Release Notes
Oracle Banking APIs
Release 22.1.0.0.0

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Release Notes

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Table of Contents

1. FEATURES AND ENHANCEMENTS

The following describes the new enhancements made in Oracle Banking Digital Experience 22.1.0.0.0 release:

1.1 Corporate Credit Cards

The OBDX Corporate module has been enhanced so as to support corporate credit cards. The application enables corporate users to manage their credit cards effectively and efficiently using the digital platform.

Through the credit card module, a user can perform a variety of card inquiries and transactions. The following inquiries and transactions are supported as a part of the corporate credit card module.

- Credit Card Summary
- Card Details
- Card Transactions
- Request PIN
- Reset PIN
- Block/Unblock Card
- Cancel Card
- Card Payment
- Card Auto Payment Setup
- Add-On Card Request

1.1.1 Credit Card Summary

The credit card summary API provides the corporate user with a holistic view of credit cards linked to the logged-in user.

1.1.2 Card Details

Using this API, details of credit cards such as billing details, cash and credit limits, validity period, and reward details if available on the card can be shown to the end user. User can also request for change in credit card limits, update the billing cycle or request for card activation using this transaction.

1.1.3 Card Statement

Corporate users can view details of all purchases and payments made on the credit card/s mapped to the user using the statement inquiry API. User can also filter the transactions based on billed or unbilled transactions. The option to download the statement is also provided.

1.1.4 Request PIN

The Request PIN feature enables a user to request a new credit card PIN. The application supports new PIN requests for both primary as well as for Add-On cards.

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1.1.5 Reset PIN

Using this API, user can generate Credit Card PIN anytime at his convenience.

1.1.6 Block/Unblock card

The user can raise a request to block a credit card temporarily or permanently at any time. The user can also request for a replacement card to be issued as part of the permanent block card request and can specify the card delivery location. If the card if blocked temporarily, user can request the bank to unblock the card.

1.1.7 Cancel Card

The application supports the credit card cancellation API. Using this, user can initiate card cancellation request for primary and/or add on cards.

1.1.8 Card Payment

This API provides an option to the user to make payments towards his credit card bills. The user can choose the amount he is willing to pay, whether that is minimum due, outstanding amount or a specified amount and initiate payment.

1.1.9 Card Auto Payment set-up

In order to help corporate users avoid late payments, the application supports the auto pay set up functionality. This API enables a user to set automatic payment instructions for a specific credit card. The user can instruct the bank to debit the minimum amount due, the total amount due, or even can specify the amount to be debited from his current and savings account on due date.

1.1.10 Add on Card Request

The application also enables the primary cardholder to apply for Add-On cards using this API.

1.1.11 Corporate Credit Card Enhancements

In this release, following Corporate Credit Card administrative maintenances have been introduced as a part of Group CIF on-boarding.

- Party and User Account Access

Administrator can now provide an access to the specific credit card/s at the party and at the user level for inquiring card details and also for initiating and approving credit card-related transactions.

- Approval Enablement

Also Administrator can maintain credit card-specific approval rules.

1.2 IBAN Support

As a part the Day 0 configuration, the system administrator have been provided with an option to set up the flag to support the IBAN display across all OBDX screens in place of the internal Current & Savings Account number of the customer. This configuration is provided at the bank level. Once enabled, OBDX screens displays the IBAN instead of an account number (Current & Savings Account only) provided necessary support is available in each module.

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1.3 <u>Admin Maintenance</u>

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

Download New "User Entitlement Report" to view the entitlements given to a corporate user in OBDX.

As part of this enhancement in Report Generation, the bank administrator will be able to download and view a new 'User Entitlement Report' that will have details of the corporate user's entitlement within the OBDX application. The report can be download in PDF or CSV format. The User Entitlement Report supports only Adhoc report generation.

Mapping the Group Corporate while setting up the Party preferences for Corporate Party

As part of this enhancement, a new field for mapping the Corporate Party to Group Corporate will be introduced on the Party Preferences screen. Bank Admin can map a party to an existing Group Corporate or can create a new Group Corporate by providing a new name.

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

Multi select option for transactions in Transaction blackout screen:

As part of this update, Bank admin will be able to select multiple transactions for a transaction type for setting up the Transaction Blackout. There will be an option, as 'All transactions' in the dropdown, for selecting all the listed transactions.

In Party Preferences searching party, based on account number:

An additional search basis on Account Number, will be introduced on Party Preference search screen for searching a party ID. For searching the corporate party by account number, Admin user will be first required to select the Account Type as either of CASA, TD & Loan from available dropdown and then input the account number of the selected account type.

Account Dropdown Enhancements

Accounts dropdown will have the ability to show Account Name, Branch and Currency apart from Account Number. User will also be able to search the account number basis on these values. This change is applicable for CASA, TD and Loans account dropdown across application.

Please note above change is a Day '0' configuration and can be enabled or disabled as per Bank's requirements.

Redesign of Alert Subscription Screen

As part of this enhancement, Existing Alert screen is redesigned to provide multiple account selection and subscription of those accounts in one go.

OBDX will allow the admin to set up alerts subscription for multiple modules and multiple accounts, in a single maintenance. Bank admin can select a single or multiple accounts together and subscribe the alerts for various events (as maintained) by selecting any available modes (Push Notification, SMS, On Screen Alerts, Email).Once the subscription is done for an account that account will be shown with a 'Subscribed' tag.

Approval Rules and Approval Workflow Enhancements

Details of User Group : On Approval Rule and Approval Workflow screen, Admin User can click on the Name of the user group that is part of the workflow to see the list of users, which are part of that Group.

'**All Users' Option in Initiator field of Approval Rules:** In Approval Rule screen, an option to select 'All users' as initiator will be provided. The rule created for 'All Users' will be applicable for all the users belonging to the party ID including any new user that gets onboarded after the rule creation.

Security Keys

Oracle Banking Digital Experience supports generating an API key, a unique identifier that helps the authentication server handle non-authenticated requests.

1.3.1 <u>Group Corporate Alerts Subscription</u>

As part of this enhancement, Group Corporate Alerts subscription screen is designed to subscribe alerts at the Group Corporate level by selecting the corporate party associated with Group Corporate, account selection and subscription of those accounts in one go.

OBDX will allow the admin to set up alerts subscription for multiple modules and multiple accounts, in a single maintenance for multiple corporate parties associated with Group Corporate. Bank admin can select a single or multiple accounts together and subscribe the alerts for various events (as maintained) by selecting any available modes (Push Notification, SMS, On Screen Alerts, Email).Once the subscription is done for an account that account will be shown with a 'Subscribed' tag.

1.4 <u>Approval</u>

In this release, a new status 'Transaction Locked' has been introduced for transactions in approval flow. Approver can lock a transaction (financial/non-financial/administrator) available in 'Pending for approval' widget. Once the transaction is locked, the same will not be available for approval by any other approver and the transaction status will be changed to 'Locked'. Maker will be able to see transaction with "Locked" status in his activity log. Once a transaction is locked, no action (like approve, reject, send to modify) will be allowed on that transaction.

Any approver, who is authorized to approve that transaction, will be able to unlock it by going to transaction approval page. Once the transaction is unlocked, it will be available for approval to the users as per the workflow.

Note: The above change is incorporated for Bank Admin, Corporate Admin and Corporate users in approval role.

1.5 <u>Approvals Dashboard Enhancements</u>

As a part of this release, the below dashboards are introduced:

- Pending for Approval
- Pending for Release
- Re-route and Prioritize

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1.5.1.1 <u>Pending for Approval</u>

A new dashboard is available for an Approver to view all the transactions pending approval. The below counts can be seen upfront by the approver:

- All transactions pending approval across modules

- Financial and non-financial transactions pending approval

- Urgent transactions (prioritized and in grace period) pending approval

Within the financial and non-financial tables, count of transactions (along with urgent transaction) pending approval within specific modules are visible. A drill down is available to view the transaction details. A specific transaction can be searched across module as well as within a module by providing the exact reference number. Transactions pending approval can be searched using filters like Transaction Name, Initiation Date Range, Initiated By, Urgency etc. User will have an option to select a specific transaction, all transactions listed on that page or all transactions across pages of the selected module and approve/reject with comments, if any. A transaction can be locked as well as unlocked.

1.5.1.2 <u>Pending for Release</u>

A new dashboard is available for a Releaser to view all the transactions pending release. The below counts can be seen upfront by the releaser:

- All transactions pending release across modules

- Financial and non-financial transactions pending release

- Urgent transactions (prioritized and in grace period) pending release

Within the financial and non-financial tables, count of transactions (along with urgent transaction) pending release within specific modules are visible. A drill down is available to view the transaction details. A specific transaction can be searched across module as well as within a module by providing the exact reference number. Transactions pending release can be searched using filters like Transaction Name, Initiation Date Range, Initiated By, Urgency (Prioritized, In-Grace Period) etc. User will have an option to select specific transaction, all transactions listed on that page or all transactions across pages of the selected module and release or reject with comments, if any. The approval and release must happen within the specified grace period. If the transaction is moved out of grace period, then it will not be visible in pending for release but can be seen in activity log. The necessary alerts are sent to users upon transaction release. The release operation details are also displayed in the transaction journey.

1.5.1.3 <u>Re-route and Prioritize</u>

A new dashboard is available for a user to view all the transactions pending approval. The below counts can be seen upfront by the approver:

- All transactions pending approval across modules

- Financial and non-financial transactions pending approval

- Urgent transactions (prioritized and in grace period) pending approval

Within the financial and non-financial tables, count of transactions (along with urgent transaction) pending approval within specific modules are visible. A drill down is available to view the transaction details. For a transaction pending approval, two options are available:

- Re-route Approval Workflow

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- Indicate transaction as High Priority

A transaction can be re-routed for approval by selecting an approval rule from a list of resolved workflows. Details like rule type (sequential/non-sequential), users in user groups, rule amount range can be seen for each resolved rule. Before re-routing, the user can view the current journey of the transaction as well. The selected workflow will start from level 1 for approval. A transaction can be prioritized and de-prioritized by the user. The administrator can set up if approval is required or not for re-routing and prioritization action. Re-routing action is displayed in the transaction journey of the re-routed transaction. The necessary alerts are sent to the respective users upon re-routing and prioritization. Note: The limits of the approvers who had already approved the transaction will be reversed upon re-routing the transaction.

1.6 Group Corporate Onboarding- Admin

As part of this release, a new Group Corporate onboarding function will be introduced. It will have all the corporate onboarding functions threaded together as a single flow.

Admin would be required to search a Group Corporate and select the required Group Corporate name from the search results for setting up the onboarding functions.

1.6.1 Group Corporate Profiling

The first step in the Group Corporate Onboarding, will allow bank administrator to maintain Group Corporate Profiling considering various aspect. While setting up the Profiling, bank admin can define the accessible roles at Group corporate level, or user can create a custom role. Admin will be able to define the preferred currency for setting up the approval rules, Approval workflow type and Corporate Admin facility if required for the Group Corporate.

Admin can capture the preference of workflow implementation as Corporate Level or Group Level. If the preference is selected as Corporate Level, then the user can define the approval workflow type as Sequential, Parallel or No Approval. In this case, the selected approval workflow will be stored at the Group Corporate Level. If the workflow preference is at the Rule level, then the workflow type can be specified while setting up the Approval Rules. Admin can select the approval routing type as Auto or Manual. For Auto, system will resolve the rule and the transaction will be sent for approval as per the rule resolved by the system. For Manual, the user will be able to select a workflow from the resolved rules as part of transaction initiation.

The administrator can enable or disable the transaction release facility while defining the Group Corporate Profile. If release facility flag is enabled, then the user must specify the workflow and rules for release functionality. Note: Release functionality is enabled only for corporate users.

1.6.2 Party Account Access

This enhancement will allow the bank administrator to set up the access to accounts held by the corporate parties associated with Group corporate with as available in the core banking application or the respective mid-office application. Bank administrator can set up the Account access for multiple corporate parties under Group Corporate a single step

1.6.3 User Onboarding

This feature will allow the bank administrator to on board the corporate user under a Group Corporate. The Bank Administrator can create a new user from scratch or by copying an existing user details. Using this function the Bank Administrator can manage users and their login credentials for channel banking access.

