

Product Release Note  
Oracle Banking Trade Finance  
Release 14.5.0.0.0  
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Product Release Note  
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Version 14.5.0.0.0

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
<https://www.oracle.com/industries/financial-services/index.html>

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# 1. Release Notes

## 1.1 Background

Oracle Financial Services Software Ltd has developed Oracle Banking Trade Finance (OBTF), which is a comprehensive solution for managing Trade Finance operations for Banks.

Oracle Banking Trade Finance is an online Real-time solution and is enabled for a multi-entity, multi-currency, multi-lingual operations. OBTF is built on highly adaptable and modular architecture with leading edge industry standards and supports multi-tenancy deployments.

OBTF offers financial institutions, the flexibility to adapt to changing regulatory reforms in Trade Finance markets and enable banks to improve their overall operational efficiency. OBTF provides end-to-end capabilities for diverse range of Trade Finance Instruments in Documentary Credits, Documentary Collections, Guarantees and Stand-by-LCs products.

## 1.2 Purpose

The purpose of this Release Note is to propagate the enhancements in Oracle Banking Trade Finance 14.5.0.0.0.

## 1.3 Abbreviations

Abbreviation	Description
BC	Bills and Collections
CASA	Current Account Savings Account
CD	Corporate Deposit
FCUBS	Oracle FLEXCUBE Universal Banking
IB	Islamic Bills and Collections
LC	Letters of Credit
LI	Islamic Letters of Credit
MT	Message Type
OBDX – TF	Oracle Banking Digital Experience – Trade Finance
OBPM	Oracle Banking Payment
OBTF	Oracle Banking Trade Finance
OBTFPM	Oracle Banking Trade Finance Process Management
OBTR	Oracle Banking Treasury Management
SBLC	Stand By Letter of Credit
SWIFT	Society for Worldwide Interbank Financial Telecommunication
UDE	User Defined Events

## 1.4 Release Highlights

The rationale for the product release of Oracle Banking Trade Finance version 14.5.0.0.0 is to support regulatory requirements and enhance features that are essential in competitive market.

Following are the features included in the release along with forward porting of applicable fixes related to the incidences reported in previous versions and technical qualification to comply with approved Tech Stack.

- Trade – Common Feature
  - Discount Alert Message for Trade Transactions
  - Conventional Trade 360 Degree screen - STDTRDWW
  - Islamic Trade 360 Degree screen - STDISTVW
  - Trade Dashboard
  - Settlement amount tags – Event based
  - Trade 360 Report
  - Multiple CIF ID – only API
  - UDE from Contract Input Screen
  - EMAIL of Trade Debit and Credit Advices
  - Enable Snapshot functionality for OBTF
- Documentary Credits
  - Back To Back LC Prompt during Amendment & Bill Lodgement
  - Bill Liquidation in Single Step
  - View Import/Export Bill/LC show linked loans account
  - Charges Details in LC Export Advices
  - Amendment after Partial Closure
  - Local Currency in LC Online Screens
  - Commission Computation based on actual number of days in collection period
  - Rate Code in Loan Preference
  - RP Exchange Rate in Trade Loans
  - Tag 59 Population
  - Change Log enabled for LC issuance
  - Back to Back LC Validations
  - Document date in LC Issuance
  - Payment and Confirmation fields - LCDTRANF
  - LC Transfer Simulation - LCDTRFSM
  - Available Units Changes
  - Assignment of Proceeds
  - Re-open changes in LC
  - Discrepancy resolution
  - Multi Tenor Acceptance Advice
- Documentary Collections
  - Debit Advice changes for Bills
- Shipping Guarantee

