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Financial Services

Product Release Notes

Oracle Banking Supply Chain Finance

Release 14.5.4.0.0

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Oracle Banking Supply Chain Finance
Product Release Note
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Contents

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1. Release Notes

1.1 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Banking Supply Chain Finance solution. It is a comprehensive, digitized end-to-end solution that supports the full lifecycle of supply chain finance and factoring across receivables and payables offering supplier centric financing and buyer centric financing. The solution addresses each of the supply chain processes from design through execution thereby enabling banks to optimize the working capital and supply chain operations of their corporate customers. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.2 Purpose

The purpose of this document is to highlight the functionalities included in the Oracle Banking Supply Chain Finance 14.5.4.0.0 release.

1.3 Abbreviations

Abbreviation	Detailed Description
OBSCF	Oracle Banking Supply Chain Finance
FCUBS	FlexCube Universal Banking System
API	Application Programming Interface (Conversion Open Interface)
NBFC	Non-Banking Financial Company
UI	User Interface
UTR Number	Unique Transaction Response Number
PO	Purchase Order
EOD	End of Day

1.4 Product Summary

Oracle Banking Supply Chain Finance Release 14.5.4.0.0 is enhanced to meet various challenges faced by financial institutions. It addresses each of the supply chain processes from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

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1.5 <u>Release Highlights</u>

The key highlight of this release is to release new functionalities and enhancements made in the existing features with 14.5.4.0.0 version, required for supply chain finance industry with the cutting edge technology.

Functional:

- Dynamic filter criteria service based on prior selected values.

- Accounting Entry Code screen is enhanced with the Interest Paid Upfront field. This will allow the application to collect interest upfront from the disbursement proceeds and then disburse the 'Net Finance Amount' only to the customer. Relevant changes are done in the Finance Disbursement, Finance Settlement, and Accounting Inquiry screens.

- Capturing success response of Accounting and Payment in Accounting Txn and Payments table respectively.

- Updated NBFC workflow: Transaction falls in the 'Wait' queue based on synchronous check parameters.

- Availability of Beneficiary details in the Transaction screens, Finance Inquiry, and Accounting Inquiry screens.

- Linkage of payment reference numbers and external system reference numbers in the accounting table.

- Inquiries:

  - Finance: Enhanced UI with UTR Number, Payment Status, Reject Reason, and Audit Trail.

  - Receivables and PO: Enhanced search with 'Amount Reference Basis' and 'Finance Status' field. Improved UI of search result to cover maximum vital fields.

  - Credit Note: Updated UI of Credit Note Details pop-up screen with extended Basic and Reconciliation details.

- Dynamic discounting offer creation for invoices and fetching invoices based on linked discount offer.

- Updated Batch Alert Framework with EOD Workflow.

- Freezing limits at each node or for a specific party.

- Limits Transactions covering 'Actual Available Limits' and 'Actual Available Adhoc Limits'.

Non-Functional:

- Interest Pricing: Improved UI with only validated fields on the screen.

- Tasks: 'Debtor' label is changed to 'Borrower' in the column header.

- Merged APIs for account data segment to fetch finance and charges accounting details.

- Adding 'Remarks' in the transactions under the 'Free Task' and improved 'Search' screen for 'Tasks'.

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2. Release Enhancements

2.1 Functional Features

2.1.1 Filter Service Enhancements and Dynamic Filter Fields Design in UI

As part of this release, the Filter Service, which was specifically implemented as per screen requirement, has now been made a shared service. It is now generic and configuration driven. Filter criteria fields are now rendered dynamically, based on the field type, and data is populated based on endpoint configuration. The service which initially supported 5 filter criteria fields, now supports 10.

The enhancement addresses the following:

- Supports different field types dynamically for filter criteria
- Removes type-based from filter criteria
- Dynamically validates the required attributes of the filter criteria
- Provides hook for intra-dependency of filter attributes
- Provides dynamic multiple dropdown support for the summary screen

2.1.2 Accounting Entry Code: Interest Paid Upfront

To maintain accounting for front-ended loans, the 'Debit Amount Type' and 'Credit Amount Type' fields in the 'Accounting Entry Codes' screen are enhanced with below list of values as part of this release:

- Interest Paid Upfront

- Net Finance Amount (Finance Amount - Interest Paid Upfront)

Below screens are also enhanced to reflect the support for newly added list of values:

- Finance Disbursement

- Finance Settlement

- Accounting Inquiry

2.1.3 Capturing Success Response of Accounting

As part of this release, a rest API exposed by OBSCF or OBSCFCM which updates accounting entries posting response in Accounting Txn table. Below parameters/APIs are introduced as an added support:

- IsAccRespSync: To determines whether the accounting posting to core system (e.g. FCUBS) is synchronous or asynchronous.