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This function also lets the Bank Administrator to define the various touch points from which the user can access the channel banking and limit package applicable for the same.

1.6.4 <u>User Group Maintenance</u>

As part of this feature, Bank administrator will be able to create the user groups of corporate users of Group corporate irrespective of Corporate Party. User Groups will be created at the Group Corporate level.

This User Groups maintained by administrators for corporate users will be used while creating approval workflows and approval rules.

1.6.5 <u>User Account Access</u>

This enhancement will allow the Bank Administrator to set up account and transaction access for corporate user(s) of the Group Corporate. This maintenance can be done only after the Party Account Access is setup for the parent party of the user(s).

The user level mapping of accounts and transactions must be done in order to provide access to the accounts for performing transactions to the specific user.

1.6.6 <u>User Report Mapping</u>

As part of this feature, The Bank Administrators will be able to map the report or set of reports to a specific corporate user of Group Corpoarte The corporate users can generate and view the reports of which they have an access.

The Bank Administrator can also map the accounts of primary and linked parties for which a corporate user can generate the reports.

1.6.7 <u>Workflow Management</u>

As part of this enhancement, the bank administrator can create Approval workflows to support requirements where multiple levels of approval are required in a specific sequence for a transaction/maintenance. Each workflow can be configured to have up to five levels of approval with a specific user or a user group configured at each level.

Workflows can be created independently and can be attached to a specific transaction/maintenance as part of the Approval Rule configuration.

As part of this enhancement, the bank administrator can create Approval and Release workflows to support requirements where multiple levels of approval and one level of releaser are required in a specific sequence for a transaction/maintenance. Each workflow can be configured to have up to five levels (number of levels is configurable) of approval with a specific user or a user group configured at each level. Only one level of releaser can be configured in the workflow. If the release facility is enabled in Group Corporate Profiling, then the user or user group who will release the transaction must be selected. All the users and user groups created under the Group Corporate will be available for mapping. These workflows can be created independently and can be attached to a multiple transactions/maintenance as a part of the Approval Rule configuration.

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1.6.8 Approval Rules

As part of this enhancement, the bank administrator will be able set up the conditions for approval as per the corporate requirements. Rule can be set up for financial transactions, non-financial & non-account financial transactions and for maintenances. Flexibility exists to define approval rules with conditions stating that 'specific transaction' if initiated by a 'specific user/ user group/All users' has to be approved by a 'specific approver/approver group' along with other attributes like amount range etc. The user can specify whether approval is required or not. If approval is required and workflow preference is set at Rule Level in Group Corporate Profiling, then the approval workflow type can be specified as Sequential or Parallel. For Auto approval routing, during rule resolution if the system resolves multiple rules with different min-max slabs, then it will route as per the rule which has the nearest 'max' value in the defined slab.

A rule can be defined for multiple or all transactions and accounts within a specific Party ID. Once the user selects the Party ID, the accounts within the same are listed for selection. If release facility is enabled in Group Corporate Profiling, then user can set up the release rule only for those transactions for which the release functionality is required. Rules specific to release can be configured for a combination of initiator type (user, user group), transactions and accounts. A release workflow can be attached for a release rule. All the transactions as per the specified rule, will be sent for release to the configured users/user groups post successfully approved at all levels.

Note: If no rule is configured for a combination of values, then it will be considered as 'no release required'.

1.7 Bill Payment Enhancements

The OBDX Bill Payment module has been enhanced so as to support the following features/functions.

1.7.1 Biller Onboarding

Below changes has been added on 'Biller Onboarding' maintenance available to the administrator.

- Data type field available under the 'Biller Specifications' section has been enhanced to capture the specified Biller Label' as LoV. User is now allowed to specify the multiple values in the corresponding field which will be further made available to the customer for selection as a part of biller addition.

- Screen has been enhanced to capture the biller subcategory.

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1.7.2 **Biller Category Maintenance**

Below change has been added on 'Biller Category Maintenance' which is available to the administrator.

- The existing Biller Category Maintenance screen has been enhanced to capture multiple subcategories under the specific biller category. The administrator can now add new subcategories.

1.7.3 **Multiple Bill Payments**

As part of Bill presentment and payment functionality, now user can initiate multiple bill payments at the time. User can select the single, multiple or all presented bills for payment and can specify the payment details to initiate a payment.

In Group Corporate Profiling screen, admin can select the approval routing type as Auto or Manual. For Auto, system will resolve the rule and the transaction will be sent for approval as per the rule resolved by the system. For Manual, the user will be able to select a workflow from the resolved rules as part of transaction initiation.

In case of Multiple Bill Payment, if in Group Corporate Profiling setup, Approval Routing Type is selected as Manual, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. When multiple bill payment is initiated, the various status options visible are:

- Processed- The transaction was eligible for auto-approval and hence the transaction was automatically approved and sent to the core banking system for further processing. In this case assigning of approval workflow is not required.

- Failed- The transaction has failed in OBDX due to validation errors. In this case, the transaction is not sent to the core banking system for further processing.

- Initiated- The transaction is initiated in OBDX however is pending for approval. The approval will be initiated only once the user selects the approval workflow manually.

In case of Initiated status, an option is available to assign the approval workflow manually from all the resolved rules. Once assigned, the user can view the transaction journey of the selected workflow. In case the user wants to assign the workflow at a later stage, then it can be achieved from the 'Initiated Transactions' list.

1.7.4 **Adhoc Biller Registration**

On the quick Bill Payment confirmation page, the user is provided with an option to register the same biller using the biller information pre-filled.

1.7.5 **Document Attachment**

Users can now attach the files/bills related documents as a part of bill payment initiation. Attached documents can also be viewed at the later stage using bill payment history.

1.7.6 **Bill Presentment Using File Upload**

An option is provided to the corporate users to upload a file containing multiple bills of their customers which are to be presented for payment. This facility has been also extended to the Bank administrators, who can upload a file on behalf the corporate customers.

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1.8 <u>Retail Re-UX</u>

There has been a renewed emphasis on the enhancement of user experience on all the OBDX screens. Keeping this end goal in mind, the following screens and widgets have been enhanced:

1.8.1 <u>Enhanced Navigation</u>

Navigation within the OBDX application has been enhanced through the introduction of kebab menus on screens. Users can navigate to any screen within the specific module by selecting the desired option under the kebab menu. All screen specific options are also available for selection under the kebab menu.

1.8.2 <u>Module Dashboards in Mobile</u>

Module specific dashboards have been introduced for mobile view. By accessing each module dashboard, the user is able to gain a better insight into his relationship with the bank and is also provided with quick access to important transactions such as bills and transfers.

1.8.3 <u>Insights</u>

A widget to display banking insights has been added to the retail dashboard. This widget will display notifications to the user based on events such as when the user's term deposit is nearing maturity or has matured, an upcoming credit card bill due date, etc. A separate card will be displayed for each event and the user will be able to take actions as provided on each card. Multiple cards can be displayed at a time in the widget and the user will be able to scroll through the cards.

1.8.4 <u>Other Enhancements</u>

Enhancements have also been made to certain widgets on the retail dashboard, such as the Overview widget, Trends, Upcoming Payments, Recent Transactions and Service Requests, to name a few.

The details pages of all modules have been enhanced through the logical grouping of information. Display of filter criteria applicable on various inquiry screens has also been enhanced.

Other screens that have been enhanced are as follows –

- ATM & Branch Locator
- Corporate Servicing – Navigation to Account Details Pages

  The hamburger menu in the corporate servicing module has been enhanced to also provide the option to navigate to the details pages of Savings Accounts, Current Accounts, Loans and Term Deposits.

- Goal Calculator & Create a Goal screens
- Wallet Servicing – Wallet registration screens have been removed as this feature is now supported through the originations module. A separate menu option specifically for Wallet transactions and enquiry screens has been created. Users can now perform the following actions from the 'Futura Wallet' hamburger menu option:
  - ➤ Recharge the wallet
  - ➤ View fund transfer requests made from other wallet users towards their wallet and also view requests made to other wallets.

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- ➢ Navigate to the funds transfers screen from which the user can select his/her wallet to transfer funds to other wallets or accounts.
- ➢ Navigate to the bill payments screen from which the user can select his/her wallet to pay bills.
- ➢ View transactions undertaken using the wallet
- ➢ View wallet details

- Bill Payments screens – The following screens under the Bill Payments module have been enhanced in this release:
  - ➢ Billers
  - ➢ Add a Biller
  - ➢ Quick Bill Pay
  - ➢ Quick Recharge

- Account Summary – Retail banking users can now view the summary of all their current and savings accounts, term deposits, recurring deposits and loans & finances.

- Term Deposits Widget

- Nominations

- Debit Card Block/Unblock

- Service Requests

- Personal Finance Management

- Bill Payments

- Nominations

- Mailbox

- Profile

- Calculators
  - ➢ Term Deposit Calculator
  - ➢ Loan Instalment Calculator
  - ➢ Loan Eligibility Calculator
  - ➢ Forex Calculator

- Certificates
  - ➢ Interest Certificates
  - ➢ Balance Certificates
  - ➢ TDS Certificates
  - ➢ Insights
  - ➢ New APIs to display insights on the user's dashboard have been introduced. Insights will be displayed on the basis of events such as Term Deposit maturing, credit card bill due, etc. and also on the basis of the user's activities.
  - ➢ Account Summary
  - ➢ New APIs have been added to enable display of the summary of users' current and savings accounts, term deposits, recurring deposits and loans & finances in retail servicing.

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1.9 <u>Retail Originations</u>

1.9.1 <u>Application Initiation</u>

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
- 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.

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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.

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.

1.9.2 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.

1.9.3 Wallet Originations

In this release, APIs have been introduced to enable support of application for wallets through the originations module.

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1.9.4 Enhanced Address Capture in Originations Application Forms

New APIs have been introduced to support address prompt when user is entering address values in the address fields across application forms in the OBDX originations module.

The following are the API enhancements in the Retail Originations module:

Pre-Approved Home Loans:

As part of this release, new APIs have been introduced in the OBDX Originations module so as to support the application for pre-approved home loans.

Capture of Nominee Information in Savings Account, Checking Account and Term Deposit Applications

As part of this release APIs to capture Nominee Information in the applications of Savings Accounts, Checking Accounts and Term Deposits, have been added. These APIs will also be used to capture nominee information in bundled applications comprising of applications for any of these product categories.

Clarifications

APIs to enable display of communications from the bank to applicants as well as responses from applicants to the bank, have been added. These communications will be displayed in the application tracker.

Liveness Check through Partner integration

In this release, OBDX has provided the hook points to integrate with Third party service provider so as to support the feature of selfie capture as a means of completing the applicant's KYC.

OCR on Financial Documents

In this release, in addition to APIs to enable fetching and pre-populating of information in the Personal Information section of applications from ID proof documents, APIs to enable fetching of information such as salary amount and employment name from financial documents (salary slips and bank statements) uploaded in the Upload Documents section, have also been added. This is applicable for product applications which require financial and employment information to be provided as part of the application form.

General Enhancements across product applications:

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

- Capture of additional information in Personal Information and Employment Information sections: APIs to enable capture of additional information such as nationality and country of birth have been added under the Personal Information section and APIs to enable capture of additional employment information such as organization category, organization operations, etc. have been added under the Employment Information section of the applications.

- **Credit Cards with OFLO:** APIs to support Credit card applications when the host is OFLO, have been added.

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Integration with Oracle KYC for Originations

APIs have been introduced to enable integration with the Oracle KYC system. These APIs can be used to fetch the applicant's risk score along with the reference number generated in the Oracle KYC system. Through the use of specific APIs, the applicant's risk score can be further sent to the mid office systems (OBO and third party systems) to utilize as required.

Wallet Originations

In this release, APIs have been introduced to enable support of application for wallets through the originations module.

Enhanced Address Capture in Originations Application Forms

New APIs have been introduced to support address prompt when user is entering address values in the address fields across application forms in the OBDX originations module.

Insta Term Deposit Application

New APIs have been introduced to enable support of application for Insta Term Deposit Products through the Originations module of OBDX.

