Product Release Notes
Oracle Banking Payments
Release 14.5.0.0.0
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1. Release Notes

1.1 Background

Oracle Financial Services Software Services Limited has developed the Oracle Banking Payments, a stand-alone Payments Product Processor, to cater to the requirements of both Retail & Corporate segments. The agile and scalable nature of the solution helps Banks in quickly adapting to market changes. This is a Unified Payments platform for Local Clearing (or) Low Value, High Value (or) Large Value (RTGS), Cross-Border (SWIFT) and Book (or) Internal Transfer payments.

1.2 Purpose

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Release 14.5.0.0.0.

1.3 Abbreviations

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

Abbreviation	Description
BEPS	Bulk-Entry Payment System
OFBA	Oracle FLEXCUBE Blockchain Adapter
ReST	Representational State Transfer
SOAP	Simple Object Access Protocol
GL	General Ledger
AGI	Alliance Gateway Instant
TIPS	TARGET Instant Payment Settlement
ISO	International Organization for Standardization
CBPRPlus	Cross Border Payments and Reporting Plus (CBPR+)
FI	Financial Institution
EU	European Union
T2	TARGET2
SR	Standards Release

1.4 <u>Release Highlights</u>

The scope of the Oracle Banking Payments 14.5.0.0.0 Release is to develop new features apart from making enrichments to the existing functionality

1.5 <u>SWIFT CBPRPlus</u>

Support for

- Outbound & Inbound Customer & FI Credit Transfer transaction processing
- Generation of pacs.008 / pacs.009 message

- Notice to Receive camt.057 generation for Outbound FI to FI Credit Transfer (pacs.009)
- Outbound Payment Return pacs.004 generation for settled Inbound transactions
- Outbound Payment Reject status pacs.002 generation for Unsettled Inbound transactions
- FI to FI Payment Cancellation message (i.e. camt.056) generation and processing during manual cancellation
- Inbound Cancellation Request (camt.056) and Outgoing Resolution of Investigation message (i.e. camt.029) message processing
- Generation of Payment Return (i.e. pacs.004) message along with Resolution of Investigation message (i.e. camt.029) on specific user action
- Suppressing credit confirmations based on transaction level preferences for Inbound transactions
- Support for Pre-funded payments /Credit to GL payments
- Support for Single Payout service for outbound transactions

1.6 EU TARGET2

Support for

- Processing of Outbound T2 ISO FI to FI Customer Credit Transfer Transaction and message generation with Business Application Header (pacs.008 /pacs.009)
- Generation of return message (pacs.004) for settled Inbound payments
- Cancellation processing for outbound transactions and FI to FI Payment Cancellation message (i.e. camt.056) generation
- Inbound Cancellation Request (camt.056) and Outgoing Resolution of Investigation message (i.e. camt.029) message processing
- Generation of Payment Return (i.e. pacs.004) message along with Upload & Processing of Inbound Payment Return (pacs.004)
- Resolution of Investigation message (i.e. camt.029) on specific user action
- Inbound Cancellation Response (camt.029) message processing
- Inbound Receipt (camt.025) message processing
- Inbound Payment Status Report (pacs.002) processing
- Inbound Debit/Credit Notifications (camt.054) processing
- Outbound Liquidity Transfer (camt.050) generation
- Receipt Acknowledgement (admi.007) report - upload and process the single occurrence of the Report
- Upload of the Inbound System Event Notification (admi.004)
- Report Request Transaction Input screen for booking the Report Query Request (admi.005)
- Provision to suppress payment messages , cover messages and debit / credit confirmations
- Support for Pre-funded payments /Credit to GL payments
- Support for Single Payout service for outbound transactions

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

1.7.1 SWIFT SR 2021

Support for:

- Field 50F & Field 59F validations.

