Release Notes
Oracle Banking Digital Experience
Release 21.1.0.0.0

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Release Notes

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1. RELEASES 21.1.0.0.0

1.1 FEATURES AND ENHANCEMENTS

The following describes the new enhancements made post the OBDX 20.1.0.0.0, May 2020 release.

1.1.1 Virtual Accounts Management

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

Virtual Account Closure:

This feature enables a corporate user to close one or multiple virtual accounts and allow transfer of proceeds to specified designated accounts. Once the closure is initiated, user can also track the status of request from "Track Closure" screen. Following are the possible statuses of a virtual account closure request –

- Closure Initiated: Once a user initiates virtual account closure, the status reflects as "Closure Initiated".
- Completed: On successful closure of the Virtual Account, the status will be marked as "Completed"
- Aborted: The status is marked as "Aborted", on aborting a closure request before the account is closed.
- Failed: The status of the closure request will be marked as "Failed" if any of the above listed stages fail.

In addition to the above, User can also abort a Virtual Account closure request or retry a failed request.

Statement Preferences:

With this feature, a corporate user will be able to set MT & CAMT Statement preferences at Virtual Entity level. Following formats are supported while creating or editing a Virtual entity for enabling statement generation:

- MT940 -
- MT950
- MT942
- CAMT053
- CAMT052

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Structured Address for Virtual Accounts & Virtual Entity:

This enhancement allows a corporate user to maintain structured address at Virtual entity & Virtual account level in order to comply with WTR regulation. Using this feature, a corporate user can:

• Add a new structured address during "Create" transactions of virtual entity and virtual account

Amend an existing structured address using "Edit" transactions for of virtual entity and virtual account

Statement & Reports:

1. Pre-generated PDF Reports:

In addition to other formats such as MT & CAMT reports, corporate user will now be able to download Pre-generated PDF reports as well. These reports are generated on a preset schedule in OBVAM and are made available to channel user.

2. Adhoc reports:

This feature will allow the user to search and download Adhoc reports of an accessible virtual account in the following formats:

• PDF

• MT942

• CAMT052

Virtual Account Look Up:

In various VAM screens where a single virtual account is to be selected by user, current Virtual Account dropdown will be replaced by a Virtual Account Look Up.

This look up will be an overlay on the screen where user will get multiple filters (Name of Virtual Account, Branch, Currency etc.) to search & select the Virtual Account. This look up will improve usability in scenarios where the number of Virtual Accounts are very large.

Virtual Account Structure Revamp:

As part of this release, existing Virtual Account structure tree view is completely revamped to improve user experience. These changes has been done for following functions:

• Create Virtual Account Structure

• View Virtual Account Structure

• Edit Virtual Account Structure

• Close Virtual Account structure

• View Virtual Account Structure (Dashboard Widget)

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Interest Rate Maintenance:

In addition to other Interest Rates functionalities like viewing & editing General & Special Rates, corporate user will now be able to add General & special interest rates as well. Using this feature, a corporate user can:

- Add General Interest Rates at a Virtual Account product level
- Add Special Interest Rates at a Virtual Account level

OBDX VAM File Upload integration with Plato Feed service

As part of this release, OBDX VAM File Upload has been integrated with Plato Feed service for following features:

- Create Virtual Account
- Close Virtual Account.

Interest Inquiry & Currency display based on Product selection:

1. Interest Inquiry enhancement will allow a corporate user to view & download all historical/current interest accrual & liquidation data in the Virtual Account details page.
2. While creating a virtual account, user will now get to choose only those currencies and branches that are associated with the virtual account product in context

Virtual Account Reopen & Link Virtual Account to a Structure:

1. In addition to other existing functionalities like Create, Modify & Close Virtual Accounts – A new feature for reopening a closed Virtual account has been enabled. It will allow a user to reopen an account that was previously closed, in order to minimize the hassle of opening & maintaining a new account.
2. As part of creating a Virtual Account, a new parameter has been added to allow a user to link Virtual account to a Virtual Account structure making it easy for the user to complete in a single flow process.

Virtual Account Structure Revamp & Download:

As part of this release, existing Virtual Account structure table view is completely revamped to improve user experience. These changes has been done for following functions:

1. Create Virtual Account Structure
2. View Virtual Account Structure
3. Edit Virtual Account Structure

In addition to the above, User will also be able to download structure in XLS format.

IBAN Search:

A new search filter has been introduced to allow users to search Virtual Accounts by entering IBAN as search parameter. Following is the list of screens that will allow a user to search Virtual Account by entering IBAN:

1. Virtual Account Search Screen
2. Virtual Account Closure Screen

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3. Track Virtual Account Closure Screen
4. Pre-Generated Statement
5. Ad-hoc Statement

1.1.2 Liquidity Management

Monitors for Hybrid & Pool Structures:

As part of this release, Existing Sweep log screen has been enhanced to show the logs of Hybrid & Pool structures also. The screen has been now renamed as "Monitors" to be in line with OBLM.

Create structures:

As part of this release, following fields has been added while creating a new structure to be in line with OBLM:

1. Sweep on Currency Holiday
2. Consider Post Sweep Balance
3. Currency Holiday Rate – Options are

   - Previous Day Rate

   - Last Sweep Rate for the pair

   - Past 5 day Average Rate

4. Holiday Treatment – Options are

   - Holiday

   - Next Working Date

   - Previous working Date

5. Maximum Back ward Days
6. Backward Treatment– Options are

   - Move Forward

   - Holiday

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1.1.3 Trade Finance

- **New fields addition in LC contract creation and view:**

  The following are the new fields added in LC

    - Additional Conditions
    - Special Payment Conditions for Beneficiary
    - Special Payment Conditions for Bank Only
    - Sender to Receiver Information
    - Advising Bank details

- **Facility to choose constituents of products while creating LC:**

    - Corporate user can choose constituents of product like: Transferable/Non-Transferable, Revolving/Non-Revolving, Sight/Usance and Tenor.

- **Shipping Guarantee amount validation for linked LC:**

    - System validates the amount of shipping guarantee, so that it doesn't exceeds the amount of inherent Letter of Credit.

- **LC module UI revamp:**

    - LC module has been enhanced for better user experience and for more clarity on each fields, SWIFT tags has been added.

- **Flag based SWIFT 2018/SWIFT 2021 support in BG:**

    - As per the requirement, Bank Admin can configure the SWIFT 2018/2020 compliance flag for Bank Guarantee.

- **Qualification with OBTF using OBRH:**

  All the existing host calls migrated to OBRH. It facilitates seamless integration with OBTF. Now no need to generate client and redeploy in OBDX for any customization in web service.

- **Bi Directional Communication with Mid Office:**

    - When the user submits a trade finance transaction, and if any clarification for the application is required by the mid office executive, who is processing the transaction, then it can be sent back with some comments/reason to the corporate user, so that he/she can rectify the transaction and resubmit again. This facility will be available under the application tracker, where a new tab "Pending Clarification" has been added.

- **Showing Limits during the transaction Initiation**

    - User must be aware of his current limits while doing a transaction. A facility to view the limits have been given in the transaction initiation screens. Also he can go to the dedicated limits page to view the details of each and the link has been done.

- **Facility to attach multiple documents at a time:**

    - While initiating the transaction often user would be needed to upload many documents, now this can be done in one go. Either user can attach many documents selected at a time or can drag and drop multiple documents in one go.

- **Additional Condition Maintenance:**

  - Users commonly use same additional conditions repeatedly, hence they will have an option now to save the additional conditions required for creating LC in the maintenance. And while initiating the transaction they can simply use the required field from the saved values.

- **LC and BG templates creation using Bulk File Upload:**

  - Many times customers are required to create multiple LC templates to facilitate quick and swift transactions repeatedly. Now, user can have multiple templates in a file which can be then uploaded to create multiple templates in the application at one go.

- **Beneficiary Creation using bulk file upload:**

  - Many times customers are required to create multiple Beneficiaries to be used across various transactions. Now, user can have multiple beneficiaries created at a time by uploading a supported file template.

- **Facility to show simulated charges:**

  - User should be able to know the charges which are going to be levied under the transaction. With this, user can see before submitting the application to bank that what all charges would be levied and hence can take an informed decision before submitting the application. This will be available for LC, BG, SG, Bills and Collections initiation transaction.

- **UI revamp:**

  - With the use of UI toolkit, several screens have been updated to become better in user experience. We have modified the LC details, view bills, collections, shipping guarantee, and other party maintenances. And we have also revamped the Drafts/Templates pages on all the initiation screens of trade.

- **Bills and Collection Initiation qualification with TFPM:**

  - Initiation of Bills and initiation of collection are now supported with OBTFPM too, hence the user would be able to have the facility to see his applications proceeding to the mid office.

- **OBRH support for all OBTFPM calls:**

  - All the existing services calls supported for OBTFPM are now supported with the OBRH. All such calls would be routed to OBTFPM through OBRH.

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- **Back to Back LC initiation and View:**

    - Corporate user can initiate a back to back LC using an export LC received in his name. He can lookup an export LC against which he wished to initiate a Back to Back LC. He can see the details of same in View LC one it has been issued. System validates the amount, tenor, maturity date and expiry date with the parent LC before the issuance.

- **Back to Back LC – alert on amendment**

    - Corporate user will get an alert whenever he is trying to amend an export LC which has back to back LC linked to it, so that he is careful while making or accepting any amendments.

- **Bank Guarantee Claim Lodgment:**

    - Corporate user can lodge a claim against the received bank guarantee as per the terms and guidelines laid under the guarantee and can define the account where he would like the proceeds of claims to be credited. He can select the guarantee against which he has to lodge the claim and define the amount for which he wants to claim.