Enhancement to Insta Product Applications to display Account Number/Wallet ID –

New APIs to enable fetching of the account numbers and display of the same on the confirmation pages of insta savings, insta current, insta term deposit and wallet applications, have been added.

1.10 <u>Account Statements Enhancements</u>

In this release, 'Transactions' menu transaction available for Current & Savings Accounts, Loans, Deposits have been enhanced to provide the additional search filters and to show the transaction and value date of the specific transaction.

Following search filters have been added to the existing search parameters

- Previous Day
- Last 10 Transactions
- Current Day
- Current Month
- Current & Previous Month
- Amount

1.11 <u>Reports Enhancements</u>

Reports module have been enhanced to send the Adhoc reports to the registered Email IDs of the users. At the time of Adhoc report request initiation, user is provided with an option capture the user IDs of the users belonging to the same party. Generated reports are sent to the registered Email IDs of the selected users. Users to whom these reports are already mapped can also access the generated report from 'My Reports' menu option available post login.

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1.12 <u>Virtual Accounts Management</u>

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

Manage Remittance ID:

Virtual Identifiers are dynamic short identifiers based Virtual Accounts, which consist of corporate Identifiers & Remittance Id. This feature enables a corporate to create and manage his Remittance ID's. Since these are unique in nature, a corporate user can track his payments and receivables easily and perform faster reconciliation.

As part of this release, existing Remittance ID maintenance screens are completely revamped to improve User Experience & to include IBAN generation for Remittance id's creation & maintenance.

These changes has been implemented for following functions:

- Create Remittance ID
- View Remittance ID
- Edit Remittance ID
- Close Remittance ID
- Reopen Remittance ID - (Newly built in addition to the changes made to exiting flow)

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

Non Mandatory Fields during Virtual Entity Creation –

While creating Virtual Entity of Corporate Type, following fields have been made non-mandatory for Corporate Users allowing them to create and manage Virtual entities without providing this information

- Date of Incorporation,
- Preferred Mode - Mobile Number/Email

Pre-Populate Data on Dashboard –

The below widgets will display default data on the Dashboard helping the users to access all the critical information upfront without any drop down selection.

- Virtual Accounts Structure
- Balance Trends
- Top 5 Virtual Accounts
- Cash Positions

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Liquidity Management Allowed –

A new feature has been added that allows the corporate users to specify during the Virtual Account creation process whether they want that Virtual Account to be used for creating Liquidity Management structures. Users can also view and manage this information by using the Virtual Account view & modify screen.

Account search based on different parameters –

This feature allows the user to search Virtual/Real Accounts by Account number, Account Name, Branch or Currency in all Virtual/Real Account drop downs and displays these fields in the search result once the required account has been selected.

Note - Search and display of these parameters depends on how they are set up in system configuration. If all of the parameters are set up in the system configuration, the user can search the Real & Virtual Accounts using all of them; if not, then the user can only search the accounts using the parameters that are maintained in the system configuration.

Virtual Account Management Tab for Approvals, Activity log and My approved list -

Using this feature, corporate users will be able to -

1. Approve Virtual Accounts, view Activity log and view My approved list for all available Virtual Accounts related transactions through a separate category called Virtual Account Management.

2. Users can also use the specific filters in Pending Approvals to search the Virtual account Management transactions easily.

IBAN inclusion during Create Virtual Account through File Upload –

This feature allows a corporate user to view the IBAN Number in Create Virtual Account File uploads inquiry screen as well as during file download.

Virtual Account Structure Closure delinking –

This functionality allows the corporate users to create a new Virtual Accounts Structure using the Virtual Accounts that were delinked during the Virtual Account structure closure.

BIC

BIC is Bank Identifier Code that is used to identify a specific bank while making an international transaction.

This feature enables a corporate user to input and maintain BIC at Virtual Entity level. It is visible only when the Virtual Entity Type is "Corporate" and is not a mandatory field but if specified during creation, it will allow the user to view BIC details when MT/CAMT Statements are generated.

Special Rates File upload –

As part of this release, OBDX VAM File upload functionality has been enhanced to include "Add Special Rates". Using this feature, Corporate Users will now be able to upload a bulk file to Add Special Rates for multiple virtual accounts in one go.

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Balance Overlay –

Two new components (Deferred Amount & Unallocated Amount) has been added in View balance details which will be considered to calculate the Available Balance.

- Deferred Amount - Amount pertaining to tanked transactions while the branch EOD is in-progress

- Uncollected Amount – Amount pertaining to future value dated credit transactions which are yet to be released

VAM Enablement on Mobile

This functionality allows a Corporate user to perform & view OBDX VAM transactions on the mobile screen. The following VAM transactions have been enabled on mobile device:

- Dashboard –
  - ➢ Virtual Entity Summary
  - ➢ Position By Currency
  - ➢ Balance Trends of Virtual Account
  - ➢ Top 5 Virtual Account Balances
  - ➢ Account and Balance
  - ➢ Cash Position Overall
  - ➢ Move Money
- Internal Screens
  - ➢ Create Virtual Entity
  - ➢ View Virtual Entity Summary
  - ➢ View Virtual Entity Details
  - ➢ Create Virtual Account
  - ➢ View Virtual Account Summary
  - ➢ View Virtual Account Details
  - ➢ View Virtual Account Structure Summary
  - ➢ Move Money
  - ➢ Transaction Inquiry
  - ➢ Pre-Generated Statement
  - ➢ Adhoc Statement
  - ➢ View Virtual Account Structure – Tabular view
- Approver Screens
  - ➢ Create Virtual Accounts Structure – Tabular view
  - ➢ Edit Virtual Accounts Structure
  - ➢ Close Virtual Accounts Structure
  - ➢ Create Virtual Entity
  - ➢ Edit Virtual Entity
  - ➢ Close Virtual Entity
  - ➢ Create Virtual Account
  - ➢ Reopen Virtual Account

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- ➢ Edit Virtual Account
- ➢ Close Virtual Account
- ➢ File Upload - Create Virtual Account
- ➢ File Upload - Create Virtual Accounts Structure
- ➢ File Upload – Close Virtual Account
- ➢ Move Money
- ➢ Add General Rates
- ➢ Edit General Rates
- ➢ Add Special Rates
- ➢ Edit Special Rates
- ➢ Create Internal Credit Line
- ➢ Edit Internal Credit Line
- ➢ Close Internal Credit Line
- ➢ Create Internal Credit Line Linkage
- ➢ Edit Internal Credit Line Linkage
- ➢ Close Internal Credit Line Linkage

Drop down change in Virtual Entity –

Two existing fields in Virtual Entity - "Corporate Type & Identification Type" dropdown values are now available as part of Local Enumerations. The values should be in sync with those maintained in OBVAM. This day-one maintenance has been introduced in order to maintain consistency from front to back.

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

Charges Inquiry & Download:

The new feature "Charges Inquiry" enables corporate user to view the charges levied & collected by the bank for the use of Virtual Account Management module.

User will be able to download the inquiry result in CSV format.

Charge Account:

A new field for selecting the charge account has been added, allowing users to select an appropriate account for collecting charges levied for using Virtual Accounts Management services while creating Virtual Account Structures.

Similarly, while viewing & modifying Virtual Accounts Management Structure, User will be able to view / modify the Charge Account Number given during creation.

Virtual Account Template Changes:

New enhancement has been done -

- • A duplication check of Virtual Account templates during creation to avoid confusion when selecting templates for account creation.

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- View Real Account name on template card if an account is linked to a real account making it easier for the user to choose a template

Virtual Account Template:

With this capability, corporate users will be able to create Virtual Accounts using templates.

- During the Virtual Account creation process, the user will have an option to save the filled-in data as a Template so that they can be used to create more Virtual accounts in the future.

- Each of these templates will be displayed as a separate card under the Templates Tab, with key information shown upfront to allow the user select the relevant card.

- Next time the user comes in to create a new virtual Account, he has the option of filling in all the details or selecting an existing template with the pre-filled data.

- User also gets an option to delete these templates from the card itself by clicking the trash icon, which is present in each card.

View Transactions with Running Balance:

With this enhancement, while viewing the Virtual Account details, Corporate Users will be able to view and download transaction summary with running balance for the Virtual Account in context.

File Upload - Record level Approval:

This feature will enable corporate users to approve individual records/ transactions within the uploaded file. Functionality is supported for following transactions:

- Virtual Account Creation
- Virtual Account Closure

1.13 <u>Componentization</u>

As part of this release, all feature functionalities in the application have been segregated into individually deployable units. Componentization aims at allowing the bank to pick and choose only those components that the bank needs as opposed to installing the entire bouquet of features. This would also enable the bank to scale individual feature function. Also, each feature function is now packaged as a Web Application Archive (WAR) instead of an Enterprise Application Archive (EAR), making the individual deployments lightweight. The following features can now be deployed and scaled independently:

Non-Functional Requirements:

- Alert Maintenance
- Approval Management
- Audit Logging
- Configuration Management
- Financial Limits Management
- Multi-Entity Management
- Authorization and Multi-Factor Authentication Management

- User Management
- Open Banking Consent Management
- Account Access Management
- Brand Management
- Mobile
- Login
- Party Management
- Account Relationship Management
- Working Window Management

Core Banking Functionality:

- Accounts Overview
- Common Services
- Collaboration
- Content Management
- Demand Deposit Accounts
- Feedback Management
- Location Services
- Loan Accounts
- Product Maintenance
- Report Management
- Service Request
- Term Deposit Accounts
- User Profile Maintenance

Retail Banking Functionality:

- Account Aggregation
- Budget
- Credit Cards
- Electronic Bill Payment and Presentment
- Goal Maintenance
- Retail Origination
- Location Services
- Rewards
- Spend Analysis
- Wallet Origination
- Wealth Management

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Payments and Allied Functionality:

- Bulk Uploads Maintenance
- Foreign Exchange Deal Booking
- Payment
- Payment Bulk Upload

Corporate Banking Functionality:

- Associated Party
- Cash Management
- Cash Management Bulk Upload
- Credit Facility
- Invoice Management
- Invoice Management Bulk Upload
- Liquidity Management
- Corporate Loan Application
- Process Management
- Supply Chain Finance
- Supply Chain Finance Bulk Upload
- Trade Finance
- Trade Finance Bulk Upload
- Virtual Account Management
- Virtual Account Management Bulk Upload

1.14 <u>User Authentication</u>

As part of this release, Session Based Authentication has been deprecated in favor of Token Based Authentication. Token Based Authentication enables the application to be stateless and moves the application to a more modern industry standard JSON Web Tokens for representing claims securely between the client and the server.

1.15 <u>Liquidity Management</u>

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

Inter Company Loans –

Using this feature, corporate user can set up an Inter-Company loans between an accounts pair while creating sweep & Hybrid (Sweep part) liquidity structures.

Liquidity Management Enablement on Mobile –

This functionality allows a Corporate user to perform & view OBAPI Liquidity Management transactions on the mobile screen. The following Liquidity Management transactions have been enabled on mobile device:

Overview	Position By Region
	Position By Currency
	Balances Summary
	Top 5 Sweeps in Local Currency and in Cross Currency
	Sweep Monitor
	Quick Links
Internal Screens Account Structure - Tabular View	View Account Structure Details
	View Account Details
	View Instructions Overlay
	View Instructions and Frequency
	View Account Pair Reverse Sweep
	View Reallocation Details
Log Monitors	Sweep Structure
	Pool Structure
	Hybrid Structure

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Account search based on different parameters –

This feature allows the user to search Real Accounts by Account number, Account Name, Branch or Currency in all Real Account drop downs and displays these fields in the search results once the required account has been selected.

Note - Search and display of these parameters depends on how they are set up in system configuration. If all of the parameters are set up in the system configuration, the user can search the Real & Virtual Accounts using all of them; if not, then the user can only search the accounts using the parameters that are maintained in the system configuration.

Specific Filter to search Liquidity Management Accounts in Approvals Tab -

This enhancement allows the Corporate Users to use the specific filters in Pending Approvals to search the Liquidity Management transactions easily.

Account Structure -Tabular view

Features added in past release (21.1.3.0.0) during Structure revamp are now available in Tabular view.