1.7.2 SWIFT gpi Mandatory Services

Support for:

- inputting UETR in manually booked pass-through Cross Border/RTGS payments.
- Generating gpi/Universal confirmations manually for pass-through Cross Border/RTGS payments and for payments in STP Layer exception queues
- Manual maintenance of gpi Directory information.
- SWIFT gpi Dashboards for Outbound / Inbound gpi transactions - gCCT/gCOV payments and for Outbound / Inbound gSRP Recalls
- SWIFT gpi API v4.0 specifications for gCCT/gCOV confirmation status updates, gSRP requests and gSRP responses
- Showing the ACK/NACK statuses/messages for gpi API calls in the gpi Confirmations, Recall messages, gpi Tracker Enquiry and gpi Tracker Status Browser screens

1.7.3 SWIFT gpi Optional Services - gFIT

Support for

- SWIFT gpi gFIT version 1
- Generation of MT202/205 by populating gpi Service Identifier value '004'

1.7.4 SWIFT gpi Optional Services – gLowValue

Support for

- Capturing gpi Low value payments preferences maintenance host level.
- Maintenance of new gpi service id '009' per Participant BIC/Transfer Currency at gpi directory
- Processing incoming MT103 message with new gpi service id '009' and classifying as 'gLowValue'
- Generating gpi confirmations for gpi Low Value payments

- Manual booking of incoming 'gLowValue' transaction
- Non-STP queue for processing outbound/pass through/incoming gpi low value payments that meet Non-STP rule criteria

1.7.5 RTGS FIN

Support for

RTGS FIN V-Shape payments processing

- Processing Outbound and Inbound RTGS FIN V Shape payments.
- New RTGS type preference at network level to define the RTGS FIN V Shape networks.
- Resolving Incoming SWIFT messages as RTGS V Shape network payments based on Sender BIC, Transfer Currency and RTGS V Shape network maintenance.

Other Changes

- Populating Field 53 with processing branch BIC in payment messages
- Skipping currency holiday checks based on a newly added preference at Network Currency Preference
- Multi-Credit Transfer MT102 message generation
- Resolving receiver as Currency correspondent when Network Account is defined as Currency correspondent account.

1.7.6 Other Changes

Accounting

- Support for Split Accounting Entry posting based on Network Preference
- Support for posting credit entries to Return GL or to Debit account when Inbound / Pass-through payment is cancelled from an exception queue
- Support for doing ECA check when debit account is Vostro Account for Inbound / Pass-through payments.

Debit Authority Check

- Support for skipping Debit Authority check based on System Parameter preference
- Support for doing Debit Authority check considering Sender / Correspondent HO BIC based on preference

Charge Claim Processing

- Support for moving claim requests to Inbound claim queue (configurable) when the original transaction is a pre-funded payment
- Support for Multi-currency account as charge claim account
- Support for expensing out pending claim during manual match processing

Messaging

- Support for Field 53B External Account number population based on Correspondent BIC + Currency combination
- Support for Field 53D population in Cover (MT202COV/MT205COV) message, when Party Identifier / Name / Address is inputted during booking of MT103/202 transaction
- Support for populating Field 21 with Source / Transaction reference based on source level preference in MTn92 messages.

Incoming Messages Processing

- Support for resolving the Transaction Type as Outbound for Incoming SWIFT messages based on a new rule maintenance when Transaction Type resolution is not possible for messages having Field 57 with C or D option
- Support for resolving Credit Account as Treasury / Trade contract / Loan accounts. Resolution of Trade / Treasury / Loan contracts based on Incoming MT103 message Field 59 / MT202 message Field 21 or 58 and based on Common core maintenances
- Support for matching Inbound MT210 with MT202 message and showing Inbound MT210 message against MT202 message booked as Inbound transaction

Value Date Derivation Changes

- Support for deriving Instruction Date based on Currency Working Days / Calendar days

Cut-off Check

- Support for defining Cut-off for a BIC, Currency and Transfer Type combination
- Support for defining different Settlement Days/Cutoff details by Transfer Type [Customer Transfer/Bank Transfer]

MT101

- Support for RMA validation at the time of Forward Agent agreement maintenance

- Support for listing only BICs having agreement in Outbound MT101 transaction booking
- Outbound MT101 Validation Service to validate the Outbound MT101 message data upfront before initiating the transactions by channels