- **For Account of Functionality:**

    - Accountee are the parties on whose behalf the application is created and whose limits can be used for all charges. While creating the contract corporate user can pick a party from the dropdown, which will have the list of all Accountees mapped to him, beside the one chosen as applicant. This will be passed to the bank as party type – Accountee.

- **Linked Loans under Import/Export Bills:**

    - Corporate user can see the linked Loans under a separate tab while looking at the Import/Export Bills.

- **Local Currency Equivalent:**

    - While initiating a transaction, user can see the local currency equivalent of the transaction amount, which will help him relate with his accounts and other finances easily.

- **Trade 360:**

    - Trade 360 widget has been introduced on the user dashboard of trade finance where user can see summary of all his trade transactions at a time. He will also have the possibility to download the reports.

- **Document and Clauses Maintenance**

    - User would have facility to maintain document and clauses as required and use them as required while creating LC.

- **Bulk File Upload – BG template**

    - Corporate user can create bank guarantee templates in bulk by uploading a file in predefined templates.

- **Send to modify**

    - Facility to checker is given, where he can send any transaction back to maker and ask him to modify the transaction.

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- **UI revamp**

  - UI revamp for Bills, Collections, Bank Guarantee, Shipping guarantee have been done.

- **Non-open clarification in App Tracker**

  - Corporate user can see the closed clarification raised in past on the applications in other tabs of application tracker too.

- **OBTFPM Qualification**

Initiate Shipping Guarantee, Bills and collection initiation have been qualified with OBTFPM.

1.1.4 Credit Facility

Support to "Send to Modify" feature for approvals in the following screens for the following transactions:

- Collateral Evaluation.

- Collateral Revaluation.

- Apply New Facility.

- Amend Facility.

- Apply Sub Facility.

1.1.5 Cash Management

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

Create Expected Cash flow Online and Bulk:

This feature enables a corporate to add the Expected inflows and outflows online or through bulk file upload which will be projected in the cash flow forecast graph. The corporate can get a view of all its future cash flows in a graphical representation. Through screen the Corporate can create single or multiple Expected cash Flows at a given point of time.

View/ Edit Expected Cash Flow:

This feature enables a corporate to view all its Expected Cash flows. The records will be displayed in ascending order where he can Modify or Delete the future dated records. Search filters are available in an overlay where the corporate can search any records for viewing.

View Reconciliation Rule:

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This feature enables a corporate user to view the created reconciliation rule. On the basis of Reconciliation Rule system reconciles the Cash Flows against the Payments or Invoices against the Payments. The Rule once created successfully can be viewed in the View Reconciliation Rule menu option.

Receivables Management:

As part of this release, Associated Party Management, Invoice Management, Reconciliation and Purchase Order Management are brought under Receivables Management Module. Following new features were released under Receivables Management.

   a.   Purchase Order Management

   b.   Reconciliation

   c.   Invoice Management

Purchase Order Management:

Complete Purchase Order Management module is developed in the current release. Below mentioned transactions are brought in under Purchase Order Management.

   a.   Create Purchase Order Onscreen and Bulk: This feature enables a corporate to create the Purchase Orders, so that the finance can be availed against the same in future. The corporate can creates the Purchase Order On screen or Bulk.

   b.   Accept/Reject Purchase Order: This feature enables a supplier corporate to Accept or Reject the raised Purchase Order At a given point of time corporate can take action on single or multiple purchase orders. The corporate can also add his comments while accepting and rejecting the Purchase Order.

   c.   View and Edit Purchase Order: This feature enables a corporate to view the purchase order and while viewing the corporate can also Edit the purchase order.

   d.   Cancel Purchase Order: This feature enables a buyer corporate to Cancel the purchase order he has raised.

   e.   Save as Template – Purchase Order: This feature enables a corporate to Save the created Purchase Order as a template so that the can be used again in future for creation. With the help of this functionality the corporate can simply click on the template name and create the new purchase order where corporate need not fill the whole details again. Save template also come with the feature of deleting so the corporate and delete the template which he don't require.

This feature enables a corporate to create the Purchase Order through document upload via drag and drop or browse and upload the image The format supported for uploading the image are PDF, PNG, JPEG, JPG with size up to 2MB per file.

The data in the Purchase Order image is extracted and populated in the fields of the invoice. Users just needs to verify the populated data and correct any data if required and then submit the invoice for creation.

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- **Purchase Order Overview**: As part of this release, Purchase Order Dashboard has been introduced which contains various widget like Purchase Order Status Summary, Upcoming Shipments, Top 10 Associated Parties, Quick Links. Dashboard allows the user to get the quick view of the transactions.

- **Widget Purchase Order Status Summary:** This widget provides a quick view to the corporate about the Purchase Order Status Summary in terms of a buyer or supplier toggle button. The widget provides the Amount and count of Accepted, Raised, Financed, Partially Financed Purchase order in equivalent local currency. If the user has any PO's financed partially financed then they will displayed as further bifurcation of Accepted purchase orders.
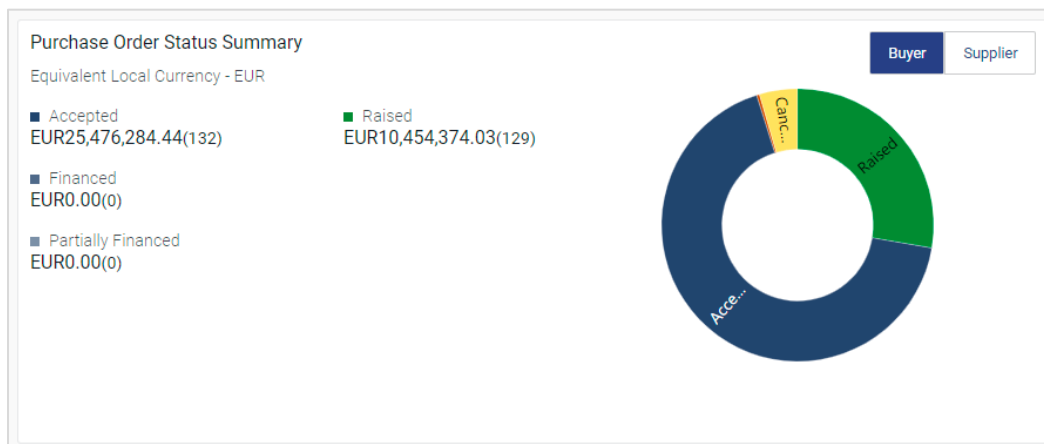

- **Widget Upcoming Shipments**: This widget gives information about Upcoming Shipments in terms of a Buyer or. On the basis of shipment date in the purchase order, all the purchase orders whose shipment dates are upcoming will be listed in the widget so that the corporate is aware of the shipments and can arrange the funds in advance for the payment if the corporate is a buyer, or can ensure that the shipment is effected in time if the corporate is a Supplier. The number of purchase order are grouped date wise so that the corporate is aware of the number of shipment due for the day.

In this widget the Purchase Order number is hyperlink, clicking which navigates the corporate to the View Purchase Order Detail screen which help corporate to view the Purchase Order detail

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- **Widget Top 10 Associated Parties:** This widget provides a quick view of the top 10 associated parties of the corporate on the basis of the value of purchase orders in Raised and Accepted status**.**
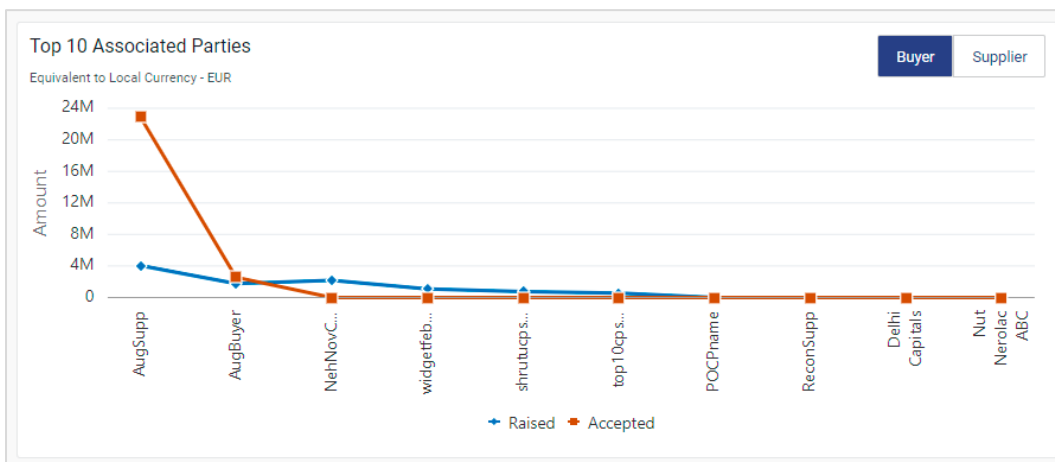
- **Widget Quick Links:** This widget provide the quick access to the corporate for transaction such as Create Purchase Order, View Purchase Order, Request Finance, Create Purchase Order via Image Upload, Accept/Reject Purchase Order. This saves the efforts of the corporate to navigate from the menu option.
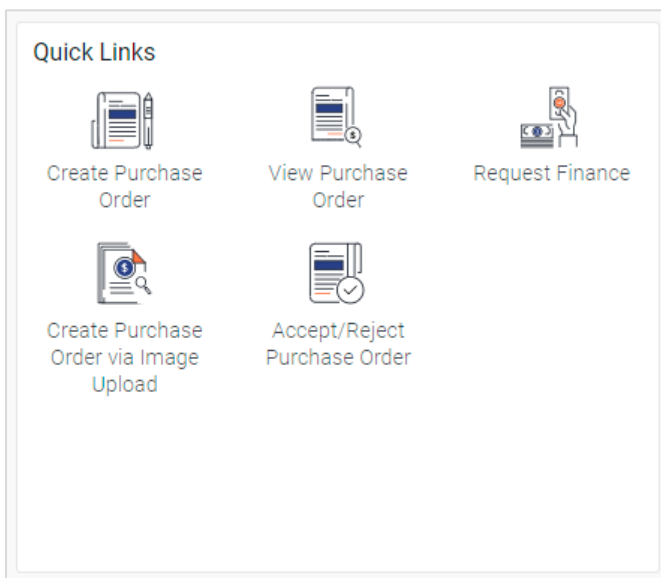
Reconciliation:

Reconciliation dashboard has been introduced which contains various widget like Unmatched Payments, Unreconciled Invoices, Unreconciled Cash flows, Payment Status, Payment Allocation, Quick Links. Dashboard allows the user to get the quick view of the transactions.
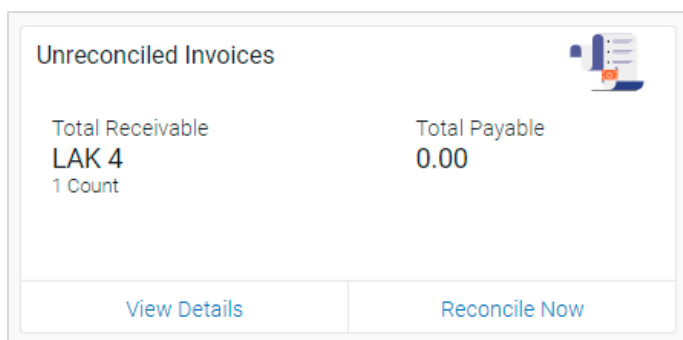
Widget Unmatched Payments: This widget provides a quick view to the corporate about the Unmatched payments with respect to Total Amount and count of incoming and Outgoing Payment on the basis of currency.

The widget also has the View Details link, which navigates the user to the View Payment screen.
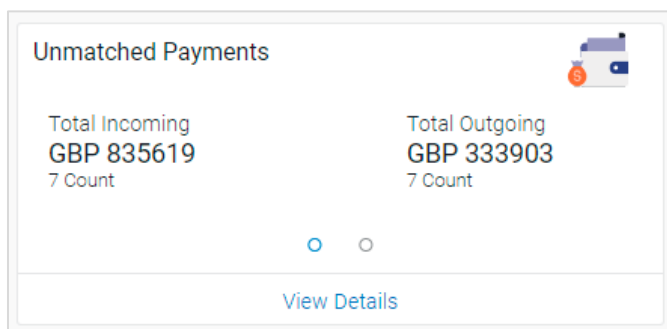

Widget Unreconciled Invoices:

This widget provides the quick view to the corporate about the Unreconciled Invoices with respect to Total Amount and count in terms of Receivables and Payables on the basis of currency.

The widget also has links viz 'View Details' and 'Reconcile Now', where View Details link navigates the user to the View Invoice screen and Reconcile Now link navigates the user to the Manual Reconciliation screen (Invoice to Payment reconciliation)

Widget Unreconciled Cash Flows:

This widget provides a quick view to the corporate of Unreconciled Cash Flows with respect to Total Amount and count of Inflow and Outflow Cash Flows on the basis of currency.

The widget also has links viz 'View Details' and 'Reconcile Now', where View Details link navigates the user to the View Expected Cash Flows screen and Reconcile Now link navigates the user to the Manual Reconciliation screen (Cash Flow to Payment reconciliation)
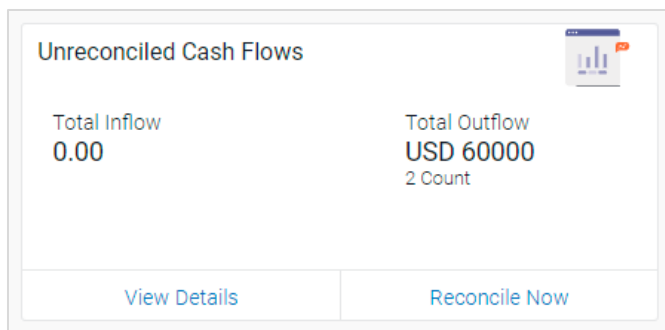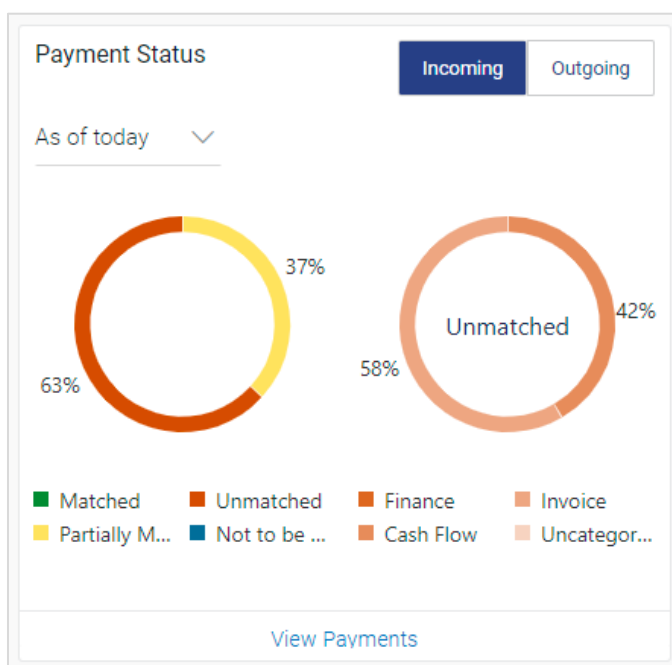
Widget Payment Status:

This widget provides a quick view to the corporate about the Payment status with respect to incoming and outgoing payment on the basis of percentage. The 'Unmatched Payments' are further explored and graphically represented to show a bifurcation of Unmatched payments between Invoice and Cash flow

The user can view the status for 'As of today', 'Last Month', 'Last Quarter' or any 'Custom date range' as per requirement

The widget also has the View Payment link, which navigate the user to the View Payment screen

Widget Payment Allocation:

This widget provide the quick view to the corporate about the Payment Allocation with respect to incoming and outgoing payment on the basis of percentage. Allocated payments are further explored and shows the bifurcation of in terms of Auto or manual.

The user can view the status for as of today, Last Month, Last Quarter or Custom the date range as per requirement.
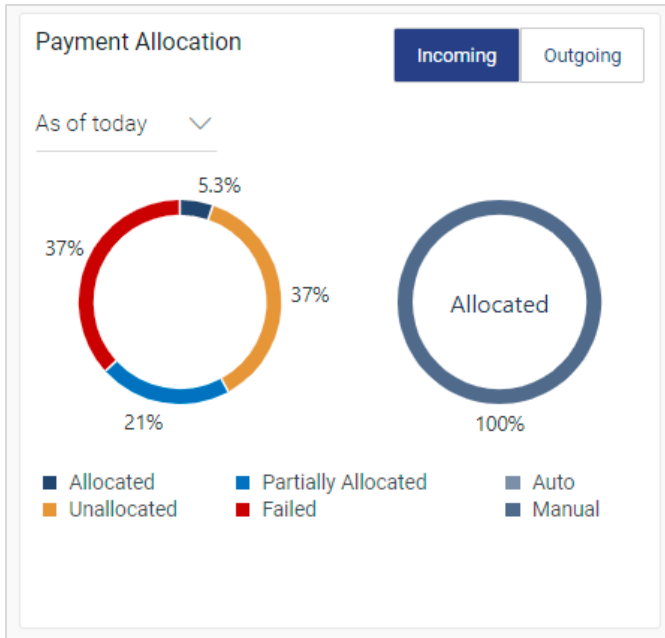
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Widget Quick Links:

This widget provide the quick access to the corporate for transaction such as View Reconciliation Rule, Create Reconciliation Rule, Manual Reconciliation, De-Reconciliation, Create Allocation Rule, and Manual Allocation. This saves the efforts of the corporate to navigate from the menu option.
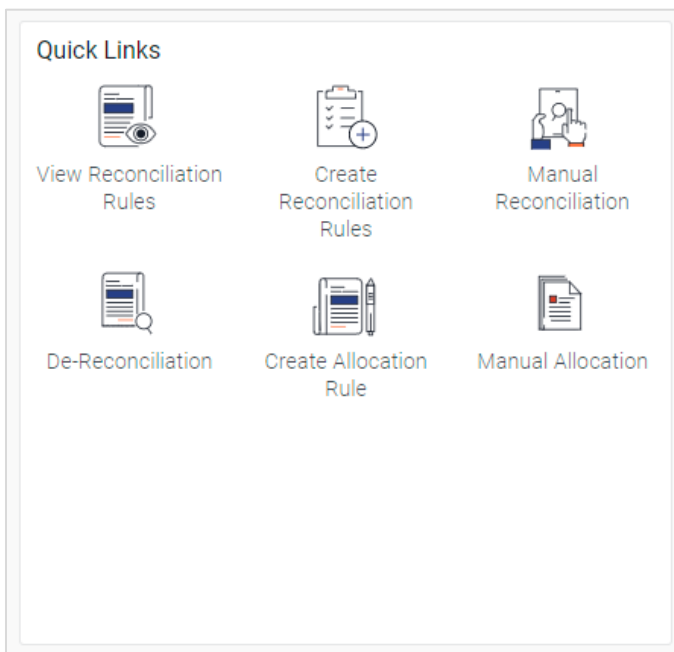
This feature enables a corporate to Manually Reconcile the Invoice with payment or Cash Flow with Payment also the records which are reconciled either Auto or Manually can be De-Reconciled through the De-Reconciliation option. The reconciled cashflows or invoices can also be viewed online.

De-Reconciliation can also be done for Invoice to Payment or Cash Flow to Payment by the corporate.