With this enhancement, user will be able to create, view & modify all types of structure (Sweep /Pool & Hybrid) with the revamped UI & added functionalities in tabular view.

Hold Account during Structure creation -

Using this feature, User can define hold duration at the node level and hold the Liquidity management action for a specific account for a specific period. In addition to the above, user can also view & modify the hold details.

Note – Available only for Sweep Structures.

Alert for Account participating in multiple structures –

New feature has been added where if a User selects an account to create a structure and that account is already a part of another structure, then for all such accounts, user is notified by an icon, allowing them to make an informed decision.

Note - This change is applicable to all kinds of structures (Sweep, Pool, & Hybrid)

Account Structure Revamp (Sweep/Pool & Hybrid):

- Liquidity Management Account Structure screens have been revamped for better user experience and added functionalities

- The three types of account structures Sweep, Pool and Hybrid now have three distinct flows instead of the common flow, which was there earlier. A Create Structure Landing Page has been introduced to allow users to easily navigate to the required Structure type.

- While the create, edit flows for the three structure types are separate, the user experience in terms of step by step progression of account hierarchy building in tree view, look and feel of the structure nodes has been kept consistent.

- The node design and strip colours in the account structure have been updated for better user experience and functionality.

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- Corporate user can now create an account structure using accounts from multiple parties that have are part of a GCIF

- For Sweep Structures – The sweep instructions captured at the Structure Details level continue to be the default instructions for all the account pairs in the structure like before. Further, user can modify the instruction at pair level if needed. At the account pair level user can now have multiple sweep instructions In the Pool structure flow user can now capture the percentages for interest reallocation for parent & child nodes if the reallocation method chosen is "Percentage"

- The above changes in Sweep and Pool structures appear together for Hybrid Structures as it has both Sweep & Pool portions

F2B Approvals for Structure creation & modification:

The front-to-back Banker approval flow that applies to the creation and modification of structures. Whenever a structure is created or modified through channel, it is sent to the Banker's approval who approves it using Liquidity Management product processor. The structure can become active only after Banker's approval. Following changes have been done to the Account Structure Search page with reference to F2B approval:

- New column has been added to show Banker Approval status when a user inquires about Account structures.

Different types of statutes are:

  ➢ Creation – Pending Approval
  ➢ Modification - Pending Approval
  ➢ Approved
  ➢ Creation Rejected
  ➢ Modification Rejected

1. If the structure has been modified and has not been approved by the banker, the user can view and select the required option from Active Structure or Pending Approval Structure by selecting the structure code.

2. In addition to the above, new feature is developed that allows user to view & copy the structures that were rejected during creation /modification approval process, making it easier for users to create new structures quickly using the same data.

3. View Banker's comments column has been introduced to show any extra comments/remarks made by the Banker during creation/modification approval process.

Charges Inquiry & Download:

The new feature "Charges Inquiry" enables corporate user to view the charges levied & collected by the bank for the use of Virtual Account Management module.

User will be able to download the inquiry result in CSV format.

Charge Account:

A new field for selecting the charge account has been added, allowing users to select an appropriate account for collecting charges levied for using LM services while creating account structures.

Similarly, while viewing & modifying Liquidity Management Account Structure, User will be able to view /modify the Charge Account Number given during creation.

Log Monitors:

- A new search option has been added that allows users to search for structures based on their structure type. Structure is available as an optional field for user selection in the drop down based on the structure type selected by the user. This will enable user to search for logs across structures of the same structure type

- Users can now view the logs in "Pending" status too. Further, the logs for upcoming sweeps are now available only in the Sweep Logs widget and not in Logs Monitor screen

- The Log Monitor search results can be downloaded in CSV and PDF formats

1.16 Trade Finance

Following are the enhancements done to Trade Finance Module

- Transfer LC

- Deposit Linkage to LC and BG

- Liability Scheduler

- Assignment of Proceeds

- Import Bill settlement and Import Collection Settlement

- Facility to delete multiple documents from App Tracker

1.16.1 Trade Finance Enhancements

Trade finance is the assistance provided for the commencement of international trade, and it is achieved by the use of several trade finance instruments. Lots of such products constitute trade finance, and each one is created to ease the way businesses are done between importers and exporters around the world.

In this release, the trade finance module of OBDX, has been enhanced with the addition of new features and transactions, which are as follows:

1.16.2 Transfer LC

OBDX is enhanced to have a facility to initiate a transfer LC from a received Export LC. User can search for the desired Export LC which has to be transferred from the lookup. When the user has selected the required LC, a summary of the same would be shown for reference. User has to provide the details required for the application such as second beneficiary details etc. Once submitted to Bank, the application can be tracked under app tracker and will follow bidirectional flow. The support to view the transferred LC, and facility to amend the issued transfer LC is also available.

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1.16.3 Deposit Linkage to LC and BG

OBDX is enhanced to have a facility to link a deposit account while initiating a transaction – Letter of Credit and Bank Guarantee.

A new tab has been introduced in the transaction for the linkages. User can search for the desired deposit from the dropdown/lookup which has to be mapped to the transaction. When the user has selected the desired deposit account, a summary of the same would be shown for reference. User has to then provide the amount which will be link for the transaction, and partial linkages would be supported. User should have the option to link multiple deposits in a single transaction. User should be able to link deposit of different currency too, however it will only show a tentative equivalent amount. Once submitted to Bank, the application can be tracked under app tracker and will follow bidirectional flow. The support to view the linked deposit in the issued LC and BG is also available.

1.16.4 Assignment of Proceeds

There are occasions when beneficiary, wants to pay the proceeds of Letter of Credit directly to the suppliers etc. Using this facility user can view to whom assignment has been done and of what amount. Facility of viewing the assignment of proceeds of LC, and facility to delete or modify the same is provided currently.

1.16.5 Import Bill settlement and Import Collection Settlement

OBDX is enhanced to give a facility to settle multiple bills or multiple collections from the screen. User can select a CASA account through which user wants to settle his bill. User can also apply for a loan to do the same.

1.16.6 Delete Attached Document from App Tracker

OBDX is enhanced to give a facility to delete the documents attached to an application from the App Tracker and send the new document to bank. This helps in reducing the chances of rejection of application caused by submission of wrong documents.

Following are the enhancements done to Trade Finance Module

- Transfer LC – Multiple Beneficiary Support
- Trade Instruments widget
- Tracer Request
- Cash Collaterals in LC and BG
- Modify Import Bill
- Reopening of Closed LC
- Introduction of Insurance tab in Initiate LC
- Cancel Bank Guarantee
- Document Substitution
- Display Customer level instruction
- Direct Dispatch under LC and Collections
- Discounting request through OBAPI

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- Change the settlement account

- Modify Bills /Collections

- Initiate Collection – Free of Payment

- Customer Specific Terms and Conditions Maintenance

- Single Bill settlement

- Islamic Transactions

1.16.7 Initiate Collection – Free of Payment

OBAPI is enhanced to have a facility in Initiate Collection and Modify Collection to indicate if corporate user would like to indicate, whether Free of Payment is required or not, so that the documents can be delivered Free of Payment to the Drawee by the Collecting Bank. On the Collection Details tab itself, a new field to indicate if Free of Payment Required is introduced. Based on the selection of Products which are not having Operation code as PUR/DIS, the field Free of Payment appears. User can select either Yes or No to Free of Payment Field. The transaction marked as Free of Payment will not be allowed to link with a Pre-Shipment Credit. FX Contracts cannot be linked for transactions marked as Free of Payment.

1.16.8 Customer Specific Terms and Conditions

OBAPI is enhanced to have a facility for Admin, to maintain Terms and Conditions texts. Bank admin screens are developed to facilitate this. Bank Admin can maintain Terms and Conditions for All/ Specific Customers, through Terms and Condition Maintenance screen.

As the user lands to the maintenance page, he will see the previously maintained Terms and Conditions upon search. User can narrow the result using the available fields as filters. These are:

- ALL or Specific Party ID

- Module

- Transaction Area

- Transaction Name (Only If he selects any Specific Transaction Area)

All the applicable transactions will be listed here, and user can select any maintenances from the list, by clicking on view to see the details.

Admin can create new Terms and Conditions by clicking on "Create Terms and Conditions" button on the landing page's info box. User will land to the creation page, where user will have to select whether to maintenance for all parties or for a specific party is required or not. User will then select the text to appear for all transactions or specific ones and will have to choose one of them. Admin will get a list of transactions areas, which are high level classification. Under each Transaction area, there can be several Transactions names which are the actual transactions getting initiated at OBAPI. User can select one of them, or all and have the Terms and Condition maintained for it

1.16.9 Single Bill Settlement

OBAPI has been enhanced to have a facility for a detailed Single Bill Settlement. After selecting the bill for settlement, user will have the option to see the summary of the bill which has to be settled. He will see the linked Loans and Collaterals if any to the existing Bill. User will then have to provide the amount which to be settle. The outstanding amount will be defaulted in the field, and user will not be allowed to enter amount more than that. However can pay lesser amount, as partial settlements are now permitted.

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1.16.10 Islamic Transactions

OBAPI is enhanced to support Islamic Trade Finance Transactions. User would be able to initiate an Islamic Transaction if entitled. Field level changes for the applications have been done at the UI in accordance with the Sharia Laws.

1.16.11 Display Customer level instruction

OBAPI would be enhanced to have a facility for users to see customer instructions maintained by bank and pass special instructions while initiating a transaction.

A new field" Kindly Go Through Standard Instructions" has been added on all the initiation and amendment screens, after the "Special Instructions" field. This is a read only field, which will open up on click of hyperlink, where user can only view the customer instructions maintained by bank from back office. All the maintained instructions would be populated here. Once user, has chosen the product for application, customer instructions will be fetched for the customer, based on the maintenance at back office.

1.16.12 Direct Dispatch under LC and Collections

OBAPI will be enhanced to support two new functionalities:

- Direct Dispatch under Initiate Bill under LC
- Direct Dispatch under Initiate Export Collection

Corporate users will have to send the document directly and Bank would not be sending the documents in such transactions. Users will have to download the cover letter and send along with the other documents. This facility would be available for selected customers, for whom the maintenance is done at Back Office.

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1.16.13 Discounting Request Through OBAPI

OBAPI is enhanced to have a facility for Discounting the Bill or Collection. A place holder for capturing the reference number for Pricing (For Discount rate) is provided.

The field Operation Type is introduced, which indicates the operation required in the contract. If the operation type is "Discount", a new field named "Discounting Reference Number" will appear in the same tab along with the Finance amount and facility to show the interest rate at which discounting would be done. The same will be passed to OBTFPM for further processing.

1.16.14 Change in Settlement Accounts

OBAPI has been enhanced to allow users to select the settlement account against each charge, commission or tax components. User can mark any of his linked account for any component, and the same will be processed accordingly.

1.16.15 Modify Bill / Collection

A facility to modify collection has been introduced, where user can apply a collection for discounting or link FX deals to it. User can then see the applicable charges, attach documents and instructions and submit for processing to OBTFPM.

1.16.16 Reopening of Closed LC:

OBAPI is enhanced to have a facility for user to open a closed LC. User will have to use the existing Initiate Import LC Amendment for reopening a LC.

User can search for the Import LCs by providing the LC no directly, or by doing an advanced lookup to find the correct LC with the filters available such as Beneficiary Name, LC amount Range, Issue Date, Expiry Date and LC status. Closed LCs will also be shown to the user in this lookup. User can select and click on the LC No. of the required closed LC, which will show the summary of the LC. User has to modify one or more of the fields of the LC to reopen it. User can also pass any instructions to the bank, for reopening transaction.

The same would be submitted to Bank for further processing.

The transaction will follow maker /checker approval framework. Checker will also have the facility to "Send to Modify" the transaction so that maker can rectify and send it again.

Audit Logs would be maintained for this transaction.

This will flow in the app tracker and will also allow Bidirectional communication with Bank.

1.16.17 Insurance

OBAPI is enhanced to have a facility for the user to provide insurance details while initiating a transaction – Letter of Credit. A new tab has been introduced in the transaction for the Insurance.