- Multiple Shipping Guarantee Linkage
- Debit Advice changes for Shipping Guarantee
- Bill of Lading validation for Shipping Guarantee
- Shipping Guarantee Advice
- Guarantees / Stand-by-LCs
  - Local Currency in Guarantee Online Screens
  - Document date in Guarantee Issuance
  - Liability Change Schedule
  - Re-open changes in Guarantee
  - Product Type in Guarantee Claim Lodgement
- OBTF – OBPM Integration
  - MT202 Bill Liquidation
  - MT103 Beneficiary Charge
  - Sender to Receiver Information fields for cover Message
- OBTF – OBTR Integration
  - FX Linkage
- OBTF – FCUBS Integration
  - Relationship Pricing Integration
  - CASA/CD Linkage
- JAVA Batch

## 1.5 **Release Enhancements**

### 1.5.1 **Trade – Common Feature**

#### **Discount Alert Message for Trade Transactions**

- System displays an alert to the user when the customer has discount on a rate maintained in OBTF for charge / commission.
- During save of a trade transaction an alert indicating discount is applicable for the Customer or Customer group based on the rule defined for a Charge / Commission will be displayed

#### **Conventional Trade 360 Degree screen - STDTRDVW**

- Provision to view different Trade finance transactions pertaining to a corporate customer.
- A single screen will be provided to view different Trade transactions of a single customer across branch in different perspective, say Documentary Credit, Documentary Collection, Guarantees, Stand-by-LCs, Trade Loans and Limits. There will also be a summary to provide the bird's eye view.

#### **Islamic Trade 360 Degree screen - STDISTVW**

- Provision to view different Islamic Trade finance transactions pertaining to a corporate customer.

- A single screen will be provided to view different Islamic Trade transactions of a single customer across branch in different perspective, say Islamic Documentary Credit, Islamic Documentary Collection, Islamic Guarantees, Islamic Stand-by-LCs and Limits. There will also be a summary to provide the bird's eye view.

### **Trade Dashboard**

- System enhanced to show different Dashboard views with high level summary information for Trade Maker, Trade Checker and Trade Supervisor users.

### **Settlement amount tags – Event based**

- Settlement subsystem screen available in LC / BC and Guarantee Contracts screen will display current event amount tags based on option given in contract online screen.

### **Trade 360 Report**

- System enhanced with a facility to show the detailed report of trade 360 degree for a customer.
- Trade 360 Degree View Screen enhanced with a button 'Reports' to show the detailed report of the same. Supported report format are PDF, HTML, Excel and RTP.

### **Multiple CIF ID – only API**

- System enhanced to have facility to query from external systems (Example: OBDX) by selecting multiple customer ids for a specific product type

### **UDE from Contract Input Screen**

- UDE option provided in all online screens, LC, BC and Guarantee screens will be enabled only on contract query. User will be able to post additional accounting entries for active and authorized contracts.

### **Advices sends to different Email address(es)**

- System enhanced to capture Registered EMAIL address for the customer and provision made in Trade Customer Address screen to capture same or different EMAIL addresses for various type of mail advices based on product type and events combination.
- System enhanced to send various advices into different EMAIL addresses
- And system has a capability of sending same advice into two EMAIL addresses.

### **Advice sends in PDF format with Password**

- System generates mail advice and send as attachment in EMAIL in PDF format with password protection
- Password generation logic would be first four characters of customer name and last four characters of customer number

### **Enable Snapshot functionality for OBTF**

- Snapshot functionality enhanced to display message to the authorizer on latest changes to the transactions during authorization in OBTF.

## **1.5.2 Documentary Credit**

### **Back To Back LC Prompt during Amendment & Bill Lodgement**

- When Back to Back LC is selected for LC Amendment or Bills under LC using Back to Back LC lodged, system will prompt override message.

### **Bill Liquidation in Single Step**

- When Payment operation is selected for Sight Bills under Import LC (Final stage), bill liquidation will also be triggered along with bill initiation and contract status will be marked as liquidated, based on the option "Immediate Liquidation" given at BC product maintenance level.
- Liquidation amount will be defaulted as bill amount.