- **Manual Reconciliation**: This feature enables a corporate to Manual Reconcile the Invoice with the payment or Cash Flow with the Payment. Single invoice can be Reconciled with the Multiple Payment or Single Payment can be reconciled with the Multiple Invoice also Single Cash Flow can be Reconciled with Multiple Payment or Single Payment can be reconciled with the multiple cash flow depending upon the option selected by the corporate. The corporate has also been provided with the facility to view the selected records of the transaction, and view the details of the transaction. Multiple transaction of one type can be done at a time.

- **De-Reconciliation:** This feature enables a corporate to De-Reconcile the records. Here the records which are manually reconciled or Auto reconciled can be viewed by the corporate so that he can De- Reconcile the records. Same as Reconciliation, De-Reconciliation can also be done for Invoice – Payment or Cash Flow- Payment.

- **View Payment:** This feature enables a corporate to view the payment, where the Payment reference number is the hyper link on clicking the payment Reference the payment details can be viewed. The Payment Reference number is also provided with the incoming and outgoing icon with colour which provides the ease to the corporate to identify whether the payment is incoming or outgoing.

  - **View Payment Details:** This feature enables a corporate to view the payment details. If the payment is reconciled against the invoice then it will be shown with the separate section naming Reconciliation Details where the details of the invoice with which the payment is reconciled, where the invoice reference number would be hyper link and clicking the same navigates to the view invoice details of the particular invoice Similarly if the payment is reconciled against the Cash Flow then in reconciled details the cash flow will be shown with which the payment is reconciled, where the cash flow reference number would be hyper link and on clicking the same navigates to the view cash flow details of the particular cash flow.

Create Reconciliation Rule:

Create reconciliation rule is introduced in Reconciliation menu. This feature enables a corporate to create the Rule for reconciliation of Invoice to Payment or Expected Cash flow to Payment. The user has been provided with an option to create Exact or Generic rule.

The user can create the rule as per requirement with the help of AND and OR logical operators and add various conditions or group of conditions in a rule.

During creation of the Rule the user can also allocate the payment with Attribute based or Account based, here the allocation is optional.

The user can set the priority for the created rule on the same time the user has the facility to modify the priority of the existing rule.

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Generic Rule: Invoice to Payment

Viewer ⌄   ATM/Branch   English ⌄

futura bank   🔍 ✉ Welcome, ManualReconRule AutoAuth ⌄
Last login 19 Feb 09:46 PM

Create Reconciliation Rule
RyanB Bohr | ***422

✔ Rule Details   ② Set Allocation   ③ Prioritize Rule

Allocation Basis
◉ Account Based   ○ Attribute Based

Account Based Allocation

Serial Number	Allocation Account	Percentage	Action
1	VAM-587545 🔍	40	⊕ 🗑
2	VAM-456 🔍	60	⊕ 🗑

[Continue] [Cancel] Back Skip

[Help] 🎥

Viewer ⌄   ATM/Branch   English ⌄

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Last login 19 Feb 09:46 PM

Create Reconciliation Rule
RyanB Bohr | ***422

✔ Rule Details   ✔ Set Allocation   ③ Prioritize Rule

Reconciliation Rules   Search... 🔍

Rule Id	Rule Type	Rule Name	Priority
- Current	Generic	Rule001	8
RR00000541	Exact	invExtAllocRuleNew	1 ✏
RR00000924 Modified	Exact	TextButtonPositionMayur	3 ✏
RR00000805	Exact	1234567890123456789012345678901234567890asdfghjklpasdfhjgklpasdfghjklpasdfghjklpasdfhjklpa1234567801234567890	4 ✏
RR00000911	Exact	SUSInvoiceExactRule Edit 56780120192	5 ✏
RR00000930	Exact	Kerti Edit	7 ✏

Page 1 of 1 (1-6 of 6 items) |< < [1] > >|

[Submit] [Cancel] Back

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Viewer ⌄   ATM/Branch   English ⌄

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Create Reconciliation Rule
RyanB Bohr | ***422

ⓘ **Review**
You initiated a request for Create Reconciliation Rule. Please review details before you confirm!

Rule Type   Rule Name
Generic   Rule001

Reconciliation Rule

Reconciliation Method   Attribute
FIFO-Oldest invoice to be reconciled first   Invoice Date

Rule Interpretation
Invoice with oldest invoice date will be reconciled first

Allocation Details - Attribute Based

Serial Number	Allocation Entity and Attributes	Percentage
1	Invoice - Supplier ID	70%
2	Payments - Remitter Account no	10%
3	Invoice - Buyer ID,Supplier Name,Supplier ID Payments - Credit Account no,Counterparty Id	20%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Generic	Rule001	8
RR00000924	Exact	TextButtonPositionMayur	6

[Confirm] [Cancel]   Back

Viewer ⌄   ATM/Branch   English ⌄

☰ ⓕfutura bank   🔍 ✉ Welcome, ManualReconRule AutoAuth ⌄
                                                              Last login 19 Feb 09:59 PM

Create Reconciliation Rule

✓ **Confirmation**
Your request for Create Reconciliation Rule has been submitted successfully.

Reference Number
200244FAEDAE

Status
Completed

Rule Id   Rule Name
RR00000982   Rule002

What would you like to do next?

View Reconciliation Rules   Create Reconciliation Rule

[Help] 📹

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Generic Rule: Expected Cash Flow to Payment

Create Reconciliation Rule

RyanB Bohr | ***422

Review
You initiated a request for Create Reconciliation Rule. Please review details before you confirm!

Rule Type
Generic

Rule Name
Rule002

Reconciliation Rule

Reconciliation Method
FIFO-Oldest Cash Flow to be reconciled first

Attribute
Expected Date

Rule Interpretation
Cash flow with oldest cash flow date will be reconciled first

Allocation Details - Attribute Based

Serial Number	Allocation Entity and Attributes	Percentage
1	Cash Flow - Corporate Id	30%
2	Payments - Counterparty Id,Virtual Account Flag	40%
3	Payments - Payment Party Id Cash Flow - Counterparty Name	30%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Generic	Rule002	5

Confirm   Cancel   Back

Create Reconciliation Rule

Confirmation
Your request for Create Reconciliation Rule has been submitted successfully.

Reference Number
200244FAEDAE

Status
Completed

Rule Id
RR00000982

Rule Name
Rule002

What would you like to do next?

View Reconciliation Rules   Create Reconciliation Rule

Help

Exact Rule: Invoice to Payment

☰ 🏦 **futura bank**   🔍 ✉ Welcome, ManualReconRule AutoAuth ⌄
Last login 19 Feb 09:59 PM

Create Reconciliation Rule
RyanB Bohr | ***422

①————————②————————③
Rule Details   Set Allocation   Prioritize Rule

Reconciliation Type
Invoice Payment Recon ⌄

Rule Type
○ Generic   ⦿ Exact

Only one generic rule is allowed for corporate. As a generic rule already exists, the option for creating another is disabled.

Rule Name
Rule Exact001

Reconciliation Rule

ⓘ Define double sided condition to match the invoice with payment by selecting the required pattern on the left side and the right side or Define a single side condition to select the invoices for Reconciliation on the basis of a pattern

| AND | OR | Add Group | Add Condition

Exact Attribute of Buyer ID of Invoice = Text between 5 and 8 in Payment Mode of Payment   ✎ 🗑

Net Invoice Amount of Invoice is greater than 5000   ✎ 🗑

| AND | OR | Add Group | Add Condition | 🗑

Program Id of Invoice equals to Prog001   ✎ 🗑

Payment Mode of Payment equals to EFT   ✎ 🗑

[Save all and Preview]

[Continue] [Cancel] Back   Skip Allocation

Viewer ⌄   **ATM/Branch**   English ⌄

☰ 🏦 **futura bank**   🔍 ✉ Welcome, ManualReconRule AutoAuth ⌄
Last login 19 Feb 09:46 PM

Create Reconciliation Rule
RyanB Bohr | ***422

✓————————②————————③
Rule Details   Set Allocation   Prioritize Rule

Allocation Basis
⦿ Account Based   ○ Attribute Based

Account Based Allocation

Serial Number	Allocation Account	Percentage	Action
1	VAM-587545 🔍	40	⊕ 🗑
2	VAM-456 🔍	60	⊕ 🗑

[Continue] [Cancel] Back   Skip   Help 🎥

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Create Reconciliation Rule

RyanB Bohr | ***422

Rule Details — Set Allocation (2) — Prioritize Rule (3)

Allocation Basis
○ Account Based ● Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Invoice ✕	Supplier ID ✕	70	⊕ 🗑
2	Payment ✕	Remitter Account no ✕	10	⊕ 🗑
3	Invoice ✕ Payment ✕	Buyer ID ✕ Supplier Name ✕ Supplier ID ✕ Credit Account no ✕ Counterparty Id ✕	20	⊕ 🗑

Continue Cancel Back Skip

Create Reconciliation Rule

RyanB Bohr | ***422

Rule Details — Set Allocation — Prioritize Rule (3)

Reconciliation Rules

Search...

Rule Id	Rule Type	Rule Name	Priority
Current	Generic	Rule001	8
RR00000541	Exact	invExtAllocRuleNew	1 ✏
RR00000924 Modified	Exact	TextButtonPositionMayur	3 ✏
RR00000805	Exact	12345678901234567890123456789012345678901234567890asdfghjklpasdfhjgklpasdfghjklpasdfghjklpasdfhjklpa1234567801234567890	4 ✏
RR00000911	Exact	SUSInvoiceExactRule Edit 56780120192	5 ✏
RR00000930	Exact	Kerti Edit	7 ✏

Page 1 of 1 (1-6 of 6 items)

Submit Cancel Back

Create Reconciliation Rule

NehNovCust1 | ***975

> **Review**
> You initiated a request for Create Reconciliation Rule. Please review details before you confirm!

