

Product Release Notes  
Oracle Banking Payments  
Release 14.6.0.0.0  
September 2024



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# 1. Release Notes

## 1.1 Background

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

## 1.2 Purpose

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Release 14.6.0.0.0.

## 1.3 Abbreviations

| Abbreviation   | Description   |
|----------------|---|
| SWIFT          | Society for Worldwide Interbank Financial Telecommunication |
| SWIFT gpi      | SWIFT global payments innovation                            |
| SWIFT CBPRPlus | SWIFT Cross-border Payments and Reporting                   |
| ACH            | Automated Clearing House                                    |
| SEPA           | Single Euro Payments Area                                   |
| NACHA          | National Automated Clearing House Association               |
| CHIPS          | Clearing House Interbank Payments System                    |
| NEFT           | National Electronic Funds Transfer                          |
| RTGS           | Real Time Gross Settlement                                  |
| IMPS           | Immediate Payment Service                                   |
| NACH           | National Automated Clearing House                           |
| CNAPS          | China National Advanced Payments System                     |
| OBVAM          | Oracle Banking Virtual Account Management                   |

| <b>Abbreviation</b> | <b>Description</b>                   |
|---------------------|--------------------------------------|
| FC Core             | Oracle FLEXCUBE Core Banking         |
| OBDX                | Oracle Banking Digital Experience    |
| ISO                 | International Standards Organization |
| BIC                 | Bank Identifier Code                 |
| IBAN                | International Bank Account Number    |
| UETR                | Unique End-to-End Transaction        |
| ReST                | Representational State Transfer      |
| SOAP                | Simple Object Access Protocol        |
| API                 | Application Programming Interface    |
| XML                 | Extensible Markup Language           |
| XSD                 | XML Schema Definition                |
| GL                  | General Ledger                       |
| MIS                 | Management Information System        |

## 1.4 **Release Highlights**

The scope of the Oracle Banking Payments 14.6.0.0.0 Release is to develop new features apart from making enrichments to the existing functionality

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## 2. Enhancements

### 2.1 **SWIFT CBPRPlus**

#### 2.1.1 **Messages Support**

Support for:

- SWIFT CBPRPlus Version 2.1 - Outbound message generation and processing; Receiving and processing the incoming messages
- Generating FI to FI Customer Credit Transfer STP (pacs.008 STP) message
- Generating Financial Institution Credit Transfer Advice (pacs.009 ADVICE) message
- Inbound Payment Return Transaction (pacs.004) processing
- Inbound Payment Status Report (pacs.002) processing
- Inbound Cancellation Response (camt.029) processing
- Inbound Notice to Receive (camt.057) processing
- Inbound Debit Credit Confirmation (camt.054) processing
- Inbound Customer Credit Transfer Initiation (pain.001) processing
- Outbound Customer Credit Transfer Initiation (pain.001) processing
- Inbound Customer Credit Transfer Initiation Status Report (pain.002) processing
- Outbound Customer Credit Transfer Initiation Status Report (pain.002) generation and processing
- Inbound Interbank Direct Debit (pacs.010) processing and Outbound Payment Status Report (pacs.002) generation

#### 2.1.2 **Upload / Service**

Support for:

- C2B File upload support - Generating Outbound SWIFT CBPRPlus FI to FI Customer Credit Transfer (pacs.008) transactions based on the C2B files received in ISO pain.001 format.
- MT101 Upload - Generating Outbound SWIFT CBPRPlus FI to FI Customer Credit Transfer (pacs.008) transactions for Incoming MT101 messages when bank role is ASI - Account Servicing Institution
- MT204 Upload – Generating Outbound SWIFT CBPRPlus FI Credit Transfer (pacs.009 CORE) transactions for Incoming MT204 messages.
- STP Layer message processing support for pacs.008 / pacs.009 CORE / pacs.009 COVER messages - Message duplicate check, Message suppression, Cover matching, Transaction Type resolution, Network derivation

### 2.1.3 Cross Network Support

Support for:

- Generating TARGET2 ISO Outbound pass-through transactions from the incoming SWIFT CBPRPlus messages (pacs.008 / pacs.009 / pacs.009 COVER)
- Generating Outbound pass-through SWIFT MT/RTGS MT transactions for Incoming SWIFT CBPRPlus messages (pacs.008 / pacs.009 CORE / pacs.009 COVER)
- Doing cover match using TARGET2 ISO pacs.009 COVER, SWIFT / RTGS MT202COV / MT205COV / MT910 messages

### 2.1.4 SWIFT Universal Confirmations

Support for:

- Generating Reject / Credit / Interim type Universal confirmations in SWIFT gpi ISO format (trck) for incoming / outbound pass-through SWIFT CBPRPlus pacs.008 transactions

### 2.1.5 Other Features

Support for:

- Evaluating Non STP rule and moving transactions to Non STP queue for Inbound transactions - pacs.008 / pacs.009
- Evaluating Non STP rule and moving transactions to Non STP queue for Outbound Origination and Outbound Pass-through transactions - pacs.008 / pacs.009
- Evaluating EU payer preferences and Allowing user to edit the EU payer related data when the SWIFT CBPRPlus transaction is repaired from EU Payer Queue
- Capturing ISO settlement instructions and moving transactions to Settlement Review Queue for user to edit the settlement details.
- Defining templates for pacs.008 / pacs.009 transactions and creating transactions from defined templates
  
- Resolving the transaction type as Inbound (or) Outbound pass-through for Incoming FI Credit Transfer (pacs.009) transactions not having Creditor / Creditor Account
- Resolving debit account for Incoming SWIFT CBPRPlus payment messages - pacs.008 / pacs.009 CORE / pacs.009 COVER based on the Reconciliation External Account (PMDEXACC)

- Identifying the incoming messages as Reverse messages and processing them as Reverse message type Inbound / Outbound pass-through transactions
- Generating the Payment Status Report - Reject (pacs.002) or Payment Return (pacs.004) or both based on the incoming message Settlement Method value on canceling the incoming transactions
- Generating SWIFT CBPRPlus FI to FI Credit Transfer (pacs.009) / Notice to Receive (camt.057) for Nostro-to-Nostro Transfer transactions
- Validating the beneficiary's name received in the Inbound SWIFT CBPRPlus messages based on network level beneficiary limit amount
- Populating cutoff time in the exception queues with the cutoff time value derived for the SWIFT CBPRPlus transactions
- Deriving activation date / instruction date / Debit Value Date based on the Generic Wires Outbound / Inbound network preferences
- Doing ECA check when the debit account is not Nostro account for Inbound / Pass-through transactions
- Updating the external code set with the latest external code set released by ISO as per ISO 20022 Message Schemas (Q2-2021)
- Providing the Preferred Settlement Method during transaction booking manually or via Single Payout Service upload and resolving the settlement method - Serial / Cover - based on the Preferred Settlement Method given
- Applying the Rollover preference maintained in Urgent Customer Preferences for SWIFT CBPRPlus transactions in Process Cutoff / Network Cutoff Queues
- Configuring IBAN Validation for SWIFT CBPRPlus network
- Capturing and validating special characters for pacs.008 / pacs.009 CORE / pacs.009 COVER messages
- Showing the repaired data for TARGET2 transactions in View transaction screens
- Rule based pricing calculation for Inbound SWIFT CBPRPlus transactions
- Repair pricing for SWIFT CBPRPlus transactions repaired from repair queue
- Charge Claim processing - Generating Charge claim request message in MT format (MTn91) for Inbound / pass-through transactions; Receiving charge claim request message (MTn91) for Outbound transactions; Receiving Claim settlement messages as SWIFT CBPRPlus pacs.009 CORE / camt.054 messages and processing; Generating claim settlement messages in SWIFT CBPRPlus format - pacs.009 CORE / camt.054 messages.



- NACKed Message Repair – Moving NACKed SWIFT CBPRPlus messages to an exception queue and allowing user to repair the NACKed message.

## **2.2 TARGET2 ISO**

### **2.2.1 Messages Support**

Support for

- TARGET2 UDFS version 2.2 - Outbound message generation and inbound message processing as per UDFS Version 2.2
- Inbound pacs.009 COVER message upload and processing
- Inbound camt.056 message upload and processing
- Generation of Outbound Cancellation response (camt.029) message on authorization of the Accept action for incoming recall request (camt.056)
- Generation of Payment Return (pacs.004) message on Return action for incoming recall request (camt.056)
- Receiving and processing of Inbound Receipt (camt.025) message for Outgoing Resolution of Investigation (camt.029) message
- Outbound Get Account (camt.003) message generation and processing and support for populating Receiver BIC as the Network BIC maintained for the account selected
- Inbound Return Account (camt.004) message upload and processing
- Outbound Report Query (admi.005) - Populating Receiver BIC as the Network BIC maintained for the account selected
- Incoming Receipt Acknowledgement (admi.007) message upload and processing
- Outbound Liquidity Transfer (camt.050) - Date resolution changes; Populating Receiver BIC as the Network BIC maintained for the account selected
- Incoming Direct Debit (pacs.010) message upload
- Populating Member Identification in Business Header of outgoing TARGET2 messages

### **2.2.2 Upload / Service**

Support for:

- C2B File upload support - Booking Outbound TARGET2 FI to FI Customer Credit Transfer (pacs.008) transactions based on the C2B files received in ISO pain.001 format.