Cancellation Request

- Support for Cancellation Request initiation via Service for Outbound transactions
- Support for Cancellation Request initiation via Manual / Service for Inbound transactions
- Support for Inbound cancellation request message processing when original messages are still in STP Layer like Cover Queue

Other Changes

- Support for defaulting Charge Whom based on System parameter value during Outbound transaction manual booking
- Support for a provision to restrict users from viewing / booking RTGS or Cross Border payments in Outbound & Inbound Cross Border Transaction View / Input screens.
- Support for charging separately for Customer Transfer transactions with Charge Whom as BEN
- Support for generating MTn92 messages when Outbound transaction is getting reversed

1.8   **Enhancements to the Other Networks**

1.8.1   **EU Payments – SEPA**

Support for

- Customer scheme ID validations for SEPA DD
- Channel ID field is added for Network Maintenance.
- SEPA directory maintenance is moved to a new maintenance PMDSEPAD supporting Creditor Bank Code fetch based on Channel Type
- Non CSM file support - Generation and upload of messages in ISO format (except for inquiry messages)
- Facility to maintain Maximum transactions/bulks in a file in Dispatch Parameters
- Restriction for auto dispatch file generation for SEPA CT/SEPA DD if manual file generation only is required

1.8.2   EU Payments – TIPS

Support for

- Processing of TIPS payments for direct participants
- Full and delta upload of the TIPS directory

1.8.3   SWIFT AGI Integration

Support for

Support for a new OBPM AGI adapter to send/ receive instant payment payloads to/ from SWIFT AGI

1.8.4   US Payments - Fedwire

Support for

- Support for skipping Debit Authority check based on System Parameter preference
- ECA Check for pass-through Fedwire Transactions created due to Incoming SWIFT messages
- Manual initiation of Outbound Fedwire Reversal transaction
- Non STP Queue for pass-through SWIFT transactions created due to Incoming Fedwire messages
- Processing incoming Fedwire message CTP as SWIFT OUT Customer Transfer transaction creation
- Fedwire Connectivity Start / Stop"

1.8.5   US Payments - NACHA

Support for

- Defining restrictions based on Debtor Accounts / Mandate IDs for inbound NACHA DD payments
- Displaying the ODFI 9-digit routing number and ODFI Name from the NACHA directory , for inbound NACHA CT/DD transfers.
- Posting itemized accounting for the transfer amount and credit the customer account.
- Charge entries posting : Debit the creditor account for charges at individual transaction level
- Generating outbound NACHA Dispatch file with 'Dispatch File Name' as per FedACH mask

- New Payments Auto Job 'PNDSTJOB' for US NACHA Debit Settlement processing

1.8.6   India Payments - NEFT

Support for

- Mail based Debit / Credit Advices
- Non STP Rule / Queue
- Support for 24x7 processing for Outbound transactions. SOD / EOD message processing; Cutoff validation / date derivation based on SOD / EOD messages

1.8.7   India Payments - RTGS

Support for

- Mail based Debit / Credit Advices
- Non STP Rule / Queue

1.8.8   India Payments – NACH DR

Support for

- Input file processing using generic ACH framework
- Inward file upload and processing
- NACH Mandate format, support for notifications on Mandate upload, amend or closure.

1.8.9   Generic ACH

Support for

- ACH CT/DD Cancellation & Reversal processing
- ACH CT/DD Origination - Cancellation & Reversal processing
- ACH CT/DD Receipts - Reversal processing ; Provision for accepting/returning the reversals received
- Batch level cancellation with support for sanctions scanning of cancelled batch records and consolidation of FX/ECA reversals
- Online transaction screens
- Advice generation
- Non-STP Queue

1.9   **Generic Enhancements**

1.9.1   Clearing Changes

Support for

- Cheque number population in ECA request for Inbound Clearing transactions
- Inward Clearing Upload in XML format.
- Rest service for outbound/inbound Clearing returns
- Integration with OBBRN for transaction status
- notifications
- Sector Code maintenance and query support for Clearing directory records based on Sector Code in ReST service
- Support for auto return and facility to post and reverse the entries from Return GL.