Rule Type
Exact

Rule Name
TaraTest

Reconciliation Rule

Exact Attribute of Program Code of Invoice = Exact Attribute of Program Code of Payment

Allocation Details - Attribute Based

Serial Number	Allocation Entity and Attributes	Percentage
1	Invoice - Buyer ID	100%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Exact	TaraTest	4

Confirm   Cancel   Back

Viewer ⌄   ATM/Branch   English ⌄

Create Reconciliation Rule

> **Confirmation**
> Your request for Create Reconciliation Rule has been submitted successfully.

Reference Number
200244FAEDAE

Status
Completed

Rule Id
RR00000982

Rule Name
Rule002

What would you like to do next?

View Reconciliation Rules   Create Reconciliation Rule

Help

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Exact Rule: Exact Cash Flow to Payment

Viewer ∨   ATM/Branch   English ∨

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Create Reconciliation Rule
RyanB Bohr | ***422

① Rule Details ———— ✓ Set Allocation ———— ✓ Prioritize Rule

Reconciliation Type
Expected Cashflow to Payment Re... ∨

Rule Type
○ Generic   ◉ Exact

Only one generic rule is allowed for corporate. As a generic rule already exists, the option for creating another is disabled.

Rule Name
Cash flow to Payment Rule Exact002

Reconciliation Rule

① Define double sided condition to match the invoice with payment by selecting the required pattern on the left side and the right side or Define a single side condition to select the invoices for Reconciliation on the basis of a pattern

| **AND** | OR | | Add Group | Add Condition |

Exact Attribute of External Reference No of Cash Flow = Exact Attribute of Payment Reference No of Payment   ✐ 🗑

Corporate Id of Cash Flow starts with CRP   ✐ 🗑

| AND | **OR** | | Add Group | Add Condition | 🗑

External Reference No of Cash Flow equals to NP5645   ✐ 🗑

Instrument Date of Payment is less than 31/03/2020   ✐ 🗑

Save all and Preview

Continue   **Cancel**   Back   Skip Allocation

Viewer ∨   ATM/Branch   English ∨

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Create Reconciliation Rule
RyanB Bohr | ***422

✓ Rule Details ———— ② Set Allocation ———— ③ Prioritize Rule

Allocation Basis
◉ Account Based   ○ Attribute Based

Account Based Allocation

Serial Number	Allocation Account		Percentage	Action
1	VAM-123	🔍	30	⊕ 🗑
2	VAM-567	🔍	10	⊕ 🗑
3	VAM433454	🔍	60	⊕ 🗑

Continue   **Cancel**   Back   Skip

Help   🎥

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　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　Last login 19 Feb 04:38 AM

ABZ Solutions | ***462

> ⚠ **Review**
> You initiated a request for Create Reconciliation Rule. Please review details before you confirm!

Rule Type   Rule Name
Exact   Tara Exact Cashflow

Reconciliation Rule

┌─ And
│
├─ Exact Attribute of Debit Credit Indicator of Cash Flow = Exact Attribute of Debit-Credit Indicator of Payment
│
│   ┌─ Or
│   │
│   ├─ Payment Reference No of Payment starts with PAY
│   │
│   └─ External Reference No of Cash Flow starts with 000000029

Allocation Details - Account Based

Serial Number	Allocation Account	Percentage
1	xxxxxxxxxxxxx0024	100%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Exact	Tara Exact Cashflow	29

[Confirm] [Cancel] Back

[Help]

Viewer ⌄　　ATM/Branch　　English ⌄

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　　　　　　　　　　　　　　　　　　　　　　　　　Last login 19 Feb 09:59 PM

Create Reconciliation Rule

> ✅ **Confirmation**
> Your request for Create Reconciliation Rule has been submitted successfully.

Reference Number
200244FAEDAE

Status
Completed

Rule Id   Rule Name
RR00000982   Rule002

What would you like to do next?

View Reconciliation Rules   Create Reconciliation Rule

[Help]

1–31

Create Allocation Rule:

This feature allows corporate to create an allocation rule to allocate virtual account to payments along with the   reconciliation conditions.

The user can create the rule as per requirement with the help of AND and OR conditions and can add several Group and Condition while creating the rule.

The user can set the priority for the created rule on the same time the user has the facility to modify the priority of the existing rule.

Create Allocation Rule

RyanB Bohr | ***422

```
(1) ———————————— (2) ———————————— (3)
Create Rule          Set Allocation      Prioritize Rule
```

Rule Name
Allocation Rule 01

Reconciliation Rule

Add Group | Add Condition

| AND | OR |

Payment Reference No of Payment equals to 1000

Debit-Credit Indicator of Payment equals to D

Add Group | Add Condition

| AND | OR |

Remitter Account no of Payment starts with REM

Instrument Date of Payment is greater than 31/03/2020

Save all and Preview

Continue   **Cancel**   Back

Create Allocation Rule

RyanB Bohr | ***422

```
(✓) ———————————— (2) ———————————— (3)
Create Rule          Set Allocation      Prioritize Rule
```

Allocation Basis
◉ Account Based   ○ Attribute Based

Account Based Allocation

Serial Number	Allocation Account	Percentage	Action
1	VAM567 🔍	60	⊕ 🗑
2	VAM456 🔍	40	⊕ 🗑

Continue   **Cancel**   Back

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Create Allocation Rule

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✓ Create Rule ──── 2 Set Allocation ──── 3 Prioritize Rule

Allocation Basis

○ Account Based   ● Attribute Based

Attribute Based Allocation

Serial Number	Allocation Entity	Allocation Attributes	Percentage	Action
1	Payment	Payment Party Id ✕	60	⊕ 🗑
2	Payment	Credit Account no ✕ Remitter Account no ✕	40	⊕ 🗑

Continue Cancel Back

Create Allocation Rule

RyanB Bohr | ***422

✓ Create Rule ──── ✓ Set Allocation ──── 3 Prioritize Rule

Reconciliation Rules   Search...

Rule Id	Rule Type	Rule Name	Priority
Current	Exact	Allocation Rule 01	5
RR00000906	Exact	IPAD31890	6 ✎
RR00000804	Exact		4 ✎
RR00000550	Exact	extCashAllocationattribute	0 ✎

Page 1 of 1 (1-2 of 2 items) |< < 1 > >|

Submit Cancel Back

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Last login 19 Feb 09:59 PM

Create Allocation Rule

RyanB Bohr | ***422

ℹ **Review**
You initiated a request for Create Allocation Rule. Please review details before you confirm!

Rule Name
Allocation Rule 01

Reconciliation Rule

And

Payment Reference No of Payment equals to 1000

Debit-Credit Indicator of Payment equals to D

Or

Remitter Account no of Payment starts with REM

Instrument Date of Payment is greater than 31/03/2020

Allocation Details - Attribute Based

Serial Number	Payment Attributes	Percentage
1	Payment Party Id	60%
2	Credit Account no,Remitter Account no	40%

Prioritize Rules

Rule Id	Rule Type	Rule Name	Priority
-	Exact	Allocation Rule 01	5

[Confirm] [Cancel]   Back

Viewer ⌄   ATM/Branch   English ⌄

futura bank   🔍   ✉   Welcome, ManualReconRule AutoAuth ⌄
Last login 19 Feb 09:59 PM

Create Allocation Rule

✔ **Confirmation**
Your request for Create Allocation Rule has been submitted successfully.

Reference Number
2002AD185944

Status
Completed

Rule Id   Rule Name
RR00000983   Allocation Rule 01

What would you like to do next?

Create Allocation Rule   View Reconciliation Rules

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Enhancement in View/Edit Reconciliation Rule:

As part of this release, In View Reconciliation Rule, we have come up with the Edit functionality. The user can view the listing of the Rule created where the Rule ID is hyper link, on accessing the link the detailed view Rule is displayed. As an enhancement the user has been provided with the additional functionality as Edit.

The Rule once created can be edited by the user with the help of Edit button. The Edit button navigates the user to the Edit of respective rule i.e. Allocation or Reconciliation.

View Reconciliation Rule

RyanB Bohr | ***422

Basic Details

Rule Id
RR00000906

Reconciliation Type
Allocation of Payment to Virtual Accounts

Rule Type
Exact

Rule Name
IPAD31890

Priority
1

Reconciliation Rule

| And |

Payment Reference No of Payment starts with PAY

| Or |

Payment Mode of Payment equals to Cash

Payment Mode of Payment equals to EFT

Allocation Details - Attribute Based

Serial Number	Allocation Entity and Attributes	Percentage
1	Payments - Credit Account no	50%
2	Payments - Payment Party Id	50%

Back

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Manual Allocation:

This feature enables a corporate to manually allocate the Payment. The allocation can be either Attribute based or Account based.

The corporate has also been provided with the facility to view the record by Saved for allocation, Incoming Payment, Outgoing Payment. The Payment Reference Number is the hyper link which navigates to the view payment details page in the overlay.

The user can allocated the virtual account by simply selecting the account from the drop down list or can also fetch the account on the basis of attributes. While allocating the user can also edit the amount to be allocated.

Invoice Management:

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

- **Enhancement in View Invoice Details:** Detailed Inquiry of Single Invoice screen has been enhanced to display 'Reconciliation Tab' of the invoice if an invoice is Reconciled. This tab is visible only when the invoice is reconciled. The Reconciliation details are displayed in a grid if multiple Payments are reconciled against a single invoice. The payment reference number mentioned in the grid is a hyperlink which navigates the user to the View payment Details screen and vice versa.