- MT101 Upload - Generating Outbound TARGET2 FI to FI Customer Credit Transfer (pacs.008) transactions for Incoming MT101 messages when bank role is ASI - Account Servicing Institution
- MT204 Upload – Generating Outbound TARGET2 FI Credit Transfer (pacs.009 CORE) transactions for Incoming MT204 messages.
- STP Layer message processing support for pacs.008 / pacs.009 CORE / pacs.009 COVER messages - Message duplicate check, Message suppression, Transaction Type resolution, Network derivation

### **2.2.3 Cross Network Support**

Support for:

- Generating Outbound pass-through SWIFT CBPRPlus transactions for Incoming TARGET2 messages (pacs.008 / pacs.009 CORE / pacs.009 COVER)
- Generating Outbound pass-through SWIFT MT transactions for Incoming TARGET2 messages (pacs.008 / pacs.009 CORE / pacs.009 COVER)

### **2.2.4 SWIFT Universal Confirmations**

Support for:

- Generating Reject / Credit / Interim type Universal confirmations in SWIFT ISO format (trck) for incoming / outbound pass-through TARGET2 pacs.008 transactions

### **2.2.5 Other Features**

Support for:

- Evaluating Non STP rule and moving transactions to Non STP queue for Inbound transactions - pacs.008 / pacs.009
- Evaluating Non STP rule and moving transactions to Non STP queue for Outbound Origination and Outbound Pass-through transactions - pacs.008 / pacs.009
- Evaluating EU payer preferences and Allowing user to edit the EU payer related data when the TARGET2 transaction is repaired from EU Payer Queue
- Defining templates for pacs.008 / pacs.009 transactions and creating transactions from defined templates
- Validating the beneficiary's name received in the Inbound TARGET2 messages

- Skipping the debit currency, credit currency holiday check for outbound TARGET2 transaction based on the Generic RTGS Network level 'Skip Currency Holiday Check' preference
- Populating cutoff time in the exception queues with the cutoff time value derived for the TARGET2 transactions
- Updating the external code set with the latest external code set released by ISO as per ISO 20022 Message Schemas
- Applying the Rollover preference maintained in Urgent Customer Preferences for TARGET2 transactions in Process Cutoff / Network Cutoff Queues
- Resolving the transaction type as Inbound (or) Outbound pass-through for Incoming FI Credit Transfer (pacs.009) transactions not having Creditor / Creditor Account
- Capturing and validating special characters for pacs.008 / pacs.009 CORE / pacs.009 COVER messages
- Showing the repaired data for TARGET2 transactions in View transaction screens
- Configuring the IBAN Validation is required for TARGET2 network at network level
- Capturing separate pricing codes for Outbound / Inbound TARGET2 transactions using - Generic RTGS Outbound Network Preference (PSDGRTON) & Generic RTGS Inbound Network Preference (PSDGRTIN)
- Rule based pricing calculation for Inbound TARGET2 transactions
- Repair charging for TARGET2 transactions repaired from Repair Queue
- Charge Claim processing - Generating Charge claim request message in MT format (MTn91) for Inbound / pass-through transactions; Receiving charge claim request message (MTn91) for Outbound transactions; Receiving Claim settlement messages as SWIFT CBPRPlus pacs.009 CORE/ camt.054 messages and processing; Generating claim settlement messages in SWIFT CBPRPlus format - pacs.009 CORE/camt.054 messages.
- NACKed Message Repair – Moving NACKed SWIFT CBPRPlus messages to an exception queue and allowing user to repair the NACKed message.

## **2.3 Cross-Border / RTGS FIN**

### **2.3.1 SWIFT gpi / Universal Confirmations**

Support for:

- Processing the outbound SWIFT gpi transactions within the early processing window derived based on early processing cutoff days / hours defined.

- SWIFT gpi Enquiry for Outbound and Inbound gpi transactions based on UETR value in manual SWIFT gpi Enquiry by UETR screen
- Suppressing the SWIFT gpi / Universal confirmation messages for RTGS transactions based on the SWIFT gpi Compatible type of the RTGS network.
- Generating an Interim SWIFT gpi / Universal confirmation message for successfully processed RTGS transactions based on the SWIFT gpi Compatible type of the RTGS network.
- Suppressing the gpi / Universal Reject confirmation message during manual cancellation of Inbound / Pass-through SWIFT transactions

### **2.3.2 Date Derivation Changes**

Support for:

- Deriving Earliest Release Processing window for Outbound transactions based on Earliest Release Date / Time captured at BIC cutoff preferences and releasing the payment messages during the earliest processing window even when branch is on holiday
- Deriving the debit value date as today when the value date is back dated, and the debit account is of type Vostro for Inbound / Outbound pass-through Cross-border transactions
- Overriding the currency settlement days in value date derivation processing for Outbound Cross-border origination transactions
- Deferring the posting of accounting entries to Value date when value date is in future and activation date is today and generating the messages like Receive to Notice MT210 on activation date for Inbound transactions

### **2.3.3 Charge Claim Processing Changes**

Support for:

- Validating duplicate check of incoming claim settlement messages and skipping the claim settlement processing for those messages
- Generating MTn91 as charge claim message instead of generating MT191 when there is no RMA relationship with the receiver of the claim message
- Applying Claim tolerance limit for pre-paid changes and skipping Outbound Charge claim message generation is skipped for an Incoming MT103 message with Field 71A as OUR when the charge amount received in Field 71G - Receiver Charge - is within the Tolerance Limit.