### **View Import/Export Bill/LC show linked loans account**

- System enables user to view the linked loan reference number in LC and BC contract online screens.
  - In LC screen, Loan reference number will be displayed in "BC Linkage" sub screen.
  - In BC screen, Loan reference number will be displayed in "Loan Accounts" sub screen.

### **Charges Details in LC Export Advices**

- LC Export advices will have additional details like Charge Description, Currency, Settlement Account etc., related to Charges.

### **LC Amendment after Partial Closure**

- System allows financial amendment in LC amendment screen after LC Partial Closure is done.

### **Local Currency in LC Online Screens**

- System displays Local currency equivalent amount of contract amount in LC issuance and amendment screens

### **Commission Computation based on actual number of days in collection period**

- Collection Period in Actual days introduced in LC Product Maintenance to indicate if Collection period should be considered as Actual number of days or Number of days in a month as 30
- Commission computation for LCs and Guarantees to be calculated with Collection period as Actual number of days instead considering Number of days in a month as 30 days



### **Rate Code in Loan Preference**

- During Loan creation from LC or BC, user will have an option to input Rate code in loan preferences screen. Rate code entered during loan creation will be used while booking the loan account.
- Multiple partial liquidations with different rate codes are allowed.

### **RP Exchange Rate in Trade Loans**

- Relationship Pricing Exchange Rate will be used for Trade loans if RP is enabled for the customer.

### **Tag 59 Population**

- Introduced field 'Beneficiary Account' to capture account details of beneficiary in LC Contract online and Amendment screen.
- When outgoing message is generated, say MT700, Tag 59 will be populated with Beneficiary account details if Beneficiary account is captured.
- When STP received with Beneficiary account, system derives the details based on the account and populates Beneficiary account details in Beneficiary account field.

### **Change Log enabled for LC issuance**

- Changes done for the contract will be displayed during authorization with old and new values. LC Authorization screen enhanced to display the details

### **Back to Back LC Validations**

- System validates when amendment done on Import LC issued against Back to Back LC for the Contract Amount and Expiry Date amendment.

### **Document date in LC Issuance**

- System enhanced to capture document date against Document Code and Document Description in Documents Tab during LC Issuance.

### **Payment and Confirmation fields - LCDTRANF**

- LC Transfer screens enhanced with Payment and Confirmation related fields, Payment Mode, Payment Details, Confirmation Instructions and Requested confirmation Party. These fields will be used when LC transfer is done.

### **LC Transfer Simulation - LCDTRFSM**

- LC Transfer simulation enabled in the system

### **Available Units Changes**

- System enhanced to display Goods Available units in LC and LI issuance and amendment screens. This field will display actual Goods available units after LC transfer is done with substitution documents option.

## **Assignment of Proceeds**

- Provision made to capture Assigned Percentage when assignee details are entered.
- System enhanced to list Walk-in-Customers, regular Customers and Other Party customers in the Assignee LOV. User will select appropriate customers as assignees. Address details will be able capture for walk-in-customers. Regular or Other party customers address details will be defaulted from the maintenance.

## **Re-open changes in LC**

- Restricted amendment of expiry date and enabled amendment of closure date during re-open of LC (LCDTRONL / LIDTRONL)

## **Discrepancy resolution**

- System enhanced to accept or reject all discrepancies in a single step.
- A new field remarks is introduced to capture the discrepancy resolution remarks against each discrepancy.

## **Multi Tenor Acceptance Advice**

- System enhanced to generate the acceptance mail advice with split amount and tenor details for multi tenor export bill in a grid format

### **1.5.3 Shipping Guarantee**

#### **Multiple Shipping Guarantee Linkage**

- System enabled to support Linkage of Multiple Shipping Guarantees for Collection Bills, LCs and Bills under LC. Shipping guarantee will be auto cancelled when the bill is lodged

#### **Debit Advice changes for Shipping Guarantee**

- Debit Advice generated from Shipping Guarantee will have additional tags, Related-LC-RefNo.