- IsECARequired: To determines whether lien marking is needed before posting actual accounting entries.

- updateExternalSystemResponse: An API introduced in accounting service to update accounting posting table.

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- updateAccountingResponse: An API introduced in Finance service to do following:
  - Invoke 'updateExternalSystemResponse' of accounting service.
  - Push the transaction to next step by invoking 'updateStage' API of workflow management service.

2.1.4   Capturing Success Response of Payment

As part of this release, a rest API exposed by OBSCF or OBSCFCM that updates posting of payment entries in Finance table. Below parameters/APIs are introduced as an added support:

- updateAccountingResponse: An API introduced in Finance service to do following:
  - Invoke 'updateExternalSystemResponse' of accounting service.
  - Push the transaction to next step by invoking 'updateStage' API of workflow management service.

- updatePaymentResponse: An API introduced in finance service to update below fields in accounting table.
  - Clearing RefNo, payment Status, payment RefNo, external Payment ErrorCode and Push the transaction to next step by invoking 'updateStage' API of workflow management service.

2.1.5   Workflow for NBFC

As a part of this release, following input parameters are added to the 'Finance DSL' and the same are added to the FinanceModel in ConductorWorkflowModel:

- isAccountingSynchronous - Y/N
- IsECARequired - Y/N
- isExtPaymentSynchronous - Y/N

When the synchronous check parameters are Y, the transaction falls in the wait task queue. Below are new stages that are introduced:

- accountingInProgress
- paymentInProgress

Upon successful updates of the accounting and payment responses, the API will acquire the above wait tasks through a rest call to 'plato orch' service, and then use the 'updateStage' API in workflow management service to push the transaction forward.

2.1.6   Beneficiary Account Details

As a part of this release, the account details of the beneficiary are displayed on below screens:

- Transaction screens
- Finance Inquiry

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- Accounting Inquiry

2.1.7   Linkage of Reference Numbers across SCF Transactions

From this release onwards, the payment reference numbers and other external system generated reference numbers will be persisted in the accounting table, so that they are available across the system.

2.1.8   Finance Inquiry

As a part of this release, the 'Finance Inquiry' screen has been enhanced with below UI changes:

- Unique Transaction Response (UTR) Number: The response number provided by the external/host system against each disbursement transaction.

- Payment Status: A field to capture payment status as Credited, Failed, Null (Blank).

- Reject Reason: In case Payment Status is Failed, the reject reason provided by the host system/or mapped according to the code provided by the host system.

- Audit trail shows finance history/workflow history.

2.1.9   Receivables Inquiry

As a part of this release, the 'Receivables Inquiry' screen has been enhanced with several UI changes. Below are the changes w.r.t. to the search grid:

- The 'Amount Reference Basis' field is added in search grid with below list of values:

  o Invoice Amount

  o Outstanding Amount

  o Financeable Amount

- The 'Finance Status' field is added in the search grid with below list of values:

  o Financed

  o Part-Financed

  o Not Financed

Below are the changes w.r.t. the search result:

- Instrument, Payment, and Finance statuses are merged in a single column.

- The 'Historical Status' pop-up window will display all three statuses in single column.

- The 'Invoice/Debit Note Details' pop-up window that opens from the 'Reference Number' hyperlink is updated with below changes:

  o Basic Details tab:

    – The 'Buyer Division Name' is replaced with the 'Buyer Division Code'.

    – The 'Supplier Division Name' is replaced with the 'Supplier Division Code'.

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– The 'Stale Invoice' field is renamed as the 'Stale Status'.

- Shipment Information tab:

  – City

  – Zip Code

  – Phone Number

  – Tax ID

- Credit Note Details tab:

  – The 'Reconciled Cr Note Amount' is renamed as the 'Credit Note Amount'.