### **2.3.4 Cross-border to RTGS Network Resolution changes**

Support for:

- Sending the payment in serial method when the network is switched from cross-border to RTGS when AWI is indirect participant having RMA
- Resolving the network as RTGS based on Cross-border to RTGS rule when standard currency correspondent is defaulted as Receiver or Receiver of Cover and Standard Currency correspondent is reachable via RTGS network

### **2.3.5 Inbound Messages Processing**

Support for:

- Displaying the Repair Reason Description in Inbound Browser when the incoming message is marked as Repair
- Processing Inbound Reverse MT messages even when Field 53 with account having subfield
- Stopping STP of Incoming messages with 57A with Line 1 having Our bank clearing code and Line 2 having another bank BIC
- Resolving debit account based on Reconciliation External Account maintenance with the account number received in Incoming messages
- Configuring whether the incoming MT202 messages resulting in Inbound transactions to be moved to Incoming Unmatched Queue or not when Credit account resolution fails

### **2.3.6 Book Dated Processing for Future Dated Transactions**

- Changes are done for outbound Cross border/RTGS & Book transfer transactions so that based on preference set in Source Network preferences maintenance, booking dated validations are skipped. These validations, which include Documentation verification /Non STP validations & Sanctions check, are done on Activation Date only

### **2.3.7 Other Features**

Support for:

- Applying charges on Incoming PSD2 transactions based on preference instead of waiving the charges
- Collecting repair charges on Incoming PSD2 transactions terminating with the bank by moving the transactions to the Repair Queue if the Charge Whom option is not SHA and allowing user to repair the Charge Whom option.

- Applying charges for Outbound MT101 transactions. Capturing charge preferences / charge account preferences and posting charge entries
- Generating MT101 Multi-credit transfer for booked via C2B channel
- Allowing user to input Field 20 - Transaction Reference & Field 21 - Related Reference - values in Free Format messages - MTn92 / MTn95 / MTn96 and MTn99 messages
- Deducting charges separately instead deducting from the incoming message transfer amount for Outbound pass-through MT103 transactions with Charge Option as SHA and when charges are deducted from non-Nostro type account
- Additional rule elements - Transaction Branch / Intermediary BIC - in Currency Correspondent Rule
- Showing Debit Account Branch on Cross-border/RTGS Template Input / View screens
- Showing Debit Account Branch on Cross-border/RTGS Standing Instruction Template Input / View screens

## 2.4 **EU SEPA**

### 2.4.1 **EPC 2021 Changes**

- Changes in the validation for sending SCT/ SCT Inst Recall
- Changes to the usage rules for “Additional Information” in the inter-PSP Response to a SCT/ SCT Inst Recall.
- New attribute Beneficiary PSP Reference and IBAN of the Financial Institution as the payee for the compensation amount and/or charges, in the response to SCT Inquiry; Compensation tag made optional from mandatory for Inter-PSP Positive Response to Claim for Value Date Correction
- New dataset Inter-PSP Fee and/or Compensation Payment Dataset; Changes to tags in the FI-To-FI Payment Status Request dataset
- Request for status update on group SCT inquiries/ Recall/ RFRO or SCT Inst Recall/ RFRO
- Ability to map external error codes to ISO reason codes corresponding to SCT/ SDD/ SCT Inst R transactions.
- Use of the pain.001.001.09 instead of pain.001.001.03 for SCT Inst Customer Credit Transfer Initiation and support for Requested Execution Date and Time in the SCT Inst Instruction input
- New Positive Notification Message to the Beneficiary dataset (camt.054)

## 2.4.2 Connectivity Support

- JMS queue support for outbound / inbound SEPA ISO messages

## 2.4.3 EU SEPA Credit Additional Changes

Support for:

- Non STP support is provided for SEPA outbound payments generated from SI channel; Additional basis element 'Remittance Information' is added for Non STP Rule maintenance
- Support for pain.002.001.03 generation for SCT payments received in pain.001
- Amount block is done on Booking Date itself for same day transactions for which Instruction Date is moved forward due to Holiday check or Processing/Network cutoff check. Preference for amount block can be maintained in Source Network Preferences maintenance.
- Support for ISO message generation for SCT Inquiry messages (camt.027, camt.087, camt.029 & pacs.028); Support for Upload of SEPA enquiry messages in ISO format
- Provision for XSD name pick up is provided for ISO message generation; Outbound SEPA CT/DD Branch BIC pick up based on maintenance is added. Both the maintenances are optional.
- Support for Slab based Pricing based on Total Amount or Total Number of transactions is provided for SCT/SDD bulk files uploaded. This will be applied on last working day of the month. Fixed price can be applied for rejected transactions

