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Oracle Banking Trade Finance
Release 14.5.3.0.0
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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 14.5.3.0.0.

1.3 Abbreviations

Abbreviation	Description
BC	Bills and Collections
IB	Islamic Bills and Collections
LC	Letters of Credit
LI	Islamic Letters of Credit
FCUBS	Oracle FLEXCUBE Universal Banking
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

1.4 Release Highlights

The rationale for the product release of Oracle Banking Trade Finance version 14.5.3.0.0 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
  - Local Guarantee for Islamic screens
  - Line feed changes for Guarantee messages
  - MT765 for Local Guarantee and Counter Guarantee
  - Extend or Settle changes
  - Customer Instructions
  - Bill Sequence Number
  - OBTF Maintenance Data Replication to OBTFPM
  - Staff Restriction
  - Assignee Settlement details
  - Islamic simulation
- Documentary Credits
  - Revoke Confirmation
  - MT 798 - C2B - Changes of LC Messages.
  - MT 798 - C2B - Changes of Bills under LC Messages
  - Special Price Reference
  - Customer Dispatch
  - Presenting Bank
  - Risk Free Rates
  - Support for Liability in OBTF
- Guarantees / Stand-by-LCs
  - Automatic Extension Changes
  - Number of Amendment Changes
  - Open Ended Guarantees / Standby Letters of Credit Changes
  - Partial Confirmation changes
- Zero Downtime Patch Set Installater changes

1.5 Release Enhancements

1.5.1 Trade – Common Feature

1. **Local Guarantee for Islamic screens**

   - Local Guarantee features are extended for Islamic Guarantees. Existing local guarantee functionality of conventional guarantee screens is extended to Islamic guarantee screens as well.

2. **Line feed changes for Guarantee messages**

   - Line feed changes for guarantee related Bank to Bank (B2B) messages were added.

   - For the guarantee B2B messages, the tags which had multiple lines in its format, the character count of each line is now considered by excluding the line feed character from the count.

   - Consider the tag 72Z, for which the SWIFT2020 tag format is 6*35, i.e. 6 lines with 35 characters in each line. The tag will be populated in the message such that, each line will have maximum 35

3. **MT765 for Local Guarantee and Counter Guarantee**

   - The MT765 message to be sent to applicant bank (APB) for Counter Guarantees and Local Guarantees.

4. **Extend or Settle changes**

   - Extend or Settle label and validation related changes in Guarantee Claim lodgement. Extension of Guarantee not supported during amendment of guarantee claim from Extend or Settle to Extension.

5. **Customer Instructions**

   - Customer would want to give instructions in advance to the bank (Standard Instructions) that need to be referred by the bank while processing the transactions and certain instructions can be captured during transaction processing as well. OBTF system enhanced,

     - To maintain or store the Standard Instructions details captured at OBTFPM.
     - To list the standard instructions maintained for the customer.
     - To capture the customer instructions during transaction processing.

6. **Bill Sequence Number**

     - There can be single or multiple bills under a LC based on the terms of LC. If multiple bills are applicable user must be able to identify the sequence of the bill with the value of “Bill Sequence Number” at OBTF Contract input screens.

7. **OBTF Maintenance Data Replication to OBTFPM**

   - OBTF maintenance data replication into OBTPM. Replication of FFT and Product details of OBTF to OBTFPM.

8. **Staff Restriction**

- OBTF System will facilitate following restrictions on the staff customers/accounts.
  - No staff can transact on own Customer/Account.
  - Restricted Staff – cannot transact on Customer/Accounts of other staff
  - Restricted Staff – cannot view transactions of other staff

9. **Assignee Settlement details**

- Provision to capture Assignee Account, Assignee Bank and Account with Institution details during LC issuance. The same will be propagated to Bills booked under LC.
- Assignee Account and Assignee Bank details will be defaulted to Settlement subsystem. Settlement processing will continue as per existing functionality.
- Above functionality extended to Islamic LCs and Islamic Bills.

10. **Islamic simulation screens**

- Simulation screens introduced for Islamic BC, LC and Islamic Guarantee screens.
- Gateway support for summary query for Islamic BC, LC and Islamic Guarantee screens.

1.5.2 Documentary Credit

1. **Revoke Confirmation**

- Provision to extend confirmation during amendment of confirmed Export LC.
- Contract input and amendment confirmation screens enhanced with extend confirmation related fields

2. **MT 798 - C2B - Changes of LC Messages.**

- System enhanced to support MT 798 Corporate-to-Bank LC Trade Envelope Messages as per latest SWIFT 2020 standards for below messages
  - Application for Issuance of Documentary Credit
  - Request for amendment of Documentary Credit

3. **MT 798 - C2B - Changes of Bills under LC Messages**

- System enhanced to support MT 798 Corporate-to-Bank Bills under LC Trade Envelope Messages as per latest SWIFT 2020 standards for below messages
  - The Response to Advice of Discrepant Presentation

4. **Special Price Reference**

- Bank can provide concession in pricing to the customer for various transactions. User can mention the special pricing details by quoting the Special Price reference number against the interest components of the transaction.

5. **Customer Dispatch**

- Banks can have special agreement with selected Export customers allowing the customers to directly dispatch the Export documents to the importer's bank.

6. **Presenting Bank**

   - During Import bill processing, OBTF system has been enhanced to validate if any other bill exists with the same exporters bank reference

7. **Risk Free Rates**

   - OBTF System should have a provision to consume Risk Free Rates daily from a published source and applied for floating rate types and Arrears collection type.

8. **Support for Liability in OBTF**

   - OBTF System enhanced to fetch linkage type 'Liability' in Trade transaction screens.

1.5.3 Guarantees /Standby–LC's

1. **Automatic Extension Changes**

   - Automatic Extension of Guarantees and Standby LCs should continue irrespective of Non-extension Notification period
   - Automatic Extension of Guarantees and Standby LCs should stop once MT785 Non-extension notification is generated manually and sent to ABK before notification period B2C

2. **Number of Amendment Changes**

   - System should not increment Number of Amendment
     - During Reopen of Closed LCs without financial amendment from LC amendment screen
     - During Advice of Reduction from LC Guarantee amendment screen

3. **Open Ended Guarantees / Standby Letters of Credit Changes**

   - Open Ended Guarantees creation with default tenor as per URDG 758
   - UI changes in Guarantees and Standby LC Contract input screen.

4. **Partial Confirmation changes**

   - Provision to support Partial Confirmation in Advice of Standby LC's and Advice of Guarantee's

1.5.4 Zero Downtime Patch Set Installer changes

- For Zero Downtime Installation process and changes please refer the Section "Zero Down Time Database Setup" in the appropriate Patchset version Manual "https://docs.oracle.com/cd/E56849_01/fcubsptsets.htm

2. Deprecated Functionality

Not Applicable

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/F45917_01/index.htm
- Online Help Files

3.2 Software Components

Software Components of Oracle Banking Trade Finance 14.5.3.0.0 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.

5. Third Party Software Details

For information on the Third Party software details, refer Oracle Banking Trade Finance 14.5.3.0.0 License Guide.