- Linked Finances Details tab:

  – Finance Reference Number

  – Finance Start Date

  – Finance Maturity

  – Currency

  – Finance Amount

  – Total Outstanding Amount

  – Finance Status

2.1.10 <u>Credit Note Inquiry</u>

As a part of this release, the 'Credit Note Inquiry' screen has been enhanced with several UI changes. Below are the changes w.r.t. to the search result:

- The 'Credit Note Details' pop-up window that opens from the 'Credit Note Number' hyperlink is updated with below changes:

  - Basic Details tab:

    – The 'Buyer Division Name' is replaced with the 'Buyer Division Code'.

    – The 'Supplier Division Name' is replaced with the 'Supplier Division Code'.

  - Reconciliation Details tab: This tab displays details of invoices reconciled against selected credit note.

    – Invoice Number

    – Invoice Amount

    – Invoice Date

    – Invoice Due Date

    – Reconciliation Date (Inv Currency)

    – Reconciliation Amount (Credit Note Currency)

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2.1.11 <u>Purchase Order Inquiry</u>

As a part of this release, the 'Purchase Order Inquiry' screen has been enhanced with several UI changes. Below are the changes w.r.t. to the search grid:

- The 'Amount Reference Basis' field is added in search grid with below list of values:

  o PO Amount

  o Financeable Amount

- The 'Finance Status' field is added in the search grid with below list of values:

  o Financed

  o Part-Financed

  o Not Financed

Below are the changes w.r.t. the search result:

- The 'Purchase Order Details' pop-up window that opens from the 'PO Number' hyperlink is updated with below changes:

  o Below new fields are added in the 'Basic Details' tab:

    – PO Date

    – Buyer

    – Supplier

    – Net PO Amount

    – Buyer Division Name

    – Supplier Division Name

    – Funding Request Amount

    – Funding Request Date

    – File Reference Number

    – Remarks

    – Six Filler Fields

  o Below new fields are added in the 'Shipment Information' tab:

    – Requested Shipment Date

    – Ship To

    – Shipment Address

    – Shipment Country

    – City

    – Zip Code

    – Phone Number

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- Tax ID

- Reason for Export

- Terms of Sales (Incoterms)

- Payment Terms

- Country of Origin

- Promised Shipment Date

  o The 'Linked Invoice Details' tab is newly added that shows details of invoices linked to the PO. Below fields are displayed:

    - Invoice Number

    - Invoice Date

    - Invoice Due Date

    - Invoice Amount

    - Invoice Status

    - Payment Status

  o Below new fields are added in the 'Linked Finances Details tab:

    - Finance Reference Number

    - Finance Start Date

    - Finance Maturity

    - Currency

    - Finance Amount

    - Total OS Amount

    - Finance Status

2.1.12 Dynamic Discounting Offer Creation

As part of this release, a corporate user can create dynamic discounting rules and link the same with the eligible invoices. The corporate user can also view current and historical discount offer data linked to a particular invoice: Below actions can now be taken w.r.t. dynamic discounting:

- Create dynamic discount rule on an invoice.

- Fetch eligible invoices related to discount offer to be linked.

- Get historical discount offer details basis invoice ID.

2.1.13 Batch Alerts Framework

As part of this release, an alerts-job specific to the Oracle Banking Supply Chain Finance application has been defined in the EOD Workflow. A batch alerts framework is designed to trigger batch alerts for various alert-categories. Alert Batch Job runs the EOD and sends all the alerts

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scheduled for that day. The logic to get due alerts for a particular processing date has below steps:

- Fetch all configurations (frequency, generateBefore, interval, noOfAlerts) via alert decisioning having Frequency as "Multiple".

- For each configuration depending on the processing date and due date of event, calculate all the dates of the all alerts to be sent as per noOfAlerts

- Decide if an alert is due based on processing_date

2.1.14 Limits Freeze

As part of this release, the bank user can freeze limits for a specific party wherein fresh disbursements are not processed for the party. However, liquidations and settlements gets processed. The limit freeze feature is available at every node, allowing the bank to freeze limits, and consequently disbursements or limit booking for only that limit node.

- Introduced Limit freeze switch to stop disbursements or limit booking at each node of the limit tree (structure).