1.9.2   Instrument Related Changes

- Facility for providing instrument number manually
- Support for instrument revalidation and ReST service for revalidation request.
- DD/BC instrument query service
- Instrument revalidation support
- Support for Duplicate Instrument Issue
- Support for Reversal of Instrument payments

1.9.3   Exception Queue Changes

Support for

- Defining NON STP Rules for transactions booked through MT101 /C2B channels for cross border/RTGS transactions
- Defining dual authorization or 6 eye functionality for Verification Queue - Modify user action. Defining threshold limit for dual authorization
- Cancel user action in Network Resolution Queue
- Facility for drill down to exception queue screen from transaction view screens for specific payment types

1.9.4   Pricing Changes

- Pricing support for Prefunded / Credit to GL payments
- Price rule support for ACH CT/ ACH DD / SEPA CT / SEPA DD
- Support for beneficiary charges for Book Transfer account
- Facility to recover certain charge components from Debtor even if Charge whom option is BEN
- Separate charge account maintenance for SEPA CT/ SEPA DD
- Customer Account level Price Value maintenance

1.9.5   RP Integration

Support for

- Integration with UBS Relationship Pricing module
- Support is provided for Cross border/RTGS/Book Transfer/SEPA transactions
- Facility for fetching the RP prices on enrich

1.9.6   Standing Instruction Changes

Support for

- SI template verification (6-eye changes)
- SEPA CT /SEPA DD/ACH CT/ACH DD SI templates and corresponding ReST services
- Support for flexible SI frequency maintenance
- SI month-end execution

1.9.7   Auto job related changes

Support for

- Service/screen for manual job execution
- Branch–wise job execution
- Maintaining two different timings in a day for auto job execution

1.9.8   Beneficiary Name match changes

Support for

- Beneficiary name match changes for inbound payments based on Customer Account Name and Amount limit
- Changes available for Cross-border/RTGS/SEPA CT/ CNAPS/India Payments/ Fedwire.

1.9.9 IBAN changes

Support for

- IBAN structure file V2 format upload is supported through file envelope
- IBAN validation service for the IBAN number received and derivation of Bank BIC from IBAN.
- Facility to exempt certain BIC and country combination from IBAN validation

1.9.10 Transaction Input - Reject /Send to Modify actions related changes

Support for

- Rejecting / sending a transaction back to modification by Authorizer for manually booked Outbound/Inbound Cross-border/RTGS and Book transfer transactions
- New user action 'Send to Modify' in Authorization sub screen to indicate transaction is sent back for modification Authorizer remarks is mandatory for these user actions

1.9.11 Transaction Preview changes

Support for

- New maintenance to capture transaction preview preferences
- Preview required or not, Threshold Currency & Threshold Amount
- Functionality will be supported for Outbound Cross Border/RTGS transactions

1.9.12 Accounting Entry Handoff changes

Support for

- Sending the transaction Maker / Checker in the Accounting entry handoff sent to FCUBS
- Suppression of Accounting entries for the accounting system

1.9.13 Archival for Messaging tables

- Support for Archival support for Outgoing / Incoming message browser related tables

1.9.14 ECA Request changes

- Support for sending the transaction reference in the ECA check request sent to FCUBS

1.9.15 Maintenance tanking for JAVA screens

- Tanking is enabled for maintenance screens done in JAVA

1.9.16 Message Initiator changes

- Message initiator support for ASCII fixed width dispatch file generation

1.9.17 Referral changes

Support for

- Referral preference at CSM and customer level
- Provision for configuring internal/external referral

1.9.18 Source based Error Handling

- As part of ECA response, if any ECA system Overridable error codes are received with processing status as 'SUCCESS', STP processing is continued.
- Changes are done to configure handling of Overridable External error codes as 'Error', 'Ignore' or 'Move to Queue', based on the Network/ Source

1.9.19 Single Payout Service - Pricing details

Support for

- Sending the Pricing code, Pricing Component, Pricing Amount, Waiver details in the Single PayOut REST/SOAP services
- Resolving the Pricing details based on Standard/Rule based pricing and updating the Pricing amount / Waiver details received in the request
- Rejecting the Single PayOut request outright if the Pricing Code / Pricing components not matching with the system derived Pricing details
  Support available for Book / Cross Border / RTGS / Fedwire / Generic ACH CT / SEPA CT transactions