#### **Bill of Lading validation for Shipping Guarantee**

- Validation introduced in LCDTRONL Screen to check that at least one Bill of Lading type document is attached for a Shipping Guarantee

#### **Shipping Guarantee Advice**

- New fields Shipping Company, Carrier / Vessel name are introduced in LCDTRONL screen to populate it in new Shipping Guarantee advice.
- System enhanced to generate new advice (message type) for Shipping Guarantee issuance (SG\_INSTRUMENT)

## 1.5.4 **Guarantee**

### **Local Currency in Guarantee Online Screens**

- System displays Local currency equivalent amount for contract amount in Guarantee issuance and amendment screens

### **Document date in Guarantee Issuance**

- System enhanced to capture document date against Document Code and Document Description in Document tab during Guarantee Issuance.

### **Liability Change Schedule**

- System supports Guarantee liability amount increase or decrease automatically in scheduled basis captured in Guarantee issuance / amendment screen.
- Option to modify the schedule date and amount available for future schedules.
- During EOD, LCEOD existing batch enhanced to execute liability change schedules

### **Re-open changes in Guarantee**

- Restricted amendment of expiry date and claim expiry date during re-open of Guarantees (LCDGUONL / LIDGUONL)

### **Product Type in Guarantee Claim Lodgement**

- Product Type provided in search criteria in Guarantee Claim Lodgement summary screen

## 1.5.5 **Documentary Collections**

### **Debit Advice changes for Bills**

- Debit Advice generated from Bills module will have additional tags, Drawer Name, Drawee Name and Collecting Bank Reference Number.

## 1.5.6 **OBTF – OBPM Integration**

### **MT202 Bill Liquidation**

- System enhanced to support existing integration with OBPM for the below points,
  - MT202 Bill Liquidation
    - On receiving MT202, OBPM will process the message and pass it on to OBTF if valid Bill reference number found in Tag 21.
    - On receipt of request from OBPM, OBTF parses the request and trigger bill liquidation based on reference number available in the request.

### **MT103 Beneficiary Charge**

- System enhanced to populate 71F sender's charge details to OBPM during customer transfer – MT 103 with Charge Whom – Field 71A (Details of Charges) as BEN
- New field Beneficiary Charge amount field is introduced in IFDTFPQU (Trade External Payment System Queue Detailed) screen to display Beneficiary Charge Amount for MT103 message
- New Beneficiary Charge amount field is introduced in IFDTFPQH (Trade External Payment System Queue History) screen to display Beneficiary Charge Amount for MT103 message
- Posting of charge entries by debiting inter bridge payment GL and crediting Income GL based on charge information available in 71F sender's charge. Whereas existing system debit Nostro and credit Income GL

### **Sender to Receiver Information fields for Cover Message**

- New user input fields are introduced in ISDTFINS (Trade Finance Settlement Instructions Maintenance) screen to capture Sender to Receiver information for Cover messages
- New user input fields are introduced in ISCTFSET (Settlement Details) call form to capture Sender to Receiver information for Cover messages
- New display fields are introduced in IFDTFPQU (Trade Finance External Payment System Queue Detailed) screen to display Sender to Receiver information for Cover messages
- New display fields are introduced in IFDTFPQH (Trade Finance External Payment System Queue History) screen to display Sender to Receiver information for Cover messages
- Existing External Payment System interface API will be enhanced to send Sender to Receiver information for Cover messages in OBPM SPS request

## **1.5.7 OBTF – OBTR Integration**

### **FX Linkage**

- System enhanced to support 'FX linkage' at BC/IB contract online, LC/LI contract online and LC/LI amendment screens.
- System sends Link, Delink and Utilization request to External system (OBTR) based on FX contracts usage at OBTF transactions.

