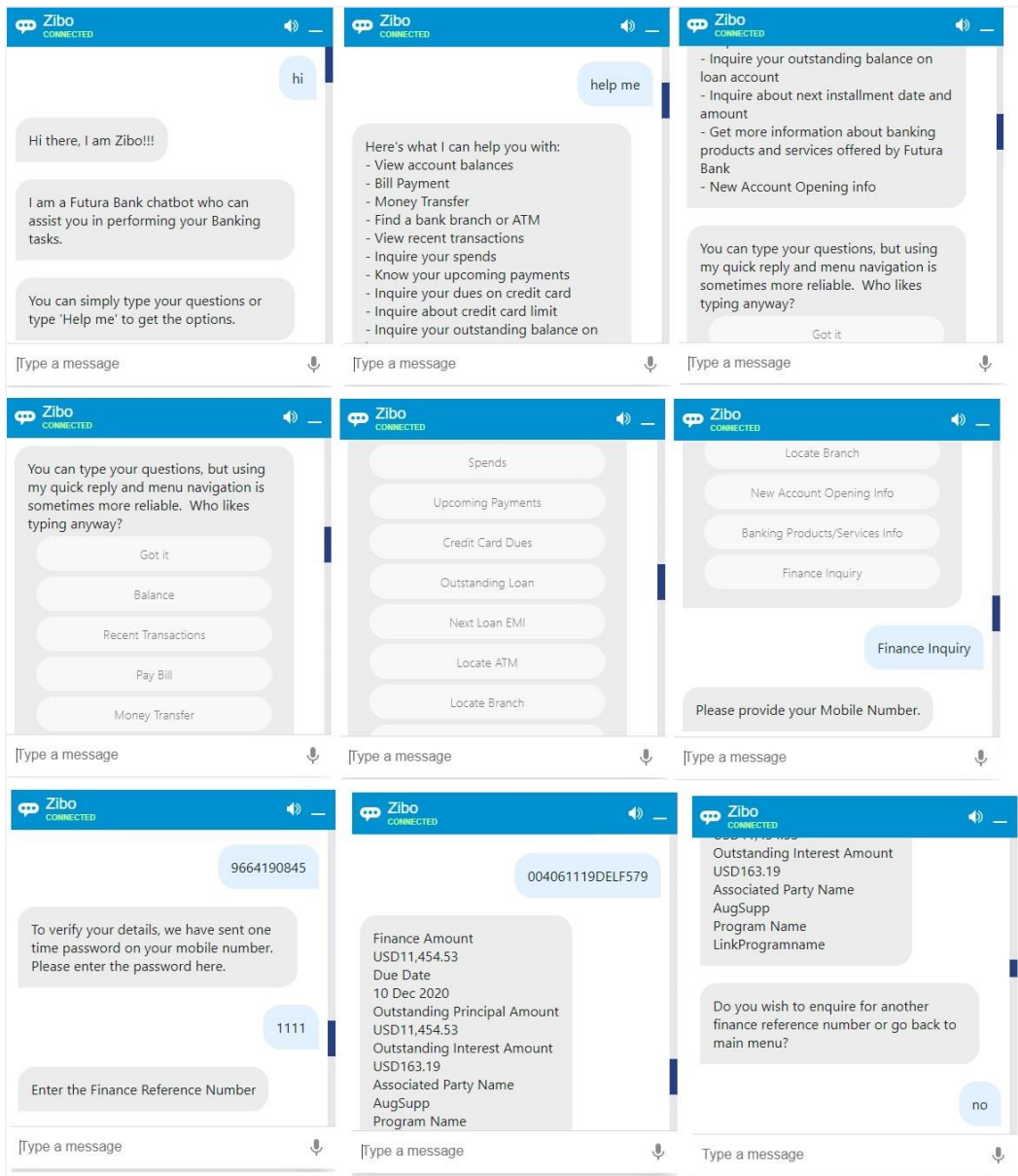
Code Name	Quantity	Cost/Unit	Gross Amount	Discount Amount	Tax Amount	Net Amount	Linked Invoice Number
Poppy Straw 1	10	GBP10.00	GBP100.00	GBP10.00	GBP10.00	GBP100.00	INV19042101
Poppy Straw 1	10	GBP10.00	GBP100.00	GBP10.00	GBP10.00	GBP100.00	INV19042101

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## 1.9 Chat Bot

As a part of this release we have come up with the Finance inquiry functionality on the Chat Bot, where the corporate can inquire for the particular finance on Chat Bot. This enables the corporate to have a quick enquiry of a single finance.



## 1.10 Originations

### 1.10.1 Retail Originations

#### **Pre-Approved Home Loans:**

As part of this release, the OBDX Originations module has been enhanced so as to support the application for pre-approved home loans.

As the name suggests, a pre-approved home loan is an in-principle approval for a home loan given on the basis of the applicant's income, financial position and credit worthiness. Pre-approved home loans are very often applied for before a property is finalized. Hence, when an applicant applies for a pre-approved home loan, the financial institution or bank will decide whether to sanction a pre-approval letter on the basis of the applicant's financial health. A pre-approval letter is nothing but a guarantee that the Bank will sanction the loan provided that the applicant's information and documents are verified successfully. An applicant is able to form an understanding of his/her budget to purchase a home on the basis of the pre-approval letter received by the bank. If the loan amount being offered by the bank is desirable, the applicant can go ahead and convert the pre-approved home loan application into an actual home loan application.