- Status of the limit freeze shown at each note in the tree structure.

- Transactions in the processing stage gets stopped if the limits are frozen.

2.1.15 Actual Available Limits and Adhoc Limits

As part of this release, new field for 'Actual Available Limits' and 'Actual Available Adhoc Limits' are added to the Limits Transaction UI grid in Task.

- Actual Available Limits = Available Limits - Blocked Limits

- Actual Available Adhoc Limits = Available Adhoc Limits - Blocked Adhoc Limit.

2.2 Non-Functional Features

2.2.1 Interest Pricing UI

As a part of this release, fields in the 'Interest Pricing' screen are enhanced with the validation so that only relevant fields will be displayed based on the selections made for previous fields.

- Field positions are automatically re-arranged to keep the UI consistent.

2.2.2 Column Header in Tasks

As a part of this release, the 'Debtor' column header in tasks is renamed as 'Borrower'.

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2.2.3   Accounting Data Segments impact in Finance Transaction Workflow

For the account data segment, earlier two APIs were called to get the finance & charges accounting details. As part of this release, both the APIs are now merged into one. Hence, required details are now fetched with a single API call.

2.2.4   Enhancements in Tasks

As part of this release, below enhancements are implemented in the Tasks module:

- Improved 'Search' screen with added parameters to search by.

- The transactions opened from the 'Free Task' can be updated with remarks by the user. Complete history of remarks can be viewed from the same 'Remarks' screen.

2.3   Integrations

NA

2.4   Platform Changes

NA

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3. Deprecated Functionality

Below list describes the fields/functionality/screens/features that are discontinued with the OBSCF release 14.5.4.0.0.

- Existing EOD tables: With adoption of common EOD framework, all the EOD events are configured in workflow DSL. Hence, the 'SCF_JOB_LIST' table is deprecated

- Below fields are removed from the '**Receivables Inquiry**' screen:
  - Basic Details tab:
    - Base Invoice Amount
    - Tax Amount
    - Discount Amount
    - PO Number
  - Shipment Information tab:
    - Misc Charge 1 Desc
    - Misc Charge 1 Amt
    - Misc Charge 2 Desc
    - Misc Charge 2 Amt

- Below fields are removed from the '**Credit Note Inquiry**' screen:
  - Basic Details tab:
    - Base Invoice Amount
    - Tax Amount
    - Discount Amount
    - PO Number

- Indicator field in 'Payment Details' tab of the '**Payment Inquiry**' hyperlink is removed.

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4. Patches and Bugs

BugID	Bug Description	Fix Description

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5. Security Fixes

NA

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6.   Limitations and Open issues

6.1   Limitations and open issues

BugID	Bug Description

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7. Components of the Software

7.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Notes

- Installer Kit

- User Manuals and Installation manuals

7.2 Software Components

Software Components of OBSCF 14.5.4.0.0 that form part of this release are as follows:

- Core

  o UI Components (Knockout, OJET, Lux)

  o The Swagger / YAML for the services supported

  o Configuration files for the services

  o Service Components

  o Tables, Sequences, Static Data

- Installation utilities

  o Installation documents for Database, UI, Web services

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8. Annexure – A: Environment Details

Oracle Banking Supply Chain Finance			
Application Server	Oracle Linux Server Release 8.3 (x86 64 Bit)	Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 1.8 Update 281
		Oracle WebLogic	12.2.1.4.0
		Oracle Repository Creation Utility (RCU)	12.2.1.4.0
		Oracle Fusion Middleware Infrastructure	12.2.1.4.0
Database Server	Oracle Linux Server Release 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.10.0.0.0 (19c)
Document Management System	Oracle Linux Server Release 8.3 (x86 64 Bit)	Oracle WebCenter Content Imaging	12.2.1.4.0
Client Machines#		Mozilla Firefox	87+
		Google Chrome	88+
		Microsoft Edge	89+
		Apple Safari	14+
Browser Support is strictly tied to the Browser itself, and no longer based on the Operating System. Current release is certified on client workstations with Windows 10 and Mac.			

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9. Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Supply Chain Finance 14.5.4.0.0 License Guide in the OHC Documentation Library:

https://docs.oracle.com/cd/F54343_01/license.htm

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