User can view the name of the Insurance Company by searching one of the listed companies. Further he can search the policy number and view the details such as cover date and expiry date along with the amount covered. The policy should be shared with back office for maintenance prior to this.

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As part of the initiation, user will have an option to upload any insurance related document with the application.

The details of insurance would be passed to OBTFPM along with other LC details.

This as a part of LC initiate transaction would be subjected to:

- Audits
- Approvals and Send to Modify
- App Tracker

1.16.18   Cancel Bank Guarantee

As a part of OBAPI enhancement, a new transaction to cancel BG, Customer Acceptance – BG Cancellation is introduced.

User can search for the BGs which user wishes to cancel. Only active BGs is listed, user can narrow the results by using the filters such as, Beneficiary Name, Undertaking Amount Range, Issue Date and Expiry Date.

User can also see the Cash Margin Amount and the account used for the cash Margin. User can however change the account (one of his mapped accounts) in which reversal of cash margin (if any) can be credited. Also user will have a field to provide "Special Instructions" against the transaction. A facility to attach multiple documents will be provided, where against each document a remark can be passed to the bank.

The request of cancellation post maker checker approvals, would be sent to OBTFPM for further processing. The transaction will follow maker /checker approval framework. Checker will also have the facility to "Send to Modify" the transaction so that maker can rectify and send it again.

Audit Logs would be maintained for this transaction. This will flow in the app tracker and follow Bidirectional communication with Bank

Facility to initiate the customer acceptance of Inward BG cancellation contracts has also been added.

1.16.19   Document Substitution

OBAPI is enhanced to have a facility for substitution of documents. User, who is the first beneficiary of Transferrable LC, and has received a drawing under the transferred LC wishes to initiate a drawing under parent LC with substitution of the received documents.

User will have to select whether to have substitution of documents or not. If user opts for substitution of documents, will have to select the drawing received under the transferred LC. However if user selects that substitution of documents is not required, then can select the LC against which user wishes to initiate the drawing, and user can follow the regular Initiate Bill (Existing Functionality).

In case of substitution of documents is required, user will search for the Drawings (which user has received bill from the second beneficiary), with the filters available and select the right Bill.

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1.16.20 Transfer LC – Multiple Beneficiary Support

OBAPI is enhanced to have a facility to initiate a transfer LC from a received Export LC to one or multiple beneficiaries. User can add multiple beneficiaries and user will have to enter the fields which can be different for each second beneficiary. The fields which will be inherited from parent LC and would not differ from other second beneficiaries are kept commonly only for view, and in order to save time of user.

1.16.21 Trade Instruments Widget

A new widget has been introduced at OBAPI, which can be used by user to see the details of different trade transactions and filter them as per the need. There are different transactions listed in each tab. User can switch between tabs to see the transactions available under each head. Under each tab, user will have option to see Import/Export transactions by selecting inner tabs. User will have option to select whether user wants to see the data for All CIFs or choose a specific CIF. User will then have the option to select whether it is maturing/expiring in how many days.

1.16.22 Tracer Request

OBAPI is enhanced to have a facility for initiating a Tracer for transactions initiated by the Corporate. A hyperlink to initiate a tracer for the transaction is added to each transaction's view screen, which has been initiated for the customer. And a separate transaction under menu is also added to directly initiate a tracer. User can select the required transaction using lookup available on screen.

1.16.23 Cash Collaterals in LC and BG

OBAPI has been enhanced to have a facility to link multiple Customer accounts for Cash Collateral while initiating the transaction. User will have the option to see the default percentage of collateral and the corresponding amount of cash collateral as maintained at back office. User will be however allowed to edit the same.

User has options to attach multiple accounts and indicate the contribution amount or percentage of the total collateral amount. This will be based on the mapped settlement accounts for user.

1.16.24 Modify Import Bill

OBAPI has been enhanced to provide the facility to modify the import bills and the settlement details. User can further attach or change FX Deals, view the simulated charges, attach documents, and submit transaction to Bank.

1.17 Corporate Lending Management

1.17.1 Loans and Finances Overview

New fields Principal Outstanding, Interest Outstanding, Total, Outstanding (in Contract Currency as well as Local Currency) and Party ID has been added to Loan Summary widget. Loan Summary widget has also been enhanced to show the outstanding and repaid amounts on a graphical format.

Loans Maturing widget has been enhanced to have two views, a new Pie Chart view has been added in addition to existing Line Chart format. The Pie Chart has additional option for the user to filter by party name and custom date filter.

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Loan Details screen has a new section, Information as on Maturity Date Details which displays the details of Principal Outstanding, Interest Outstanding and Total Outstanding as of Maturity Date. Download functionality has been provided.

1.17.2 Loans and Finances – Transactions

The field 'Reference Number' has been renamed as 'Transaction Reference Number'

1.17.3 Oracle Banking Routing Hub Integration

Corporate Lending host calls are migrated and supported through Oracle Banking Routing Hub. It facilitates seamless integration with OBCL (Oracle Banking Corporate Lending) and OBCLPM (Oracle Banking Corporate Lending Process Management).

1.17.4 Messages and Advices

SWIFT Payment messages and advices as generated by Oracle Banking Corporate lending will be available for the user to see at a contract level for a particular transaction in question. The display will be based on the user search in the loan and finances summary.

SWIFT messages and advices are available for display and can be downloaded as well.

The user will be able to view the GPI status of the payment message wherein he will be guided to the respective screen in the payments module. The user will need to have the GPI payment reference number to input and check the GPI status.

1.17.5 Loan Summary Report

The existing search criteria for loan and finance summary is expanded to include two new fields: Party reference and Bill reference

The user will be able to generate a report using the 'download' option for the details of his loan contracts based on the criteria selected in the loan and finance summary. The report will provide the detailed information as below:

- Party ID
- Party Name
- Loan product
- Loan reference number
- Party reference number
- Amount Financed, Currency
- Issue Date
- Maturity Date
- Interest Rate
- Auto-payment
- Principal Outstanding (FCY)
- Interest Outstanding (FCY)
- Total Outstanding (FCY)

- Principal Outstanding (LCY)

- Interest Outstanding (LCY)

- Total Outstanding (LCY)

1.17.6 <u>Template for Trade Loans</u>

This feature enables the user to create a template for the trade loan drawdown initiation. The user can create templates that can be readily used for contract creation at any stage that helps in saving time and effort for inputting a similar set of repetitive data.

1.17.7 <u>Menu name change</u>

For Corporate Loans, the menu name has been changed from Loans and Finances to Corporate Loans and Finances so that it can be recognized for corporate customers.

1.17.8 <u>Separate Source Account for Interest</u>

This feature enables you to select different source account for Interest while doing the Loan and Finance Repayment transaction.

1.17.9 <u>Loan Repayment Simulation</u>

This feature enables you to do payment simulation for the loan accounts. A new screen is provisioned for loan repayment simulation.

You can view the payment due details component wise for the given loan account and settlement date.

- Component

- Component Description

- Amount Due

- Amount Paid

- Tax Paid

Post simulation, the schedule details are shown considering the repayment amount.

1.17.10 <u>Option to enter Deal Reference Number</u>

A free text field is added to capture the deal reference number during the loan and finance repayment transaction. System does not do any validations on this field.

As part of this release, Corporate Loans module has been enhanced with the following features:

Loans and Finances Overview

New fields Principal Outstanding, Interest Outstanding, Total, Outstanding (in Contract Currency as well as Local Currency) and Party ID has been added to Loan Summary widget. Loan Summary widget has also been enhanced to show the outstanding and repaid amounts on a graphical format.

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Loans Maturing widget has been enhanced to have two views, a new Pie Chart view has been added in addition to existing Line Chart format. The Pie Chart has additional option for the user to filter by party name and custom date filter.

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The field 'Reference Number' has been renamed as 'Transaction Reference Number'

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SWIFT messages and advices are available for display and can be downloaded as well.

The user will be able to view the GPI status of the payment message wherein he will be guided to the respective screen in the payments module. The user will need to have the GPI payment reference number to input and check the GPI status.

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- Party Name
- Loan product
- Loan reference number
- Party reference number
- Amount Financed, Currency
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- Maturity Date
- Interest Rate
- Auto-payment
- Principal Outstanding (FCY)

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- Interest Outstanding (FCY)

- Total Outstanding (FCY)

- Principal Outstanding (LCY)

- Interest Outstanding (LCY)

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This feature enables the user to create a template for the trade loan drawdown initiation. The user can create templates that can be readily used for contract creation at any stage that helps in saving time and effort for inputting a similar set of repetitive data.

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Post simulation, the schedule details are shown considering the repayment amount.

Option to enter Deal Reference Number

 A free text field is added to capture the deal reference number during the loan and finance repayment transaction. System does not do any validations on this field.

Multiple Loan Settlement

A new screen 'Multiple Loan Settlement' is provisioned to initiate multiple loan settlements. Corporate user can search the loans with standard search criteria and choose the loan accounts for initiating the loan settlement. Corporate user can use this feature to do partial or Full Settlement of multiple loans.

Multiple Loan Initiation

This feature enables the corporate user to initiate multiple trade loan drawdown. This feature also enables the user to upload bulk file to create multiple trade loan drawdown template(s) and multiple trade loan drawdown request(s). Corporate user can view the file upload status through the File upload Inquiry screen. File Level and Record Level approval is supported for the bulk file upload.

Separate Source Account for Charges

This feature enables you to select different source account for Charge components while doing the Loan and Finance Repayment transaction and Multiple Loan Settlement.

1.18 Supply Chain Finance

1.18.1 Dynamic Discounting

Dynamic discounting is a solution that provides suppliers with the option of receiving early payment in exchange for a discount on their invoice. Suppliers propose to offer discount on the invoice if paid early, or buyer offers to pay early if given a discount on the invoice. We have introduced Dynamic Discounting in Supply Chain Finance module of OBDX. Following transactions are created under the same-

1.18.1.1   Create Discount Offer

Enables Corporate party to create a discount offer on the invoices of a particular associated party.

New api has been developed to enable the corporate party to create a dynamic disocunting offer.

1.18.1.2   View Discount Offer

Allows corporate user to inquire all its created offers.

New api has been developed to fetch the discount offer created by the corporate party.

1.18.1.3   Accept Discount Offer

In this transaction, the corporate user can accept or reject a discount offer raised on an invoice. This option will be present as a separate tab as 'Accept Discount Offer' under Manage Receivables/Payables.

A new api was developed, to fetch the discount rates.

1.19 Receivables/Payables

As part of this release, Receivables/Payables module has been enhanced to include the following features.

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1.19.1 <u>Credit Note Creation</u>

Corporate users can create single or multiple credit notes online. Post submission of the credit note, an option is provided to save the content as a Template. The template can be reused for creating credit notes for the same program and associated corporate party.

A Credit Note can be interpreted as a receipt or an invoice given by a shop to a customer who has returned goods. This can then be offset against future purchases. It is essentially an instruction to debit the supplier and credit the buyer.

New api is developed to submit a creation of credit note request to Host.

1.19.2 <u>Manage Receivables/payables</u>

New api was developed was developed to enable the corporate user to initate below mentioned different actions on invoices and debit notes.

Following actions can be effected –

1. Accept Invoice/Debit Note

2. Accept Discount Offer on Invoice

3. Edit Invoice/Debit Note

4. Cancel Invoice/Debit Note

5. Raise Dispute/Debit Note

6. Resolve Dispute/Debit Note

7. Assignment of Invoices/Debit Note

1.19.3 <u>View Credit Note</u>

This option enables corporate users to view the credit notes, with respect to the corporate's role as buyer or supplier.

New api has been developed for fetching a list of credit notes of the logged in party.

1.19.3.1   <u>View Credit Note Details-</u>

This screen appears if you click the Customer Reference Number link of a particular credit note in the View Credit Note screen. It displays the detailed information of the credit note. You can view the following details:

- Itemized amount details

- Commodity details, if they have been added during creation.

- Linked invoices

New Api has been developed to fetch detailed information of a single credit note.

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1.20 Cash Management

1.20.1 Cash Flow Forecast

1.20.1.1   Actual Forecast

Existing screen of cash flow forecast has been enhanced to make following changes –

1. Introducing two level filters to enable corporate users to view forecast for a particular currency or category or period.