## 2.4.4 EU SEPA Direct Debit Additional Changes

Support for:

- Mandate creation and amendment based on the details received in pain.008/pacs.003 upload
- Upload and processing of bulk files using pain.008.001.02/06/08 versions; Support for Network rule resolution, Customer Agreement maintenance & Credit entry consolidation; Posting of accounting on Value Date
- Generation of pain.002.001.03 transactions received in pain.008 file
- Facility to input and process Compensation and Charges in Refund screen
- Limit check at file level and transaction level for pain.008 upload; Creditor scheme ID based transaction level limit maintenance
- R processing cutoff time maintenance in Collection Preferences; Pacs.007/pacs.004 dispatch message Interbank settlement date to be moved to next Network working day after cutoff time

## 2.4.5 EU SEPA Instant Changes

Support for:

- IBAN validation is made based on the flag set in Network maintenance

## 2.5 Generic ACH

- Support for ACH CT/ACH DD Origination - Return of reversal
- pacs.002 inbound file reject messages - Support for viewing reject code /description
- Narrative support for ACH CT/ACH DD R transactions file accounting
- REST service for PYDOTRTN (Return of ACH CT Origination); Rest service for PZDOTRTN (Return of ACH DD Origination)
- ACH CT/DD Receipts - Unstructured Remittance Information -- Screen/service support for multiple rows
- Removing Creditor Agent Mandatory Validation in Network Derivation; New basis element in Network Rule for IS\_AGENT\_ALLOWED\_FOR\_NWK for these Non urgent payments
- A new Network type code JP-ZEN is added for generic ACH CT payment type. In ACH Dispatch Preferences (PMDACHDS) screen a new section Network Start Time, with new fields Start Hour and Start Minute has been added to indicate the start time for the network for the new network code added.

## 2.6 Bulk File Processing

- Support for processing Book Transfers as Non urgent payments
- Facility for Batch Authorization

## 2.7 Book Transfer

Support for:

- Allowing Activation Date Input for Book Transfers from UI and in Single Payout Service

## 2.8 India Payments

Support for:

- NEFT/India RTGS/IMPS - Support for GL Account Branch as Designated branch changes in accounting



- Addition of India payment transactions is Payments Status / Payments Queue Status Dashboards
- GEFU (Generic File Upload -FC Core formats) Upload format support for NEFT/RTGS Payments
- Capturing Customer level Aadhaar seeding / Linked account preferences
- Capturing account level preferences like Tax preferences, Account Type, Joint Account Holders and Mobile Money Identifier (MMID) for processing India NEFT / RTGS / IMPS transactions
- Support for India Bank Issuer Identification directory maintenance
- Capturing our bank National Bank Identification Number (NBIN) & Issuer Identification Number (IIN) details
- Support for receiving the UTR reference number value from external systems for India NEFT / RTGS transactions booked through SPS
- Support for a common validation service for Outbound India NEFT / RTGS / IMPS transactions
- Loan Account support for credit accounts in DD originations
- NACH DR details population based on Mandate
- A provision for posting the EAC rejected transactions to a suspense GL is added for NEFT/RTGS payments
- NEFT/RTGS- Legal Entity Identifier (LEI) support

## 2.9 **India NEFT**

### 2.9.1 **Key Features**

Support for:

- NEFT 24/7 support
- Prefunded GL support for outbound NEFT payments
- Credit to GL Account functionality for inbound NEFT payments
- Manual Initiation of N04 Message
- Processing inbound payments to the credit of loan accounts/credit card accounts
- Support for Indo-Nepal Remittance Facility
- NEFT N04 Browser (PTSNFN04) changes
- Technical Failure Handling for NEFT N03/N09 / F25/F26/F27

## 2.9.2 Return of Inbound Processing changes

Support for:

- Auto generation of outbound transaction on Return processing & Dispatch processing changes for outbound transaction created
- N07 generation to be linked to N04 receipt
- Return Cutoff time derivation based on Batch number received in N02 message
- Return N07 message NAK processing changes for F25/F26/F27/N03/N09

## 2.10 India RTGS

### 2.10.1 Key Features

Support for:

- Support for processing transactions 24x7 with Inbound SOD / EOD India RTGS messages handling
- RTGS Own Account Transfer (OAT) changes generating outgoing pacs.009 message.
- Upload and handling of Camt.054 for Debit and Credit notification
- Support for outbound transaction reversal
- Generation of Positive Credit confirmation (camt.059)
- Prefunded GL support for outbound RTGS payments
- Credit to GL Account functionality for inbound RTGS payments
- Technical Failure Handling for RTGS Admi.004 F25/F27 NAK

## 2.11 India IMPS

### 2.11.1 IMPS 2.0: Migration from ISO to XML

Support for:

- Migration to API based XML messaging from existing ISO 8583 platform
- Support is provided to process IMPS Request Pay, Response Pay, Verification Request and Response pay XML messages.
- Support for Heartbeat request and response messages

### 2.11.2 Other Features

Support for:

- Transaction Limit Maintenance based on Source/IMPS transaction Type; Limit check Daily/Weekly /Monthly limits.