The pre-approved home loan application of OBDX has been built so as to capture basic information pertaining to the property that the applicant is interested in, loan requirements as well as basic personal, employment and financial information of the applicant. The applicant is not required to upload any documents or to provide any form of identity proof while applying for a pre-approved home loan. Once the application is submitted to the bank, the bank will process it and sanction a pre-approval letter to the customer:

#### **Capture of Nominee Information in Savings Account, Checking Account and Term Deposit Applications**

As part of this release a new section titled Nominee Information has been added in the applications of Savings Accounts, Checking Accounts and Term Deposits. This section is non-mandatory and can be disabled for a product category from the administrator Originations Workflow Maintenance screen. If applying for a product under a category for which Nominee Information section is enabled, the applicant can specify information of the nominee that they wish to add to the account. Information will include basic information such as name, date of birth and address details of the nominee. If the nominee is a minor, as identified based on the date of birth entered, information of the nominee's guardian will also have to be captured.

In case the applicant is applying for a bundled application that includes products belonging to more than one of the three products for which nominee information is applicable, the nominee information section will be displayed only once in the application. The nominee identified in a bundled application will be applicable to all accounts (savings, checking and term deposits) that are part of the bundle

## Clarifications

The bank can now communicate important information to the applicant directly through the application tracker. The Clarifications feature has been built into the application tracker so as to enable bank executives handling the applicant's application to communicate information related to the processing of the application. A bank executive can raise a clarification on a specific topic, which can hold multiple to and fro communications between the bank executive and the applicant. The applicant can read and respond to the bank executive's communications as required. Applicants can also upload documents as a means of response. Once the objective of the clarification has been met, the bank executive can close the clarification. Multiple clarifications can be raised for various topics.

## Liveness Check through Partner integration

In this release, OBDX has provided the hook points to integrate with Third party service provider so as to support the feature of selfie capture as a means of completing the applicant's KYC. The applicant will be first required to upload an ID document to be used as a reference for identity verification. Once uploaded, the system will guide the applicant to undertake certain movements and will capture a selfie. This selfie will be used to verify the applicant's identity against the ID document provided and will also be used as a means to conduct liveness check. The applicant's information obtained from the ID document will be pre-populated in the personal information section of the application.

## OCR on Financial Documents

In this release, in addition to being able to fetch and pre-populate information in the Personal Information section of applications from ID proof documents, the system will also be able to fetch information such as salary amount and employment name from financial documents (salary slips and bank statements) uploaded in the Upload Documents section. This is applicable for product applications which require financial and employment information to be provided as part of the application form.

## General Enhancements across product applications:

Other enhancements that have been made in the Retail Originations module are as follows:

- **Capture of additional information in Personal Information and Employment Information sections:** Fields to capture additional information such as nationality and country of birth have been added under the Personal Information section and fields to capture additional employment information such as organization category, organization operations, etc. have been added under the Employment Information section of the applications.
- **Changes in the Loan Information section of Home Loans and Vehicle Loans applications (applicable when the host is OFLO):** The information captured in the loan information sections of Home Loan and Vehicle Loan applications has been reduced to now only capture very basic information of the home or vehicle, as the case may be.
- **Credit Cards with OFLO:** Credit card applications are now supported when the host is OFLO.

## **1.11 Bill Payment Services**

### **1.11.1 Biller Onboarding**

Below changes has been added on 'Biller Onboarding' maintenance available to the administrator.

- Data type field available under the 'Biller Specifications' section has been enhanced to capture the specified Biller Label' as LoV. User is now allowed to specify the multiple values in the corresponding field which will be further made available to the customer for selection as a part of biller addition.
- Screen has been enhanced to capture the biller subcategory.

### **1.11.2 Biller Category Maintenance**

Below change has been added on 'Biller Category Maintenance' which is available to the administrator.

- The existing Biller Category Maintenance screen has been enhanced to capture multiple subcategories under the specific biller category. The administrator can now add new subcategories.

---

## 2. BUGS FIXED

NA

### 3. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Onboarding	14.5.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.5.0.0.0 14.4.0.0.3
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.5.0.0.0 14.4.0.0.3
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.5.0.0.0
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.5.0.0.0 14.4.0.0.3
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.5.0.0.0
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.5.0.0.0



Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance Oracle Banking Trade Finance Process Management	14.5.0.0.0 14.5.0.0.0
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.5.0.0.0 14.4.0.0.3
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.5.0.0.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.5.0.0.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance Oracle Banking Cash Management	14.5.0.0.0 14.5.0.0.0

\* Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.

---

## 4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience Patchset 21.1.1.0.0 release with various browsers:

\* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

---

## 5. LANGUAGE SUPPORT

The Oracle Banking Digital Experience Patchset 21.1.1.0.0 release offers the following language support:

- Out of box translation is supported in English, Arabic, French, Simplified Chinese, Spanish and Portuguese languages.
- Field validations are currently supported in English. To enable the field validations in other languages, refer **Oracle Banking Digital Experience Taxonomy Validation Guide**.

---

## 6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Patchset 21.1.1.0.0 release.

### 6.1 Oracle Banking Digital Experience Known Issues

NA

### 6.2 Oracle Banking Digital Experience Limitations

NA

[Home](#)