    User can now view forecast in specific currency, or for any specific account real or virtual or for any specific category or for any specific date range.

2. Introduced Quarterly and weekly frequency to view the forecast.

1.20.1.2   Predicted Forecast

Existing screen of cash flow forecast has been enhanced to display predicted forecast as well as a third option where both actual and predicted forecast will be displayed together for a combined view. In this view, for a particular period actual and predicted forecast will be displayed in the same graph and same summary table.

Cash Flow Forecasting – Today's Snapshot

Cash Flow Forecasting – Cashflow Forecast

Cash Flow Forecasting – Cashflow Summary

1.20.2 Collections

1.20.2.1   Create Cash Deposit

As a part of this release, cash deposit creation has been introduced as a transaction. Corporate user can create an entry to deposit cash into its corporate account. The user can also schedule to pick up for cash or can also specify to have it deposited in the branch itself.

New api has been developed to create a cash deposit request.

1.20.2.2   View Cash Deposit

Using this screen, you can view the details of the cash deposit records that have been created.

New api is developed to fetch the list of cash deposit records for the logged in party.

1.20.2.3   View Cash Deposit details

This screen appears when you click the **Deposit Slip Number** link of a particular cash deposit record in the **View Cash Collections** screen.

New api is developed to fetch the detailed information for a single cash deposit record.

View Cheque Deposit

Using this screen, you can view the details of existing cheque collection records.

New api is developed to fetch the list of cheque deposit records for the logged in party.

1.20.2.4 View Cheque Deposit details

New api

This screen appears when you click the **Cheque Number** link of a particular cheque deposit record in the **View Cheque Collections** screen.

New api is developed to fetch the detailed information of a single cheque deposit records.

1.20.2.5 Create Cheque Deposit

As a part of this release, cash deposit creation has been introduced as a transaction. Corporate user can create an entry to deposit cash into its corporate account. The user can also schedule to pick up for cash or can also specify to have it deposited in the branch itself.

New api has been developed to create a cash deposit request.

1.20.2.6 Create cash withdrawal

As a part of this release, cash withdrawal creation has been introduced as a transaction. Corporate user can request to withdraw cash from the corporate account. The user can also schedule to have the cash delivered to his required location or can have the same collected from the branch.

New api is developed for creating a cash withdrawal request.

1.20.2.7 View cash withdrawal list and details-

As a part of this release, inquiry of cash withdrawal records has been introduced as a transaction. Corporate user can view the cash withdrawal records and the detail fields of a single record on the self service portal.

New api is developed to fetch the list of cash withdrawal records and details of the individual records for the logged in party.

View cash withdrawal details-

1.20.2.8 View Pick/Delivery Point

A new menu option under Collections has been introduced as 'View Pick/Delivery Point'. Under this, corporate user can inquire all the pick points or delivery points maintained against a corporate party. Detailed information of the point will also be displayed on clicking on 'Point Code'.

A new api was developed to fetch the list of pickup and delivery points.

1.21 <u>Chat Bot</u>

As a part of this release we have come up with the Finance inquiry functionality on the Chat Bot, where the corporate can inquire for the particular finance on Chat Bot. This enables the corporate to have a quick enquiry of a single finance.

1.22 <u>Payments</u>

- Support for restricting the beneficiaries to whom certain corporate users can make payments too. This is in the form of a new corporate admin transaction called Beneficiary User Mapping.

- Support for capturing Payee Email Address.

- Cancellation of Internal Transfers that are not yet processed.

- Cancellation of SWIFT Transfers that are in progress, as well as those that are already processed.

- Enhancements to the Bulk File Details screen for Payments. A summary table showing the number of payments per type, per currency, along with the total value of each combination, has been added.

- Support for corporate users to select a different account from which charges will be deducted for single payments (Transfer Money and Adhoc Transfer)

- Enhanced search criteria for corporate users when doing a search on Payment Status Inquiry.

- Cloning of Payments → Ability to check a payment in Payment Status Inquiry and then jump to the Adhoc Payments screen with the details of that payment copied to the data fields.

- "Save as Draft" enabled for onscreen single payments where a user can fill in data into the payment initiation page and then save the data as a draft for future submission.

- A user can assign a custom name to a "Favourite" Payment when marking the payment as a favourite.

- Positive Pay registration – onscreen and via File Uploads.

- Framework/Extensibility support provided for implementation teams to generate E Cheques during positive pay registration.

- Document Upload support for onscreen single payments.

- Merchant Payment support for Corporate Users.

- Initiation of Repeat Transfers (SI) via the Adhoc mode where the payee information is entered on the screen during SI initiation.

- Payment Status Inquiry enriched to:

  ➢ Enable download of the MT103 message for SWIFT Payments.
  ➢ Display UETR reference number for SWIFT Payments.
  ➢ Display ACK/NACK status for SWIFT Payments.
  ➢ Display documents uploaded during a payment.
  ➢ Re-upload documents sent back by the back office user.

- UETR based SWIFT GPI Inquiry Transaction support.

- For onscreen single payments support for specifying amount in debit account currency and specifying the transfer currency separately.

- OBAPI Admin – File Mapper framework provided to enable creation of custom File Upload templates using base templates. Currently it is restricted to sequence shuffling of base fields only.

- Support for specifying Transfer Currency as well as Debit Account Currency when setting up Repeat Transfers.

- "Save as Draft" support for Repeat Transfers.

- Support for Charge Account, Deal Reference Number, Beneficiary Email ID in File Uploads.

- Display of charges on the Review Screen before the user confirms an onscreen payment.

- Flexi Routing for File Uploads

- Pending Approvals (File Level Approval) – Search by File Reference Number.

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2. BUGS FIXED

Sr. No	Product Name	Version	Bug ID	Bug Description
1	12605	21.1.3.0.0	33248599	FEEDBACK TEMPLATE SEARCH NOT WORKING WHEN TEMPLATE ID IS PROVIDED
2	12605	21.1.3.0.0	33194495	VIRTUAL ENTITY SUMMARY TILE / WIDGET UI ISSUE
3	12605	21.1.3.0.0	33197381	SPEND UN-CATEGORIZATION TRANSACTIONS SPILT NOT COMING IN OTHERS SEARCH
4	12605	21.1.3.0.0	33198448	INITIATE LC:JS ERROR IF USER SELECTS THE OPTION AS "ADVISING THROUGH BANK"
5	12605	21.1.3.0.0	33242233	ALIGNMENT ISSUE IN PDF IF VALUE IS IN ENGLISH FOR ARABIC LANGUAGE
6	13676	21.1.3.0.0	33242778	OTP TOKEN LENGTH IS HARDCODED IN COMPONENT OTP-MOBILE-COMPONENT
7	12605	21.1.3.0.0	33243723	OBDX: OBDX-OBTFPM IMPORT LC ISSUANCE ADVISING BANK DETAILS INCOMPLETE
8	12605	21.1.3.0.0	33264997	PAYMENT CANCELLATION ISSUE
9	12605	21.1.3.0.0	33269672	PENDING AND HANDOFF STATUS SWEEP LOGS NOT VISIBLE IN OBDX LOG MONITOR INQUIRY.
10	12605	21.1.3.0.0	33270496	BICCODEDIRECTORY || EXCEPTION IS NOT CAUGHT PROPERLY.
11	12605	21.1.3.0.0	33271234	COMPOSE MAILER BOX - FEW ICONS IN THE COMPOSING MSG DOESN'T REPRESENT FUNCTIONS
12	12605	21.1.3.0.0	33274245	FLEXCUBE DATE IS USED FOR CALCULATING MAX APPROVAL DATE FOR PAYMENTS
13	13676	21.1.3.0.0	33274254	WORKING WINDOW NOT VALIDATING IN PURCHASE AND REDEEM MUTUAL FUND
14	12605	21.1.3.0.0	33279982	DUPLICATE TRANSACTION ASPECTS
15	12605	21.1.3.0.0	33283426	CORPORATE TYPE IS INCORRECT IN PAYLOAD WHILE CREATING VIRTUAL ENTITY
16	12605	21.1.3.0.0	33305679	ON ANDROID DEVICE, DASHBOARD BACK BUTTON IS NOT WORKING.
17	12605	21.1.3.0.0	33307335	SOURCE ACCOUNT NUMBER AND CURRENCY AMOUNT VALUES ARE NOT DISPLAYED FOR CHECKER FOR OTP ALERTS
18	12605	21.1.3.0.0	33311722	SYSTEM GIVES AN SYSTEM ERROR WHILE LOADING THE DASHBOARD WHEN LOGIN WITH RETAIL
19	12605	21.1.3.0.0	33316996	LIQUIDITY MANAGEMENT WIDGETS POSITION BY REGION DOESN'T LOAD

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Sr. No	Product Name	Version	Bug ID	Bug Description
20	12605	21.1.3.0.0	33357407	FILE UPLOAD FAILS AFTER HOST EOD
21	12605	21.1.3.0.0	33360164	ERROR DESCRIPTION DIFFERENCE IN OBVAM AND OBDX
22	12605	21.1.3.0.0	33377306	PARTY PREFERENCES : WRONG VALIDATION FOR FILE ENCRYPTION KEY FIELD
23	12605	21.1.3.0.0	33380117	VIRTUAL ACCOUNT STRUCTURE SCREEN CLOSED STATUS ARE ALSO DISPLAYED
24	12605	21.1.3.0.0	33394229	UNABLE TO APPROVE PAYMENT TRANSACTIONS FROM MOBILE APPLICATION
25	12605	21.1.3.0.0	33400746	CANCEL BUTTON FLOW INCORRECT ON MODAL IN USER MANAGEMENT SCREEN
26	12605	21.1.3.0.0	33402249	VIRTUAL ACCOUNT STRUCTURE FLAG IS DISPLAYED AS NO ON REVIEW SCREEN
27	12605	21.1.3.0.0	33403209	FOR ADMIN USERS, IN TRANSACTION HISTORY ,COMPLETE STEP DISPLAYED TWICE
28	12605	21.1.3.0.0	33410065	TOOLTIP IS NOT DISPLAYED FOR FIRST NAME AND MIDDLE NAME IN USER MANAGEMENT
29	12605	21.1.3.0.0	33426152	PAYMENT || ACCOUNT NAME MORE THAN 35 CHARS GOES INTO VALIDATION QUEUE IN OBPM
30	12605	21.1.3.0.0	33443216	OBVAM-'CURRENCY WISE CHILD CONTRIBUTION' LINK SHOWS CHILD+PARENT ACCOUNT BALANCE
31	12605	21.1.3.0.0	33451225	INTERNAL TRANSFER PAYEE ISSUES
32	12605	21.1.3.0.0	33451297	"PAYEE NAME" LABEL IS MISSING IN FRONT OF INPUT BOX WHILE CREATING PAYEE
33	12605	21.1.3.0.0	33458418	MOBILE TESTING : MY APPROVED LIST NOT RESPONDING
34	12605	21.1.3.0.0	33458773	MOBILE SCREEN : THE PAYEE SCREEN NOT DESIGNED FOR ADDITIONAL PAYEE ITEMS IN MOBI
35	12605	21.1.3.0.0	33459369	ERROR ON PASSWORD PRINT SCREEN
36	12605	21.1.3.0.0	33465537	UNABLE TO ADD ATTRIBUTE IN ALERT MAINTENANCE SCREEN
37	12605	21.1.3.0.0	33472639	LM STRUCTURE EXECUTION FAILURE
38	12605	21.1.3.0.0	33478171	ATTACHMENT NOT WORKING IN COMPOSE MAIL TRANSACTION
39	12605	21.1.3.0.0	33478364	INNOVATION ISSUE RAISED FOR 33432334 ON OBDX 21.1