- Support is provided to upload and process Adjustment files with type as Transaction Credit Confirmation (TCC).
- Support for Outbound Transaction Reversal processing due to NAK response
- Prefunded GL support for outbound payments
- Available Balance is included in all the IMPS Customer Notifications triggered for events like Payment Successfully processed, credit given to customer
- Inbound IMPS upfront validation for uniqueness of NBIN+RRN

## 2.12 **US Fedwire**

Support for:

- Charging Outbound Drawdown transactions based on Drawdown Pricing code captured in US Fedwire network preference

## 2.13 **US NACHA**

Support for:

- Generating of Dishonor Return for unmatched returns based on incoming message
- Populating match/unmatched status in Inbound Return Queue
- Doing Beneficiary name matching for Inbound NACHA Credit transfer transactions
- Reversing the processed Inbound NACHA Credit / Debit transactions manually and posting the reversal entries on successful reversal
- Parsing the Notifications of Change (NOCs) batch records in the incoming NACHA file
- Matching the incoming NOCs with the Outbound transactions
- Showing the matched / unmatched NOC messages in the Inbound NOC Browser
- Generating Refusal NOC message from the Inbound NOC Browser
- Showing the generated refusal NOC messages in the Refusal NOC Browser
- Showing the matched NOC message / generated refusal NOC in the Outbound Transaction View screens
- Skipping unsupported SEC codes related batches in the Inbound NACHA file processing. Support for showing the parsed batch records, entry detail records along with processing status in a new US NACHA Inbound browser screen
- Same Day / Standard Day dispatch processing of Outbound NACHA Credit and NACHA Debit transactions

- Prenotification transaction processing of Outbound / Inbound NACHA Credit / Debit transactions

## **2.14 Clearing**

Support for:

- Credit to GL support is provided for Outward Clearing
- Transaction level float extension maintenance is available for outbound clearing transactions
- It is possible to maintain customer/Customer Service Model/Sector/Bank Code based float days.

## **2.15 Instruments**

- Prefunded GL support is provided for Instrument Issue
- Support for Traveler's Cheque inventory maintenance; Support for issue and payment of Traveler's Cheques
- Tag 53B support for MT 110 generated based on External Account

## **2.16 Positive Pay**

Support for:

- Positive pay preferences at Host level & Account Level; Bulk input screen and Rest service (Service Name: PositivePayTxn).
- Positive Pay related validations in inward clearing
- Positive Pay View screen and Query Rest service (Service Name: QueryPositivePay)
- Positive pay modification and rest service (Service Name: PositivePayMod)
- Positive pay status change

## **2.17 China CNAPS**

Support for:

- CNAPS Credit/Debit - Skipping Currency/Branch holidays based on preference
- CNAPS Credit /Debit Non STP changes
- CANPS Credit / Debit charge account addition
- Mail Advice support - CNAPS Debit Outbound/Inbound Transactions

## **2.18 Payments Core Changes**

### **2.18.1 BIC Directory Changes**

Support for:

- Mapping customer to BIC at the host code level
- Referring the host level BIC Customer mapping during SWIFT message generation

### **2.18.2 Dashboard Changes**

Support for:

- Maker Payments Dashboard - This lists the payments which are booked on Current Date where the Maker of the payments is the logged-in user
- Authorizer Dashboard for Unauthorized Payments
- Maker Queue Dashboard for Pending Transactions
- Authorizer Queue Dashboard for unauthorized queue actions
- Missed SLA Queue Dashboard - Number of transactions which remains in these exception queues for more than the maximum agreed time is listed in a dashboard; New parameter is provided in Customer Preferences for capturing the SLA
- Pending Queue Items Dashboard – Number of incoming messages which remains in Incoming Unmatched Queue is listed.

### **2.18.3 Standing Instruction Changes**

- Support for SI maintenance amendment through service & UI
- Support for charges on SI maintenance Maker Payments

### **2.18.4 Routing Rule Related Changes**

- New Rule screen for Routing rules maintenance PMDRTRLE with resultant actions supported as 'Reject' or 'Change correspondent'
- Provision for Group Code Maintenance & Group to Rule basis element linkage maintenance
- Support of Group of values as ROP with related operators as GROUP IN or GROUP NOTIN
- Routing rules related check is enabled for Cross border/RTGS/SCT/T2ISO/CBPR+ transactions

## 2.18.5 Document Management System related changes

Support for

- Receiving document list from third party system & DMS Integration for upload/view of documents
- Integration with OBDX for documents uploaded
- Document verification Queue support for unverified documents; Support for Approve, notify to source; Modify, Cancel actions.
- DMS changes are done for Cross border/RTGS /Book Transfer"