- **Invoice Creation with Document Upload:** This feature enables a corporate to create the invoice through document upload via drag and drop or browse and upload the image. The format supported for uploading the image are PDF, PNG, JPEG, JPG with size up to 2MB per file. The data in the invoice image is extracted and populated in the fields of the invoice. Users just needs to verify the populated data and correct any data if required and then submit the invoice for creation.
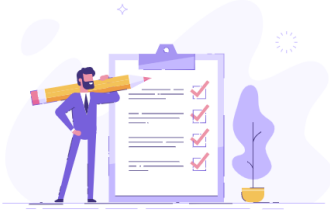
Create Invoice

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Invoice Creation

You can create single or multiple invoices online by selecting Online Invoice Creation or Invoice Document Upload. To upload invoices in bulk, select Bulk File Upload.

Online Invoice Creation	**Invoice Creation with Document Upload**	**Bulk File Upload Creation**
Create Invoice on the go and View instantly	Create invoice by uploading invoice document	Upload multiple invoices with a bulk upload facility
Create New Invoice	**Invoice Document Upload**	**Bulk File Upload**

Help

Automatic Invoice Creation

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1 — Upload Invoice

2 — Create Invoice

Uploading invoice is easy. Simply follow these 3 steps:

1. Scan invoice
2. Upload single document
3. Extract document

Drag and Drop
Select a file or drop one here

+

ⓘ We support PDF, PNG, JPG and JPEG formats in sizes up to 2MB per file.

Continue   **Cancel**   Back

Help

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- **Invoice Creation with Bulk file upload**: As part of this release, Invoice creation via Bulk file upload has been enhanced to incorporate the feature of commodity details. Now the user will be able to create the **invoice** through bulk file upload with commodity details.

- **On screen Invoice Creation**: As part of this release, Invoice creation via on screen has been enhanced to incorporate the additional fields as tax and discount at commodity level. The user has been provide the overlay page when the commodity details can be entered, which on clicking add button will reflect in the commodity details grid.

1.1.6 Corporate Lending Management

Loans Maturing Widget

A new widget, Loans Maturing, is introduced. This widget provides the option of viewing a graphical summary of overdue and upcoming installments of the primary party contracts or linked party contracts that the corporate user has access to. These installments are displayed based on the currency of the loan contract by using a currency selection drop-down in the top right corner of the widget.

Support for mobile banking devices for Bilateral contracts

The following screens are enabled for access through mobile banking devices for Bilateral products:

- Loan and Finance Repayment

- Disbursement Inquiry

- Schedule Inquiry

Send to Modify

If approver wants to modify the Loan and Finance Repayment or Loan Drawdown Request, then 'Send to Modify' option can be used instead of rejecting the repayment. Later, maker can make necessary changes to Loan and Finance Repayment or Loan Drawdown Request and send for approval.

Support for mobile banking devices for Bilateral contracts

The following screens are enabled for access through mobile banking devices for Bilateral products:

- Disbursement Inquiry

- Loan Repayment

- Schedule Inquiry

- To Initiate Loan Installment Payment

- Loan Details

- Dashboard - Loans Overview

- Dashboard - Loan Accounts Summary

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- Dashboard - Installment Summary

- Dashboard - Loan Installment Calculator

- Dashboard - Loan Eligibility Calculator

- Loan and Finance > View Statement

1.1.7 Supply Chain Finance

As part of this release, Supply Chain Finance module has been enhanced to include the following features:

Link Program to Invoice:

This feature enables a corporate user to link program to the invoices, so that the finance can be availed against the invoice. The corporate searches invoices of single or all associated parties that are not linked to any program to be selected for linking.

Enhancement in Overdue Finance Widget:

Overdue Finance widget has been enhanced to provide following features-

Hyperlink provided on Finance reference number, so that corporate user is navigated to detailed view of the Finance where the corporate can Repay the particular finance.

The Widget also has the option to Repay Finance, clicking which the user is navigated to Finance Repayment screen where only the finance which are overdue will be displayed and the corporate can repay one or multiple finance at a time.

The widget also a second link for View All Finance, clicking on which the user is navigated to the Finance Repayment screen which allows user to view all the finance irrespective of status and repay in bulk.

Enhancement in View Finance Details:

Detailed Inquiry of Single Invoice screen has been enhanced to display a new tab of Settlement Details.   The corporate can view the settlement details of finance like the amount settled, date etc.

Widget Upcoming Repayments:

A new widget has been added of Upcoming repayment. All the finances due for repayment in the upcoming dates will be listed in the widget so that the corporate can arrange the funds in advance for the repayment. The number of finance are grouped date wise so that the corporate is aware of the number of finance due for the day.

In this widget the Finance Reference number is hyperlink, clicking which navigates the corporate to the View Finance Detail screen which help corporate to view the finance detail.

Enhancement in View Finance Details:

Detailed Inquiry of Single Finance screen has been enhanced to display 'Charges' of the Finance if an invoice is financed. This tab is visible only when the invoice is financed. The Charges details are displayed in a grid if multiple charges are applicable against the single finance.

View Limits:

A new feature View Limits has been added in this release. This feature enables a corporate to view the Main Limit and the sub limit of the corporate, with the bifurcation of Sanctioned limit, Blocked limit, Available limit, and Utilized limit.

Also there is graphical representation of the limit which provides ease to the customer to identify the limit.

Enhancement in View Finance Details:

Detailed Inquiry of Single cash flow screen has been enhanced to display 'Reconciliation Tab' of the cash flow if an cash flow is Reconciled. This tab is visible only when the cash flow is reconciled. The Reconciliation details are displayed in a grid if multiple Payments are reconciled against a single cash flow.

The payment reference number mentioned in the grid is a hyperlink which navigates the user to the View payment Details screen and vice versa.

Limits Widget:

A new widget has been introduced as Limits. This widget enables a corporate to view its own limit and the sub limit where the corporate enjoys the limit of other anchor. The pie chart gives a bifurcation of Sanctioned limit, Blocked limit, Available limit and Utilized limit.

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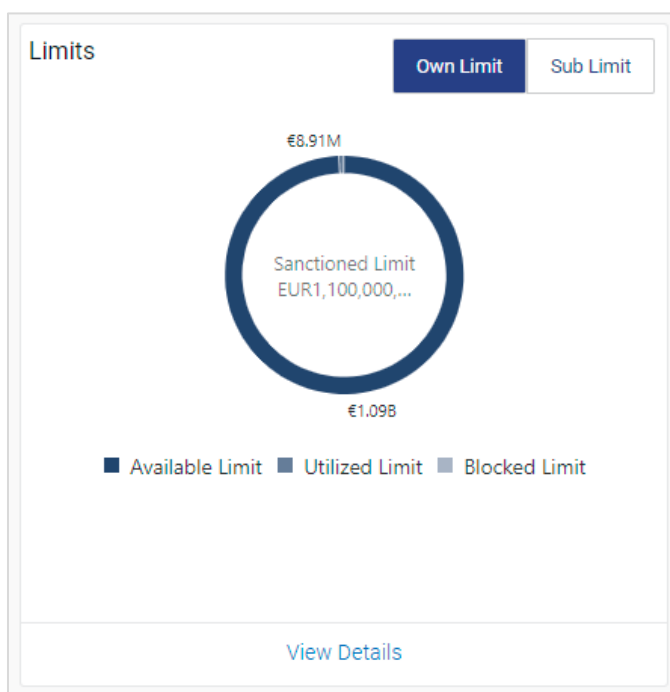
Enhancement in Finance Maturity Widget:

Finance Maturity widget has been enhanced to provide following features-

Finance Maturity widget gives information on the finances that are maturing in next 30days, 60 days, and 90 days or overdue. Now the graph shows a bifurcation of Invoice based and Purchase order based finance.
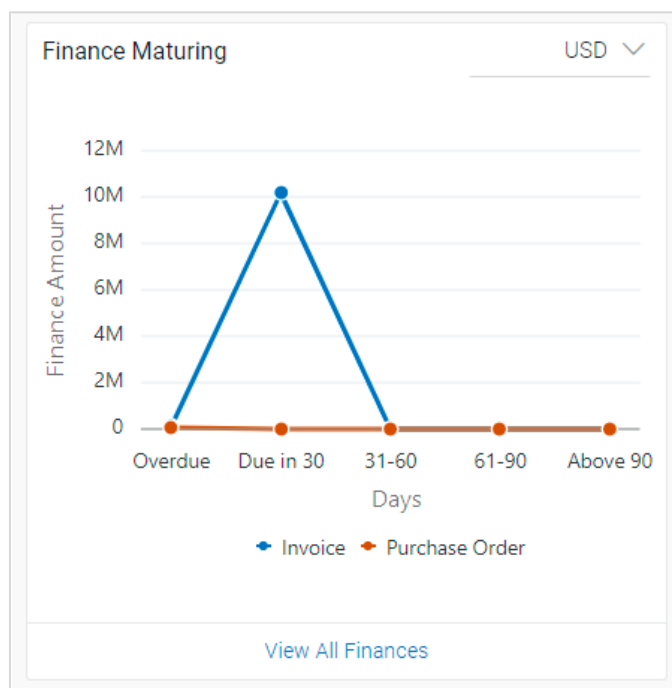
Request Finance – Purchase Order:

The Request finance screen has been enhanced to avail the finance on purchase order also. The screen has been provided with the toggle button for Invoice and Purchase Order.

The user can toggle between the button and select the desired button, associated party and program against which he wants to avail the finance.

Also the error messages has been incorporate if the program selected belongs to invoice/ purchase order

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Request Finance

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Request Finance through

| Invoice | Purchase Order |

Associated Party Name

ABZ Solutions ▼

Program Name

POFinProg ▼

Currency to be disbursed

GBP ▼

| Submit | Clear |

Select Purchase Order   Search... 🔍

ⓘ If there are purchase order from this associated party which are not listed here then it is because they are not linked to the Program.