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Sr. No	Product Name	Version	Bug ID	Bug Description
40	12605	21.1.3.0.0	33478513	IN ALTERNATE LOGIN FACEID IMAGE NOT LOADING FOR IOS
41	12605	21.1.3.0.0	33478819	GO TO ACCOUNT DETAILS LINK ON E-STATEMENT IS NOT WORKING FOR RETAIL & CORPORATE
42	12605	21.1.3.0.0	33497742	BILLER LABEL DOES NOT CONTAIN ALPHANUMERIC WITH SPECIAL CHARACTERS DATATYPE
43	12605	21.1.3.0.0	33502649	[FORWARDPORT]ISSUE WITH LAYOUT OF OBDX VIRTUAL KEYBOARD
44	12605	21.1.3.0.0	33503521	TRANSACTION WORKING WINDOW SEARCH PROVIDES RESULTS FOR WRONG USER TYPE
45	12605	21.1.3.0.0	33505585	ISSUE IN ACCRUEDINTEREST REQUEST FROM OBDX WHEN TRYING TO CLOSE A VIRTUAL ACCOUN
46	12605	21.1.3.0.0	33506132	[FORWARDPORT 33486926 RPLOPES] THE LOAN CALCULATOR SCREEN IS NOT WORKING AS EXPECTED.
47	12605	21.1.3.0.0	33510709	AFTER DENY THE BIOMATRICS ITS SHOWING BLANK SCREEN
48	12605	21.1.3.0.0	33510718	IN ALTERNATE LOGIN FACEID IMAGE NOT LOADING FOR IOS
49	12605	21.1.3.0.0	33510732	STUCK ON BIOMETRIC VERIFY SCREEN IF FACE/TOUCH ID NOT REGISTERED IN DEVICE
50	12605	21.1.3.0.0	33510759	APPROVAL RULES DISPLAYED WHEN NO SEARCH CRITERIA IS ENTERED, NO ERROR DISPLAYED
51	12605	21.1.3.0.0	33526226	INNOVATION ISSUE RAISED FOR 33488684 ON OBDX 21.1
52	12605	21.1.3.0.0	33530115	NOT ABLE TO ONBOARDING WITH SAME MOBILE NUMBER AFTER RESEND ATTEMPT IS EXHAUSTED
53	12605	21.1.3.0.0	33533776	MULTI ENTITY USER APPROVAL ISSUE
54	12605	21.1.3.0.0	33546018	LOGO IS NOT LOADING UNTIL LOGIN OTP SCREEN IS PRESENT
55	12605	21.1.3.0.0	33549869	PAYMENT STATUS INQUIRY-NO RESPONSEDTO IS COMING IN RESPONSE ON CLICK OF SEARCH
56	12605	21.1.3.0.0	33559105	LOGIN PAGE GETS STUCK AFTER CLOSING SLECTED ALTERNATE LOGIN POPUP WINDOW
57	12605	21.1.3.0.0	33559108	CUSTOMER NOT ABLE TO UPLOAD MULTIPLE DOCUMENTS USING TAKE PHOTO OPTION IN IPHONE
58	12605	21.1.3.0.0	33559653	LIMIT UPDATION - APPROVAL GIVES 404 NOT FOUND - OFFSHORE ITR

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Sr. No	Product Name	Version	Bug ID	Bug Description
59	12605	21.1.3.0.0	33560765	ANDROID-APP/BROWSER > MULTIPLE TRANSFER SCROLL FUNCTION
60	12605	21.1.3.0.0	33569655	STOP TRANSFERRING TOOLTIP AND ERROR MESSAGE CONTRADICT EACH OTHER
61	12605	21.1.3.0.0	33587594	CURRENCY COLUMN DATA IS BLANK ON INTEREST RATE SCREEN FOR VIRTUAL ACCOUNT
62	12605	21.1.3.0.0	33604388	USERS WITH ONLINE AUTHORIZING POWERS UNABLE TO AUTHORIZE PAYMENTS.
63	12605	21.1.4.0.0	32296832	ISSUE IN THE ERROR REPORT FOR CUSTOMIZED BULK UPLOAD TRANSACTION.
64	12605	21.1.4.0.0	32438951	CHEQUE BOOK REQUEST FAILS DUE TO UNAVAILABILITY OF CHEQUE BOOK TYPE
65	12605	21.1.4.0.0	32860335	ADMIN MAILER STYLING || INVALID MESSAGE BODY
66	12605	21.1.4.0.0	33089017	ADD CHECKSUM IN MERCHANT PAYMENT RESPONSE
67	12605	21.1.4.0.0	33295783	RULE MANAGEMENT : 502 PROXY ERROR
68	12605	21.1.4.0.0	33488794	AMOUNT COLUMN DOES NOT SHOW THE DECIMAL PLACES IN PDF FOR 0 BALANCE
69	12605	21.1.4.0.0	33491313	FTP TO OBPM SERVER FAILING WITH EXCEPTION JAVAX.NET.SSL.SSLEXCEPTION: UNRECOGNIZED SSL MESSAGE, PLAINTEXT CONNECTION?
70	12605	21.1.4.0.0	33545945	MOBILE ANDROID- SESSION TIMEOUT SCREEN ISSUE
71	12605	21.1.4.0.0	33274245	FLEXCUBE DATE IS USED FOR CALCULATING MAX APPROVAL DATE FOR PAYMENTS
72	12605	21.1.4.0.0	31862981	SERVICE REQUEST|| EMAIL NOTIFICATION SHOWS DTO CONTENT INSTEAD OF REF NO & NAME.
73	12605	21.1.4.0.0	33468449	NO VALIDATION IN VAM BULK FILE UPLOAD VIRTUAL ACCOUNT FEED
74	12605	21.1.4.0.0	33559766	SPANISH LANGUAGE NOT GETTING REFLECTED FOR FEW LABELS
75	12605	21.1.4.0.0	33525728	CHARGES FOR PAYMENTS MISSING ON DOMESTIC AND INTERNATIONAL PAYMENT SCREENS
76	12605	21.1.4.0.0	33598956	THE SPANISH WARNING/ERROR MESSAGE IS COMING IN THE ENGLISH LANGUAGE AT THE PAYMENTS AND TRANSFERS PAGE THOUGH STORE IN THE DATABASE AS SPANISH.
77	12605	21.1.4.0.0	33643508	DATA DICTIONARY FIELDS FROM HOST NOT PRESENT IN OBDX OUTWARD REMITTANCE RESPONSE

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Sr. No	Product Name	Version	Bug ID	Bug Description
78	12605	21.1.4.0.0	33571749	LM EXECUTION : CONFIRMATION MESSAGE CHANGE REQUIRED
79	12605	21.1.4.0.0	33584386	ADD BILLER || APPROVER PAGE BLANK
80	12605	21.1.4.0.0	33604751	EUREKA CONFIGURATION, OBRH CONSUMER JSON CHANGE REQUIRED
81	12605	21.1.4.0.0	33614797	OBDX - OBVAM : ACCOUNT PURPOSE FIELD ISSUE
82	12605	21.1.4.0.0	33623602	BILLER ONBOARDING || LOV IS NOT PRESENT UNDER BILLER SPECIFICATION FIELD
83	12605	21.1.4.0.0	33623719	PDF DOWNLOAD OF SUMMARY ON LC VIEW SCREEN IS FAILING
84	12605	21.1.4.0.0	33624801	ACTIVITY LOG -REJECTED STATUS DIFFERENTIATION REQUIRED
85	12605	21.1.4.0.0	33637466	ERROR "SYSTEM CANNOT PROCESS.." ON VIEW BANK GUARANTEE AMENDMENT SCREEN
86	12605	21.1.4.0.0	33639110	OBDX 21.1.3.0.0 - DECEMBER ENHANCEMENTS
87	12605	21.1.4.0.0	33650157	USER IS NOT ABLE TO SEE TRANSACTION JOURNEY
88	12605	21.1.4.0.0	33653198	CIT-6061 TEXTUAL CHANGE REQUIRED ON PASSWORD CHANGE SUCCESS PAGE
89	12605	21.1.4.0.0	33654613	PARTY PREFERENCE API SENDING TIMED OUT/PROXY ERROR EXCEPTION.
90	12605	21.1.4.0.0	33654699	PARTY PREFERENCES || INCORRECT ERROR MESSAGE IS DISPLAYED FOR INCORRECT ACC NO.
91	12605	21.1.4.0.0	33657297	ERROR MESSAGE IS DISPLAYED WHEN USER ENTER REFERENCE NUMBER TO FILTER APPROVAL P
92	12605	21.1.4.0.0	33657759	REFERENCE NUMBER IS NOT GENERATED FOR SUCCESSFUL BILL PAYMENT TRANSACTION.
93	12605	21.1.4.0.0	33664333	USER IS NOT ABLE TO FILTER PENDING TRANSACTION BY ENTERING NAME IN "INITIATED
94	12605	21.1.4.0.0	33611012	[MAINRELEASE 33586127 SUVSINGH] CORRECT ERROR MESSAGES IN OBDX WITH RESPECT TO VAM AND LM FUNCTIONS
95	12605	21.1.4.0.0	33620024	[INNOVATION 33611741 DEEPVISH] EXTENSIBILITY QUERY FOR LM STRUCTURE
96	12605	21.1.4.0.0	33605629	TRADE SNAPSHOT WIDGET- AMOUNT IS DISPLAYED WITHOUT COMMA AND CURRENCY IDENTIFIER

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Sr. No	Product Name	Version	Bug ID	Bug Description
97	12605	21.1.4.0.0	33667479	MULTIPLE ISSUES IN VALIDATION OF UPLOADED FILE IN OBDX FOR VIRTUAL ACCOUNTS
98	12605	21.1.4.0.0	33667504	MULTIENTITY SUPPORT REQUIRED FOR OBTFPM , OBLM AND OBVAM THROUGH OBRH
99	12605	21.1.4.0.0	33688439	BANKGUARANTEECLAIM LODGE CLAIM NOT WORKING
100	12605	21.1.4.0.0	33696797	MULTIPLE COMPONENTS ARE IMPACTED IF CHANGE ONE
101	12605	21.1.4.0.0	33701029	REQUIRES FIX FOR THE BUG 33657879 ON 21.1.3.0.0
102	12605	21.1.4.0.0	33708735	GROUP CORPORATE ONBOARDING || PARTY SEARCH || 21.1.3.0.0
103	12605	21.1.4.0.0	33713884	ACTIVITY LOG COUNT INCREASES FOR BOTH
104	12605	21.1.4.0.0	33688673	[MAINRELEASE 33673015] PLAY STORE REJECT APK IN REVIEW WITH ENSAFE ENCRYPTION AND INTENT REDIRECTION
105	12605	21.1.4.0.0	33688676	[INNOVATION 33657246 DEEPVISH] EXTENSIBILITY QUERY FOR LM STRUCTURE
106	12605	21.1.4.0.0	33689443	[INNOVATION 33672742] PDF DOWNLOAD OF SWIFT MESSAGE INSIDE LC CONTRACT IS NOT WORKING
107	12605	21.1.4.0.0	33698797	[INNOVATION 33675115] INCORRECT MESSAGE ON CONFIRMATION SCREEN OF FAILED TRANSACTION
108	12605	21.1.4.0.0	33689850	[INNOVATION 33488794] AMOUNT COLUMN DOES NOT SHOW THE DECIMAL PLACES IN PDF FOR 0 BALANCE
109	12605	21.1.4.0.0	33706911	[FORWARDPORT 33698762 RITKKUMA] ISSUE WHILE CUSTOMIZING E-RECEIPT FOR BULK - EXTENDING VOIDUPLOADSERVICEEXT FOR THE METHOD POSTREADRECORD CALLS EXTENSION.PREREADRECORD METHOD
110	12605	21.1.4.0.0	33707068	[FORWARDPORT 32923076 NKARANGU] RD FUNCTIONS STILL GETTING CALLED EVEN AFTER DISABLING RD FROM SYSTEM CONFIG
111	12605	21.1.4.0.0	33707112	[FORWARDPORT 32419613 NKARANGU] INCORRECT ACCRUED INTEREST ON TD DETAILS SCREEN
112	12605	21.1.4.0.0	33717367	[INNOVATION 33559739] UI BUILD ISSUE 21.1.2.0.0
113	12605	21.1.4.0.0	33720295	OBTFPM: SIT :IMPORT LC AMENDMENT INITIATION FROM OBDX, INCORRECT VALUES CAPTURED IN OBTFPM
114	12605	21.1.4.0.0	33720656	UNABLE TO MAPPED THE SAME PARTY (PRESENT IN UAE & EG ENTITY) TO GCIF