## **1.5.8 OBTF – FCUBS Integration**

### **Relationship Pricing Integration**

- Trade Finance Customer Maintenance enhanced to capture Relationship Pricing option for customers.
- OBTF External Pricing Adapter enhanced to integrate with FCUBS for RP

### **CASA/CD Linkage**

- System enhanced to link corporate deposit and CASA account from external system (FCUBS) at BC/IB/LC/LI/Guarantee/Islamic screens.
- Introduced new tab 'CASA/Deposit' in Linkages screen. Existing linkages are grouped as 'Contract Linkages' and 'Loan' based on linkage type.

### 1.5.9 **JAVA Batch**

#### **JAVA Batch**

- Currently in OBTF batches are executed in PL/SQL layer. System is enhanced to A new Java job "TFEOD\_BATCH\_CALL" has been introduced in "SMSJOBBER - Job Details" screen.
- List of batches converted into Java layer to execute the existing logic of following batches:

<b>Sr. No</b>	<b>Batch ID</b>	<b>Description</b>
1	BCACPADV	Acceptance Advices
2	BCAUSTCH	Auto Status Change
3	BCAUTLIQ	Auto Liquidation
4	BCDCONHF	Contract hand-off
5	BCFRICHG	Floating rate changes
6	BCINTACR	Interest Accruals
7	BCPAYDUE	Payment Dues
8	BCREIMBR	BOD Advices - Reimbursement
9	BCTCRADV	Tracer Advices
10	IBACPADV	Acceptance Advices
11	IBAUSTCH	Auto Status Change
12	IBAUTLIQ	Auto Liquidation

13	IBFRICHG	Floating rate changes
14	IBINTACR	Interest Accruals
15	IBPAYDUE	Payment Dues
16	IBREIMBR	BOD Advices - Reimbursement
17	IBTCRADV	Tracer Advices
18	LCTRACER	Tracers
19	LIEOD	End of Day
20	LIMEMACR	Memo Accrual
21	LITRACER	Tracers
22	LQTFEOD	EOD Liquidation
23	LQTFEOTI	EOTI Liquidation
24	LCDCONHD	Contract hand-off
25	LCEOD	End of Day
26	LCMEMACR	Memo Accrual
27	MSDTFARC	Message Archival
28	UDBATEVT	User Defined Events
29	TFXTRACT	OFSAA Extraction batch to staging tables

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## 2. Deprecated Functionality

- NA

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## 3. Components of the Software

### 3.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note and Installer Kit
- User and Installation manuals – [https://docs.oracle.com/cd/F43284\\_01/index.htm](https://docs.oracle.com/cd/F43284_01/index.htm)
- Online Help Files

### 3.2 Software Components

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

- Host
  - UI Components (JS, XML)
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
  - Tables, Types, Sequences, INC
  - Reporting Components (Data models (xdmz), Reports (xdoz), Subtemplate (xsbz))
- Java application layer
  - Java sources
  - Configuration files used for deployment
- Integration Gateway
- REST Services
  - Java application layer
    - Java sources
    - Configuration files used for deployment
- Conversion Utilities
- Installation utilities
- ADF files used by Generic Interface (GI) – incoming and outgoing
- Tools
  - ODT



## 4. Tech Stack

### 4.1 Tech Stack – Oracle

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Trade Finance	UI-Host	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
		Document Management System	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
				JDK	1.8 Update 281
				Oracle Database (for RCU)	19.10.0.0.0
				Repository Creation Utility	12.2.1.4.0
				Oracle WebCenter Content Imaging	12.2.1.4.0
		Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.10.0.0.0
		Reporting Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
				JDK	1.8 Update 281
				Oracle Analytical Server	5.9.0
		Client Systems	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 Trade Finance 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 Trade Finance 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

Note: # Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 10 and Mac OS X.

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## 5. Third Party Software Details

For information on the Third Party software details, refer Oracle Banking Trade Finance 14.5.0.0.0 License Guide.