1.9.20 UDF Rule based derivation and validation

- Rule based derivation and validation are enabled for UDFs used in payments

1.9.21 Mandate Related Changes

- Addition of Internal Mandate Reference; Support for multiple Mandate maintenances with same Mandate ID; Mandate uniqueness check is done based on a group of parameters
- Merging of Creditor / Debtor Mandate maintenances by providing Mandate Type

1.10 Product Integration

1.10.1 OBVAM Integration Changes

- OBVAM identifiers support for Book Transfer, inbound Cross border /RTGS/ generic ACH CT
- Integration with OBVAM ReST services ;Support for O auth
- Service provided for querying pending /future valued transactions

1.10.2 FC Core Integration Changes

Support for

- IFSC Code Search request and response via ReST service
- India NEFT Validation service request and response via ReST service for transactions initiated from branch
- India NEFT payments initiation via Single Payout Service

1.10.3 Other Product Integration Changes

Support for

- Generating notification messages as per the OBTR format (Oracle Banking Treasury Finance)
- Generating notification messages as per the OBTF format (Oracle Banking Trade Finance)
- Generating External Account Check request messages as per the format of OBTF
- Generating Accounting/Bill liquidation handoff messages as per the format of OBTF

2. Components of the Software

2.1   <u>Documents accompanying the software</u>

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals can be accessed from below link

  https://docs.oracle.com/cd/F42401_01/index.htm

2.2   <u>Software Components</u>

Software Components of Oracle Banking Payments 14.5.0.0.0 that form part of this release are as follows:

1. Host
   - UI Components (JS,XML)
   - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
2. UI Application Server
   - Java Sources
   - Configuration files used for deployment
3. Interface
   - ASCII interface sources
     - ✓ Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
4. Gateway
   - Java application layer
     - ✓ Java sources
     - ✓ Configuration files used for deployment
     - ✓ ReST
5. Messaging layer
   - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
6. Services
   - ✓ The WSDL files for the service supported
   - ✓ The XSDs of the messages involved
   - ✓ Structure (dictionary) of the XSD documented as excel sheets (Message-dictionary-xls)
   - ✓ The service documents – describing the services
7. New UI Components (Knockout, OJET, Lux)
8. Includes OIM adapter
9. Installation utilities
10. Front end-based installation for host

11. Front end-based installation for Gate`way

12. Script based installation for gateway application server components

13. Installation documents for

- Oracle Banking Installer documents
- Gateway

14. Online Help Files

3. Annexure – A: Environment Details

3.1 Tech Stack

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Payments	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	Oracle Fusion Middleware Infrastructure	12.2.1.4.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	1.8 Update 281
				Open Symphony Quartz	2.3.2
		Database Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.10.0.0.0
		Client Machines **Important - Browser Support is strictly tied to the Browser itself , and no longer based on the Operating System.**	Windows 10	Mozilla Firefox	87+
				Google Chrome	88+
				Microsoft Edge	89+
			Mac OS X	Mozilla Firefox for Mac	87+
				Safari	14+
				Google Chrome	88+
		Single Sign On Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	JDK	1.8 Update 281
				Oracle WebLogic	12.2.1.4.0
				Repository Creation Utility	12.2.1.4.0
				Oracle Identity Management	12.2.1.4.0
				Oracle Identity And Access Management	12.2.1.4.0
				Oracle Webtier Utilities	12.2.1.4.0
				Oracle Webgate	12.2.1.4.0
Oracle Banking Payments Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	Oracle WebLogic Server	12.2.1.4.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				

	Notifications (outgoing)				
Oracle Banking Payments REST	Web services	Integration Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	JDK	1.8 Update 281
				Oracle WebLogic Server	12.2.1.4.0
				Oracle Toplink	12.2.1.4.0

4. Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Payments 14.5.0.0.0 License Guide in the Documentation Library.

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