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Sr. No	Product Name	Version	Bug ID	Bug Description
115	12605	21.1.4.0.0	33721838	ADMIN || FILE IDENTIFIER MAINTENANCE || 21.1.3.0.0
116	12605	21.1.4.0.0	33733017	ADMIN APPROVER || PAYEE AND BILLER TAB || LIST OF PENDING APPROVAL TRANSACTIONS
117	12605	21.1.4.0.0	33733210	GCIF USER CREATION - CRITICAL DATA CONSTRAINTS ISSUE
118	12605	21.1.4.0.0	33736951	APPROACH DOCUMENT - FILE MAPPER MISSING IN CORP ADMIN
119	12605	21.1.4.0.0	33737004	GCIF - USER ID IS INVALID - OFFSHORE ITR - PS 21.1.3.0.0
120	12605	21.1.4.0.0	33739882	OBDX21.1.3.0.0 TD DETAIL LOADING FAILS
121	12605	21.1.4.0.0	33746311	UNABLE TO EDIT EMAIL CONFIGURATION
122	12605	21.1.4.0.0	33747626	BUSINESS VALIDATION IS FAILING WHILE INITIATING THE COLLECTION IN QPS 19.1.0.10.0
123	12605	21.1.4.0.0	33748226	GROUP CORPORATE ONBOARDING MULTIPLE ISSUES.
124	12605	21.1.4.0.0	33748486	REQUIRES FIX FOR THE BUG 33650157 ON 21.1.3.0.0
125	12605	21.1.4.0.0	33752232	REPORT GENERATION IN ADMIN || LOGO IS NOT GETTING DISPLAYED ON GENERATED REPORT
126	12605	21.1.4.0.0	33758573	SESSION SUMMARY - VIEW MORE FOR ANY TRANSACTION - FAILS WITH HTTP 404 NOT FOUND
127	12605	21.1.4.0.0	33758884	CORPORATE || CALCULATOR NOT WORKING CORRECTLY.
128	12605	21.1.4.0.0	33759939	APPROVAL ENHANCEMENTS
129	12605	21.1.4.0.0	33760415	UNABLE TO DELETE BENEFICIARY DUE TO NO SCROLL ON OTP SCREEN
130	12605	21.1.4.0.0	33771149	IN BALANCE TREND FOR VIRTUAL ACCOUNT WIDGET ACCOUNTS IN DROP DOWN NOT VISIBLE
131	12605	21.1.4.0.0	33771986	OBDX-21.1.3.0: ACCOUNT TRANSACTION SETUP IS NOT AVAILABLE FOR HELPDE
132	12605	21.1.4.0.0	33772046	[MAINRELEASE 33744104] "CHECKER" ROLE FROM TOP MENU , POST SELECTION NAME CHANGES TO "APPROVER"
133	12605	21.1.4.0.0	33777282	USER REPORT MAPPING || GCIF || OFFSHORE ITR || PS 21.1.3

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Sr. No	Product Name	Version	Bug ID	Bug Description
134	12605	21.1.4.0.0	33777397	OBDX || 21.1.3.0.0 || GCIF USER CREATION LIMIT ISSUE
135	12605	21.1.4.0.0	33782776	THE MANUAL ALLOCATION SCREEN AT OBDX DOES NOT DISPLAY THE PAYMENTS
136	12605	21.1.4.0.0	33783498	[INNOVATION 33748486] REQUIRES FIX FOR THE BUG 33650157 ON 21.1.3.0.0
137	12605	21.1.4.0.0	33784410	REF BUG 33760415 || AUTO FOCUS ON OTP SCREEN NOT AVAILABLE IN BENEFICIARY DELETION SCREEN
138	12605	21.1.4.0.0	33788274	UNABLE TO UPLOAD IOS APP ON TEST FLIGHT
139	12605	21.1.4.0.0	33789152	VIEW CLOSURE DETAILS" LINK ON CLOSE VAM ACCOUNT CONFIRMATION PAGE DOES NOT WORK
140	12605	21.1.4.0.0	33793808	REPORT GENERATION FAILED : PARTY WISE APPROVAL RULES REPORT
141	12605	21.1.4.0.0	33799527	[INNOVATION 33773033] SIT2-OBDX-21.1.2.0.0: DASHBOARD TEMPLATE VIEW NOT AVAILABLE
142	12605	21.1.4.0.0	33800538	SUPPORT FOR INCOMING PAYMENT INQUIRIES FOR (WITHIN BANK & WITHIN CUSTOMER'S ACCOUNT)
143	12605	21.1.4.0.0	33802135	ERROR MESSAGES IN OBDX WITH RESPECT TO VAM AND LM FUNCTIONS PART 2
144	12605	21.1.4.0.0	33803243	2FA- PUSH NOTIFICATION IS NOT WORKING IN PATCHSET 21.1.0.2.1
145	12605	21.1.4.0.0	33803357	OBDX-21.1.3.0.0 : EXTENSIBILITY HOOK FOR ENUMERATION
146	12605	21.1.4.0.0	33804726	TD VIEW STATEMENT || ACCOUNTS ARE NOT GETTING LOADED ON LOADING OF SCREEN.
147	12605	21.1.4.0.0	33810121	FILE IDENTIFIER MAINTENANCE NOT SUPPORTING CUSTOM DOMAIN FOR EDIT OPERATION.
148	12605	21.1.4.0.0	33810418	ITR || OBDX || 21.1.3.0.0 || TEXT OVERLAPPING ISSUE ON ACTIVITY LOG SECTION
149	12605	21.1.4.0.0	33810825	UNABLE TO SUBMIT THE DOCUMENTS AS PART OF OUTWARD COLLECTION SCREEN
150	12605	21.1.4.0.0	33813772	SWIFT CODE LOOKUP ISSUE || UPPERCASE SWIFT CODE NOT WORKING AS EXPECTED
151	12605	21.1.4.0.0	33814742	CMS EXECUTE GENERIC RULE SET TO Y WHEN CREATING RECONCILIATION RULE
152	12605	21.1.4.0.0	33814894	OBDX || 21.1.3.0.0 || REPORT GENERATION DROPDOWN ISSUE WITH CHANGE IN ENTITY

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Sr. No	Product Name	Version	Bug ID	Bug Description
153	12605	21.1.4.0.0	33817636	ISSUE WITH ONBOARDING GROUP CORPORATE
154	12605	21.1.4.0.0	33819100	INCONSISTENT BEHAVIOR WHEN 'ADMIN' APPROVES THE USER CREATION TRANSACTION
155	12605	21.1.4.0.0	33819871	ERROR - 'ACCESS DENIED' ON OPENING THE 'UPLOADED FILES INQUIRY' SCREEN
156	12605	21.1.4.0.0	33820376	DESCRIPTION OF VIRTUAL ACCOUNT NAME TOOLTIP IS INCORRECT IN THE VAM CREATION SCN
157	12605	21.1.4.0.0	33820557	ADHOC INTERNATIONAL PAYMENT PAGE, SYSTEM IS NOT ALLOWING CITIES WITH SPACE
158	12605	21.1.4.0.0	33825081	OBDX||21.1.3.0.0|| PARTY USER WISE FILE IDENTIFIERS MAPPING REPORT PDF ISSUE
159	12605	21.1.4.0.0	33827029	OBDX||21.1.3.0.0:- MULTI ENTITY PARTY ACCOUNT ACCESS THROWING ERROR
160	12605	21.1.4.0.0	33829009	ALIGNMENT ISSUE ON USER ONBOARDING REVIEW SCREEN
161	12605	21.1.4.0.0	33829270	ISSUE ON GCIF USER ACCOUNT ACCESS SCREEN
162	12605	21.1.4.0.0	33830354	21.1.3.0.0||USER MANAGEMENT-SELECTED TOUCH POINTS ARE NOT VISIBLE FOR ADMIN USER
163	12605	21.1.4.0.0	33830466	USER MANAGEMENT :USER TOUCH POINT FOR ACCESSIBLE ENTITY SHOULD BE MANDATORY IN CREATE/EDIT USER
164	12605	21.1.4.0.0	33833121	21.1.3.0.0 || USER ACCOUNT MAPPING NOT LISTING DOWN TRANSACTIONS UNDER TXN GROUP
165	12605	21.1.4.0.0	33838835	[INNOVATION 33814942] SIT2:OBTFPM-OBDX:14.5.2.0.0.0:TRADE_LC_CHARGES_SIMULATION IS FAILING
166	12605	21.1.4.0.0	33839007	[INNOVATION 33810418] ITR || OBDX || 21.1.3.0.0 || TEXT OVERLAPPING ISSUE ON ACTIVITY LOG SECTION
167	12605	21.1.4.0.0	33839068	LC AMENDMENT||PORT AND PLACE IN SHIPMENT DETAILS IS DISPLAYED AS MODIFIED.
168	12605	21.1.4.0.0	33839643	[INNOVATION 33763038] HEADER VALUES NOT APPLIED PROPERLY || MANAGE BRAND || 21.1.3.0.0
169	12605	21.1.4.0.0	33840477	UNABLE TO UPLOAD FILE SIZE MORE THAN 2MB
170	12605	21.1.4.0.0	33843303	[INNOVATION 33779126 ANAVPAT] ITR || OBDX || 21.1.3.0.0 || MULTIPLE TRANSFER PAYEE DROPDOWN

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Sr. No	Product Name	Version	Bug ID	Bug Description
171	12605	21.1.4.0.0	33845274	OBDX21.1.2.0.0 || SYSTEM IS ACCEPTING SPACE WHILE CHANGING PASSWORD
172	12605	21.1.4.0.0	33848541	ROLE TRANSACTION MAPPING SCREEN SHOWING ERROR AFTER APPLY PATCHSET 18.3.8.0
173	12605	21.1.4.0.0	33849647	CURRENCY NOT AVAILABLE IN LC AMOUNT
174	12605	21.1.4.0.0	33854058	[INNOVATION 33840438] OBDX21.1.2.0.0||PREVIOUS VALUE IN NOT DISPLAYING IN COMPARE EXISTING VALUE
175	12605	21.1.4.0.0	33854060	[INNOVATION 33839068] LC AMENDMENT||PORT AND PLACE IN SHIPMENT DETAILS IS DISPLAYED AS MODIFIED.
176	12605	21.1.4.0.0	33859212	21.1.3 INVOICE UPLOAD IS GIVING HANDOFF ERROR
177	12605	21.1.4.0.0	33861033	PRIVATE PAYEE DELETE/MODIFY TRANSACTIONS CANNOT BE APPROVED BY APPROVER
178	12605	21.1.4.0.0	33863797	21.1.2.0.0||TRADE||VIEW IMPORT LC||ADDITIONAL CONDITIONS ARE NOT DISPLAYED
179	12605	21.1.4.0.0	33863948	21.1.3 INVOICE EDIT PERSISTENT EXCEPTION
180	12605	21.1.4.0.0	33883896	[INNOVATION 33829232] FROM CONFIRMATION PAGE CLICK LOGOUT SYSTEM GIVE ACCESS DENIED ERROR
181	12605	21.1.4.0.0	33893566	[INNOVATION 33858704] ERROR IN SEARCHING THE MAPPING BRAND TRANSACTION

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3. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Onboarding	14.5.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.6.0.0.0 14.6.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.6.0.0.0 14.6.0.0.0
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.6.0.0.0
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.6.0.0.0 14.6.0.0.0
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.6.0.0.0
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.6.0.0.0
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance	14.5.0.0.0 14.5.0.0.0

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Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
		Oracle Banking Trade Finance Process Management	
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking	14.6.0.0.0
		Oracle Banking Payments	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	14.5.0.0.0
		Oracle Banking Cash Management	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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4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking APIs 22.1.0.0.0 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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5. LANGUAGE SUPPORT

The Oracle Banking APIs 22.1.0.0.0 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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6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking APIs 22.1.0.0.0 release.

6.1 Oracle Banking APIs Known Issues

NA

6.2 Oracle Banking APIs Limitations

NA

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