	Purchase Order Number	Purchase Order Date	Purchase Order Amount	Accepted Purchase Order Amount	Outstanding Amount	Max Finance Amount	Amount in Disbursement Currency
☐	POModfeb152	01 Jan 2020	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00 at exchange rate 1
☐	POOCRFeb9	01 Jan 2020	GBP2,128.00	GBP2,128.00	GBP2,128.00	GBP2,128.00	GBP2,128.00 at exchange rate 1
☐	POFinNehSJan	01 Jan 2020	GBP7,200.00	GBP7,200.00	GBP7,200.00	GBP7,200.00	GBP7,200.00 at exchange rate 1
☐	POFinUSD8	02 Jan 2020	USD6,000.00	USD6,000.00	USD6,000.00	USD6,000.00	GBP4,724.41 at exchange rate 0.787401
☐	GBPFinPO2	01 Jan 2020	GBP5,500.00	GBP5,500.00	GBP5,500.00	GBP5,500.00	GBP5,500.00 at exchange rate 1
☐	POModfeb153	01 Jan 2020	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00 at exchange rate 1
☐	POOverdue22	01 Jan 2020	GBP10,000.00	GBP10,000.00	GBP10,000.00	GBP10,000.00	GBP10,000.00 at exchange rate 1
☐	POFin0401new	01 Jan 2020	GBP9,000.00	GBP9,000.00	GBP9,000.00	GBP9,000.00	GBP9,000.00 at exchange rate 1
☐	POOCROBSCF	02 Jan 2020	GBP17,640.00	GBP17,640.00	GBP17,640.00	GBP17,640.00	GBP17,640.00 at exchange rate 1
☐	POPreviewfeb4	02 Jan 2020	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00	GBP7,000.00 at exchange rate 1

Page 1 of 4 (1-10 of 35 items) |< < 1 2 3 4 > >|

| Total Selected Purchase Order | Total Amount in Disbursed Currency |
| 0 | GBP0.00 |

Amount Requested for Finance

GBP0.00

Disclaimer   The total amount in disbursement currency may vary as per the rate applied during disbursement by the bank

| Request Finance | Cancel |

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Enhancement in View Finance:

The view finance listing screen has been enhanced to display a new field in the form of avatar I or PO i.e. finance is availed against Invoice or purchase order.

1.1.8 Payments

1. New Single Payments Framework available for implementation teams. It will enable them to:

   a. Implement any single domestic payments with minimal configuration changes.

   b. Implement any new site specific single payments.

2. User Interface for Payments modified to support the framework mentioned above.

3. Support for SEPA Single Payments using Virtual Accounts.

4. Payment Status Inquiry – Integration with FCR 11.8 now available.

5. API for showing Indicative Credit Value Date before Single Payment Confirmation.

6. File Uploads

a. Support for RTGS (using SWIFT) for SDMC and SDSC Files – File Level Approval.
    CASA Debit Accounts only.

b. System Configuration provided to enforce upper limit on the number of records in a file.

NOTE: There are changes in the UI of the Payment Screens. Therefore customization in the UI, if any, will have to be migrated using the UI Toolkit.

7. Support for International Funds Transfer SI (using SWIFT Codes only).

8. Support for SEPA Credit Transfer SI.

9. Extensibility support to implement SI's over local networks.

10. File Uploads

a. Support for SEPA for SDMC and SDSC Files – File Level Approval.
    CASA Accounts as well as Virtual Accounts as Debit Accounts.

b. Support for SEPA for MDMC and SDSC – Record Level Approval.
    CASA Accounts as well as Virtual Accounts as Debit Accounts.

c. Support for Virtual Accounts as Debit Accounts for Internal and International transfers.

11. Support for the "Send to Modify" feature of approvals for the following on screen payment transactions:

a. Transfer Money (Self, Internal, International, SEPA)

b. Adhoc Payment (Internal, International, SEPA)

12. UK Open Banking – API Support for Confirmation of Payee (CoP)

13. Support for SWIFT GPI Low Value Payments for Retail Users.

14. Support for Cross Currency Payments, with Deal Booking enablement with a Third Party Treasury Host.

15. MT101 support for the Forwarding Bank use case.

16. Support for "Send to Modify" feature of approvals for Standing Instructions.

17. Additional filter criteria for Upcoming Payments Inquiry.

1.1.9 Originations

The following describes the new features introduced as well as the enhancements made post the OBDX 20.1.0.0.0, May 2020 release:

1.1.9.1 Application Initiation

As part of this release, the Retail Originations module of OBDX has been integrated with Oracle Banking Retail Process Management (RPM) to support the origination of the following:

- Savings Account Applications

- Checking Account Applications

- Auto Loan Applications

- Unsecured Personal Loan Applications

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- Bundled Product Applications

The application process has been significantly simplified and made customer friendly.

NOTE: Only single application is supported. Applicants will not be able to apply for any products jointly through the digital banking channel.

While browsing for products to apply, the applicant can compare products within a category so as to identify a product that best suits his needs. The product listing page has also been designed in a manner that enables banks to cross sell products across different categories.

The system is able to harness OCR capabilities using hook points used to integrate with third party adapters. This feature enables the system to prefill certain fields of the Personal Information section from data fetched from the applicant's driver's license.

NOTE - Currently, only driver's license of USA is supported for OCR. Other documents can be used to support OCR through the use of extensibility hooks.

Alternately, the system also supports fetching information from national IDs. The user is able to specify the type of ID and enter the corresponding ID number in the provided field. Through integration with local service providers, the system is able to prefill fields in the personal information section by fetching the information as defined in the provided ID number.

In case of an existing customer application, the system is able to fetch the applicant's primary information from the host system once the customer provides his online banking login credentials.

The prospect applicant is required to verify his mobile number in order to fill out the application form. Once the applicant enters his mobile number, an OTP is generated and sent by OBDX to this number. If the applicant enters the correct OTP in the provided field, the user's mobile number is registered with the system. Any application that is saved or submitted can then be tracked through this mobile number.

A QR code scan feature also enables users to continue applications on other devices by scanning the QR code available at every section of the application form. Hence, if an application has been started on a desktop or tablet, the applicant can opt to continue the same application by scanning the provided QR code on another device so as to retrieve the application on that particular device.

OBDX has also integrated with Google Maps to enhance the address capture experience of the applicant while filling out the application form. The applicant is able to mark his address on the map directly to have the address fields pre-populated or is even able to type out the address to have the system mark the address on the map.

Before submitting the application form, the applicant is required to accept terms and conditions and can also provide his digital signature at this stage. When applying from a touchscreen device, the applicant is provided with the additional option of manually adding a digital signature in addition to the option of uploading a document that contains the applicant's signature.

In addition to submitting applications for individual products, applicants can also apply for multiple products at once. In order to do so, the applicant must select the bundled application option on the bank portal page.

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Bundled Products – Products Selection

The applicant can pick and choose the products across all the product categories that are to be part of the bundle. The resulting application form will contain all the sections that must be entered in order to apply for the selected products. Sections that are common for all products, such as personal information, or employment and financial information for loans will be listed only once. The applicant will be able to view the terms and conditions for each product in the bundle. On having submitted the application, the reference number for the bundled application will be displayed to the applicant. The applicant will be able to track the status of each product against this reference number.

1.1.9.2 Application Tracker

Once the application is submitted, the applicant can track the application through the application tracker. Prospect customers can access the application tracker by entering their registered mobile number and subsequent OTP. Existing online banking customers can also opt to login by providing their online banking login credentials. In addition to tracking the status of submitted applications, the applicants can retrieve applications that have been saved as drafts.

Applicants will be able to track applications initiated (including those applications that are in draft status) from different banking channels. The application tracker landing page will list down applications under three main categories – Submitted, Saved and Processed.

Application Tracker – Listing Page

Submitted Applications – This section will list down all the applications that have been submitted for processing to the bank and which are not yet completely processed.

Saved Applications – This section will list down all the applications that are in draft.

Processed Applications – This section will list down all the applications that have been processed successfully (account opened or loan sanctioned) or that have been rejected by the bank. This section will also list all the applications that have been cancelled by the applicant.

NOTE: Only those applications that have been submitted or saved over the past three months will be listed on this page.

The applicant can select any application card to view additional details of the application or in the case of saved applications to continue filling out the application form. In both cases, (submitted and saved applications) the applicant can cancel the application.

1.1.9.3 Retail Originations

Introduction of new product applications:

As part of this release, the Retail Originations module of OBDX has been enhanced to support online application of the following products in addition to the existing product applications (Savings Accounts, Checking Accounts, Unsecured Personal Loans and Auto Loans):

- Home Loans – Through integration with RPM
- Education Loans – Through Third Party integration
- Term Deposits – Through Third Party integration and only for Prospect Customers

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- Credit Cards – Through Third Party integration

General Enhancements across product applications:

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

- **Enhancement to E-KYC**

  - Prospect applicants can now fulfill KYC requirements as part of the application form by way of ID Verification or Liveliness Check (dependent on which is configured at the bank level). The existing ID Verification flow has been enhanced to also capture basic details of the applicant such as full name and date of birth, along with the ID information. This information is sent to the third party system where the same is verified to ensure that the data defined matches with that which is maintained in the third party ID verification system's database. Based on the verification outcome, either a positive message or a failure message is displayed to the user. In case of a positive outcome, the applicant's personal information section is pre-populated with information as fetched from the third party system. All information that is fetched is displayed in the respective fields in read-only format. E-KYC via Liveliness Check (aka Video KYC) has been introduced through integration with Oracle Live Experience. If Liveliness Check is enabled for the product applications, the user can upload an ID proof and proceed to connect with a bank executive to have his identity verified. The bank executive is able to compare the applicant's image as visible via video call to the photo provided on the ID proof to verify the applicant's ID proof. Once the bank executive verifies the applicant's ID, the applicant is able to proceed with the application. The applicant's personal information section is pre-populated with information fetched on the basis of the ID proof uploaded. All information that is fetched is displayed in read-only format.