## 2.18.6 IBAN Validation Changes

Support for:

- Populating IBAN, Name Address in Cross-border/RTGS/SEPA Credit transactions with debit as GLs by capturing IBAN value at GL level.
- IBAN validation done during Cross border/RTGS processing will consider AWI BIC8+XXX matching, in case exact match is not found for IBAN BIC in IBANPlus maintenance
- IBAN validation for cross border/RTGS transactions will consider the IBAN Validation Required flag in Network Maintenance PMDNWMNT. Existing banks which are using IBAN validation for cross border/RTGS, it is required to check this flag for having the validation continued. AWI BIC derivation (if already not available in the request) will continued to be done from beneficiary IBAN for cross border transactions, irrespective of IBAN Validation Required flag value

## 2.18.7 MIS Processing

- MIS code/MIS Group default from common core→ If OBPM specific MIS code/MIS group maintenances are not available, system will list MIS Code/MIS Group from the Core maintenances available

## 2.18.8 Pricing Changes

- Special pricing support is provided for payments of Network code type 'JP-ZEN'. This feature has been introduced to support the pricing based on Customer Service Model. Customer Special Pricing can be defined either as Free Transaction Count or Free Transaction Amount (amount below which charges are not levied). Also, there is facility to setup cashback where

the charge amount is given as cash back. Changes are done in the existing Price Value Maintenance screen.

### **2.18.9 Relationship Pricing additional Changes**

- Internal pricing Application for the Price components for which value is not returned by RP call
- Variance type application for Variance Amount, Percentage & Waive
- RP Price fetch on transaction enrich PADOTONL/PCDAOTXN

### **2.18.10 Restriction Framework**

- Support for Staff restriction: Based on the Customer ID linked to User ID in SMDUSRDF, if the accounts linked to same customer is used in transactions, user is disallowed from save/authorization of such transactions and from initiating queue actions.
- GL restrictions for users: Based on Host level parameter and GL allowed/disallowed group linkage, user access to GLs for listing them for the transaction screens is restricted.
- Network/transaction type level restriction is possible for Account Entitlement Group which is linked to External customer account STDCRACC.
- These restrictions are enabled for: Cross Border/RTGS, SEPA CT, SEPA DD, SEPA Instant, Book Transfer, Generic ACH DD, T2ISO and Single Payment screen

### **2.18.11 Service Changes**

- Single Payout Rest request - Header fields userId and entityId are made mandatory in the request

### **2.18.12 Other Features**

Support for:

- Defining mail advice format using IF conditions with operands Equal to (=) / IN clause
- Defaulting Customer Name and Address based on system parameter for Cross-border / RTGS / SEPA Credit / SEPA Debit / Generic ACH Debit / Generic ACH Credit.
- Validating exchange rate stop variance for Outbound Cross-border / RTGS requests received through Single Payment Service and rejecting the payment request if variance validation fails

## 2.19 Payments Exception Queues

### 2.19.1 Key Features

Support for:

- Authorize, Reject & Delete User Actions in Auth Limit Queues
- Evaluating all Non STP rules and list all rules satisfied in Non STP Queue. Logging the changed data and showing the change log in Authorization sub screen [Applicable for Book Transfer / Cross-border / RTGS / Fedwire transactions]
- Capturing Non STP amendable fields by channel type through a new maintenance. Allowing modification of fields maintained for Specific Channel Type when amendable fields not maintained for the Source Code + Channel Type combination
- Searching by 'Retain in Queue' system action in ECA / Sanctions / Network Cutoff / Processing cutoff queues
- Reject user action in Exchange Rate / EAC / ECA / Sanctions / External Pricing Queues/Process Exception / Processing Cutoff / Network Cutoff Queues for Authorizer to reject the modifications
- Defining queue transaction restrictions based on Source Code, Network Code and Customer Priority fields in addition to existing Network Type Code, Transaction Type fields in User / Role Queue Transaction Restrictions maintenances and Listing transactions in exception queues based on the User / Role level Queue Transaction Restrictions maintenance
- Listing transactions based on user branch restriction / multi-branch access rights on Non STP Queue, EU Payer Queue, FX Unwind Queue, Accounting Queue, Warehouse Queue
- Populating MT101 Sequence A reference as File Reference in Business Override Queue / Sanction Check Queue / Warehouse Queue and launching MT101 Out/In transaction based on File Reference Number for 'View Transaction' user action in Business Override Queue / Sanction Check Queue / Warehouse Queue
- Change in ECA Queue Actions - Support for selecting multiple transactions for queue actions. Approve, Cancel, Authorize and Reject actions are covered. supported for Cross border/RTGS/Book Transfer transactions
- Process Cutoff Queue / Network Cutoff Queue - support for save and authorize for Release action with bulk record selection for Release action. Supported for Cross border/RTGS/Book Transfer transactions
- Exchange Rate Queue - Support for Change log in Authorize Action Screen for Edit FX details