- **Existing Customer Application Enhancements**

  The existing customer application form has been enhanced as follows:

  - KYC Status Check - Through information fetched from the host, the system is able to identify if the customer's KYC status is pending or active. If the customer's KYC status is active, the customer is allowed to proceed with the application form. If the customer's KYC is pending, depending on the configuration at the product category level, the customer is either not allowed to proceed with the application form or is allowed to proceed, with the system displaying a message to the customer stating that the application will only be processed post completion of KYC formalities.

  - Streamlined Application Form – The existing customer application form has been streamlined to only comprise of those steps that are required to capture information related to the product being applied for and that are imperative in the processing of the application form. Steps such as personal information, upload documents (unless KYC status is pending and the applicant is allowed to proceed with the form) will not be part of the form since this information is already available with the bank.

Note: For this release, existing customer applications will be processed through third party host integration only.

- **Bundled Application Enhancement**

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- Applicants will be able to add all the products introduced in this release, other than education loans, to a bundled application.

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- **Alert for In-Draft Application Expiry**

  - An alert will be generated and sent to the applicants that have in-draft applications whenever the applications are nearing expiry. The number of days to expiry for which the alert is to be generated can be configured.

- **Application Tracker – Product Showcase Inclusion**

  - As part of this release, the application tracker has been enhanced so as to include the option to navigate to the product showcase. This feature has been built in to the application tracker available from the bank portal as well as in the post login application tracker available to existing online banking customers.

- **Other Enhancements**

  - Other enhancements made in the originations module this release are as follows:

    o The upload documents step has been enhanced to list down the documents (e.g. Driver's License, Passport, etc.) that are mandatory for the product application as opposed to the previously displayed mandatory product category (Identity Proof, Address Proof, etc.). On having navigated to a step, by selecting the Edit option provided against each section, from the review page, the applicant will be able to directly navigate back to the review page instead of having to go through each step in the application form as per sequence of steps.

Enhancement to Credit Card product selection:

The process by which an applicant can select a credit card product has been enhanced through the incorporation of the following features on the Credit Cards Product Listing Page:

- **Browse Categories** – Credit Cards are grouped on the basis of common features so as to enable applicants to easily browse through all the credit card offerings of the bank.

- **Help me Choose** – This is a filter feature which enables the applicants to search for credit cards on the basis of their features. This enables the applicants to find a card that suits their needs best.

- **Hero Banner** – The hero banner that appears on the top of the product listing page displays all the cards that the bank wishes to promote.

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Application Tracker Enhancements:

The application tracker has been enhanced as follows:

- **Status** Journey**:** Applicants can now view all the stages that their applications have gone through once they have been submitted to the bank for processing.

- **Offer Acceptance/Rejection:** Applicants of loan product applications will now be able to view and accept/reject offer letters in the application tracker, once an offer document is generated by the bank.

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Origination Workflow Maintenance by Administrator

As part of this release, an origination workflow maintenance function has been built in the administrator module. Using this function, the administrator can define the sequence in which the steps of an application form will flow. Additionally, if any step in a product category's application form is optional in the host system, the bank administrator will be able to define whether this step should be part of the resulting application form or not. This maintenance is done at the product category level. Hence, the application form of all the products will be painted on the basis of the maintenance defined by the administrator for the parent product category.

As part of this function, the administrator will also be able to assign priority to each product category which will be utilized by the system while defining a bundled application form.

Capture of Disbursement & Repayment Instructions

Loan product applications have been enhanced to also capture disbursement and repayment instructions as part of the application form. This step will be part of the loan application form if it is configured as such in the Originations workflow maintenance screen for the specific loan product application or if it is mandatory in OFLO for the loan product.

As a part of this step, the applicant will be required to specify information of the account into which the loan amount is to be disbursed as well as information about the account from which the regular loan repayments will be made. Applicants that are existing customers and that have active checking or savings accounts with the bank, will be provided with the additional option of selecting any of their savings or checking accounts for disbursement of the loan and/or for loan repayments.

Account Funding

Account funding, as a step, has been introduced in the savings account, checking account and term deposit application forms, as a part of this release. This step will be part of the application form if it is configured as such in the Originations workflow maintenance screen for the specific savings account, checking account or term deposit product application or if it is mandatory in the host system for the product.

If configured for the product application, this step will be displayed once the applicant has accepted the terms and conditions and proceeded from the terms of service page of the form. The applicant will be able to identify whether he/she wants to fund the account right away or whether funding will be done at a later date. If the applicants opts to fund the account right away, he/she will be required to specify the initial funding amount (applicable in the case of checking or savings account applications only). The applicant will then be navigated to the payment gateway page on which he/she will be able to select the mode of transfer. In the case of existing customers (applicable in the case of checking or savings account applications only), the applicant will be able to also select a savings or checking account that he/she holds with the bank from which to transfer funds. Once this step is completed, the application will be submitted to the bank for processing and the applicant will be displayed the confirmation page.

Insta Account – CASA and TD

As part of this release, it is possible for applicants to apply for insta account opening of savings accounts, checking accounts and term deposits through the originations feature of OBDX.

General Enhancements across product applications

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

- **Product Integration with OFLO:** Applications for Education Loans and Term Deposits are now supported with OFLO integration.

- **Third Party Integration:** Home Loan Applications are now supported with third party integration.

- **Enhancement to Alert for In-Draft Application Expiry:** The alert for in-draft application expiry has been enhanced so as to include a link which will enable applicants to resume the applications.

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1.1.10 <u>Corporate Servicing</u>

1.1.10.1 <u>Corporate Term Deposit Servicing Enhancement</u>

As part of this release, the Corporate Term Deposit Servicing module has been enhanced to enable customers to opt to have the principal and interest amounts to be transferred to different CASA accounts on maturity.

Hence, if the customer, as part of maturity instructions, selects the 'Close on Maturity' option, he/she will be provided with the additional option to specify whether the entire amount of principal and accrued interest is to be transferred to a single CASA account or whether the principal and interest amounts have to be transferred separately to two different accounts. On having selected either option i.e. transfer entire amount to single account or transfer principal and interest amounts to different accounts, the fields by which the customer can identify account type and account details will be provided.

The following term deposit transactions are enhanced:

- New Term Deposit
- Term Deposit Details
- Edit Maturity Instructions

1.1.11 <u>Admin Maintenance</u>

As part of this release, Admin Maintenance has been enhanced to include the following features:

Grace Period Expiry Alert:

As part of this update, the Admin user will be able to set a Grace period expiry alert preferences for Corporate. The new parameters are added for defining the duration (in days) before which the alert is needed to be sent to the approver and maker. It will be a non-mandatory field and will be enabled only if the Grace Period field is setup.

The following are the new fields introduced in Party Preferences:

- Grace Period Expiry Alert
- Occurrence
  - One Time
  - Recurring
- Alert on Transaction Expiry
  - Yes
  - No

Default Rule currency as Base Currency on Approval Rules screen

As part of this feature, OBDX will default the currency field with the base currency of the Bank on Approval Rules creation screen for the corporate. The user will be allowed to change this default currency to any other currency as per his requirement.

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Second factor authentication on Entity Switch

As part of this enhancement, Bank Admin will be able to set up different 2FA modes for different entities. In case of a multi entity setup, if the user is changing his entity, post login, then system will ask for second factor authentication maintained for login event for the destination entity. Once the user successfully authenticates on entity switch, then only he will be able to proceed to the switched entity.

If the 2FA mode is same for both the entities for login event, then on switching the entity user will not be asked for any second factor authentication.

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1.2 QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle Banking Retail Process Management	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

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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.

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1.3 BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience 21.1.0.0.0 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

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1.4 LANGUAGE SUPPORT

The Oracle Banking Digital Experience 21.1.0.0.0 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**.

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1.5 KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Release 21.1.0.0.0.

1.5.1 Oracle Banking Digital Experience Known Issues

1. Following are the known issues in Cash Management which are being fixed in the next hot fix

   a. Bulk File Upload for Cashflow, Category description is mandatory.

   b. Cashflow Records uploaded from Back office are being viewed as recurring records.

   c. Counterparty ID length is only upto 10 characters needs to be increased to 30.

   d. On edit of any record, 'Virtual Account' gets set as blank.

1.5.2 Oracle Banking Digital Experience Limitations

1. In this release, only USA Driver's License is supported for OCR. Other documents can be used to support OCR through the use of extensibility hooks.

2. Only Personal Information section is prepopulated when an existing customer is applying for any product.

3. This information cannot be edited.

4. Only single application is supported. Applicants will not be able to apply for any products jointly through the digital banking channel.

5. Administrator maintenance to define sequence of steps in the application form is not supported.

6. In this release, education loan and term deposit origination is supported only through third party integration.

7. In this release, existing customer application for all products and bundled applications is supported only through third party integration.

8. Home Loan origination is not available through third party integration in this release.

9. Multi-lingual support to showcase features part of the product catalogue is limited to hooks. UI for the same is currently not available.

10. Internet Explorer browser is not supported for Originations.

11. Oracle Live Experience is not supported on Android devices.

12. When integrated with OFLO, parent or guardian information will not be captured and only students that are currently employed will be able to apply for education loans through the digital channel.

13. Account funding in a Checking account, Savings account or Term Deposit application is not supported when the applicant is a guest user and the host is OFLO.

14. Insta account opening for Checking account, Savings account or Term Deposits is not supported when the host is OFLO.

15. Only single application is supported. Applicants will not be able to apply for any products jointly through the digital banking channel.

16. Multi-lingual support to showcase features part of the product catalogue is limited to hooks. UI for the same is currently not available.

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17. Internet Explorer browser is not supported for Originations.

Home

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