## **2.20 Product Processor Integration**

### **2.20.1 OBPM - FC Core Integration**

- Accounting entry handoff generation as per FC Core entries handoff format. New System Class values added in ECA / Accounting System maintenance
- India NEFT / RTGS transaction return notification and India NEFT / RTGS / IMPS transaction reversal notification as per the FC Core format
- Sending additional tags in Accounting Handoff for Cross-border transactions

### **2.20.2 OBPM - FCUBS Integration**

- Uncollected fund changes-Support for storing accounting serial Number for uncollected leg of accounting entries on receipt of the details in the response of accounting service; Sending Related Accounting Serial Number when the original transaction Reversal accounting request is sent
- Support for online revaluation - Addition of Online revaluation required flag & Revaluation Code in Accounting Code template maintenance and sending the Online Revaluation required tag and revaluation code tag in accounting handoff request

### **2.20.3 OBPM - OBVAM Integration**

- Support for calling OBVAM API over https port

## **2.21 SWIFT Connectivity**

### **2.21.1 SWIFT FINPlus Connectivity**

Support for:

- Configuring separate connectivity - Folder / Queue - using separate Message Media Control maintenance / Media maintenance for outbound / inbound MX messages
- Populating SWIFT Alliance Access DataPDU header for outbound MX messages
- Populating Delivery Notification requests for outbound MX messages
- Receiving and processing FINPlus acknowledgement messages / delivery notification messages

## 2.21.2 SWIFT LAU Validation

Support for:

- Capturing whether SWIFT Local Authentication (LAU) validation is required or not for RTGS FIN messages at Media Control System (MCS) level.
- Skipping SWIFT Local Authentication (LAU) validation for Incoming RTGS FIN messages based on MCS level preference in addition to SWIFT LAU Preferences maintenance

## 2.22 Zero Down Time Patching using Edition Based Redefinition (EBR)

- The concept of zero down time is that the application must be available for users even when a patch set, or upgrade is in progress. Oracle provides for an approach of Edition Based Redefinition (EBR), using which it is possible to make the application available even during patch set application/upgrade.
- Application has been enhanced to use EBR in place of database tables in the pl/sql code, Java code and RAD units.
- Zero Downtime Patch Set Installation Installer Changes
  - Patch set Installation with Zero downtime (ZDT) requires Installer to use Editions in a Database Schema.
  - Installer is enhanced to use Database Schema Editions and apply the DB compilation in patch set edition and then Base edition in a staggered manner to achieve Zero Downtime during the Patch set Installation.
  - JDBC connections through Application and Gateway to point to a specific edition (Patch set edition or Base edition) at appropriate stages are brought in

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## 3. Components of the Software

### 3.1 Documents accompanying the software

The various documents accompanying the software are as follows:

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

[https://docs.oracle.com/cd/F57282\\_01/index.htm](https://docs.oracle.com/cd/F57282_01/index.htm)

### 3.2 Software Components

Software Components of Oracle Banking Payments 14.6.0.0.0 that form part of this release are as follows:

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

11. Installation documents for
  - Oracle Banking Installer documents
  - Gateway
12. Online Help Files

## 4. Annexure – A: Environment Details

### 4.1 Tech Stack

| Component                                   | Deployment option        | Machine            | Operating System                               | Software  | Version Number |
|---|--------------------------|--------------------|--|---|----------------|
| Oracle Banking Payments                     | UI-Host and Centralized  | Application Server | Oracle Enterprise Linux Server 8.3(x86 64 Bit) | Oracle WebLogic Server                                  | 14.1.1.0.0     |
|   |                          |                    |  | Java HotSpot(TM) JDK (with WebLogic Application Server) | 1.8 Update 321 |
|   |                          | Database Server    |  | Oracle RDBMS Enterprise Edition                         | 19.14.0.0.0    |
| Oracle Banking Payments Integration Gateway | Web services (incoming)  | Integration Server | Oracle Enterprise Linux Server 8.3(x86 64 Bit) | Oracle WebLogic Server                                  | 14.1.1.0.0     |
|   | HTTP Servlet (incoming)  |                    |  |   |                |
|   | EJB (incoming)           |                    |  |   |                |
|   | MDB (incoming)           |                    |  |   |                |
|   | Notifications (outgoing) |                    |  |   |                |
| Oracle Banking Payments REST                | Web services             | Integration Server | Oracle Enterprise Linux Server 8.3(x86 64 Bit) | JDK   | 1.8 Update 321 |
|   |                          |                    |  | Oracle WebLogic Server                                  | 14.1.1.0.0     |
|   |                          |                    |  | Oracle Toplink  | 14.1.1.0.0     |

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

**Note:** For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at: <https://www.oracle.com/middleware/technologies/browser-policy.html>

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## 5. Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Payments 14.6.0.0.0 License Guide in the Documentation Library.



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