

Product Release Notes

Oracle Banking Supply Chain Finance

Release 14.6.0.0.0

Part No. F57414-01

May 2022



Oracle Banking Supply Chain Finance
Product Release Note
[May] [2022]
Version 14.6.0.0.0

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

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

Copyright © 2020, 2021, 2022, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or de-compilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. RELEASE NOTES	5
1.1 BACKGROUND / ENVIRONMENT	5
1.2 PURPOSE	5
1.3 ABBREVIATIONS	5
1.4 PRODUCT SUMMARY	5
1.5 RELEASE HIGHLIGHTS	6
2. RELEASE ENHANCEMENTS.....	9
2.1 FUNCTIONAL FEATURES	9
2.1.1 Interest Enhancements	9
2.1.2 Adhoc Pricing	12
2.1.3 Limits Enhancements	12
2.1.4 Future Dated Disbursements	13
2.1.5 Dynamic Discounting	14
2.1.6 Alert Enhancements	15
2.1.7 Disbursement and Settlement	17
2.1.8 NPA Regularization Accounting Entries	18
2.1.9 Filter Service Enhancements and Dynamic Filter Fields Design in UI	18
2.1.10 Division Code based Filter Criteria	18
2.1.11 Asynchronous Integration – Accounting Posting and External Payment	18
2.1.12 Beneficiary Account Details	19
2.1.13 Inquiries	19
2.1.14 Outgoing FCI Message 9 Support	23
2.1.15 Order Form Upload to support initiation of Islamic Finance	23
2.2 NON-FUNCTIONAL FEATURES	23
2.2.1 Receivable/Payable Creation and Management: Purchase Order	23
2.2.2 Workflow based EOD	23
2.2.3 Common UI Enhancements	23
2.2.4 RSO V2 Adoption	24
2.2.5 Enhancements in Tasks	24
2.3 INTEGRATIONS	24
2.3.1 API Enhancements	24
2.4 PLATFORM CHANGES	25
3. DEPRECATED FUNCTIONALITY	26
4. PATCHES AND BUGS	27
5. SECURITY FIXES	28

- 6. LIMITATIONS AND OPEN ISSUES29**
 - 6.1 LIMITATIONS AND OPEN ISSUES29
- 7. COMPONENTS OF THE SOFTWARE30**
 - 7.1 DOCUMENTS ACCOMPANYING THE SOFTWARE.....30
 - 7.2 SOFTWARE COMPONENTS30
- 8. ANNEXURE – A: ENVIRONMENT DETAILS31**
- 9. ANNEXURE – B: THIRD PARTY SOFTWARE DETAILS.....32**

1. Release Notes

1.1 Background / Environment

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

1.2 Purpose

The purpose of this document is to highlight the functionalities included in the Oracle Banking Supply Chain Finance 14.6.0.0.0 release.

1.3 Abbreviations

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

1.4 Product Summary

Oracle Banking Supply Chain Finance Release 14.6.0.0.0 is enhanced to meet various challenges faced by financial institutions. It addresses each of the supply chain processes from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.5 Release Highlights

The key highlight of this release is to release new functionalities and enhancements made in the existing features with 14.6.0.0.0 version, required for supply chain finance industry with the cutting-edge technology.

Functional:

- Interest Enhancements
- Differential Interest Pricing based on Adhoc Limits Utilization. Below are the impacted screens:
 - Interest Rate Decisioning
 - Initiate Finance
 - Finance Disbursement
 - Finance Inquiry
- Limits related enhancements:
 - Limit Freeze and Disbursement Check.
 - Redesigned Limits maintenance screen.
 - Screen enhancements for Actual Available Limits and Actual Available Adhoc Limits.
- Future Date Disbursements:
 - Addition of 'Funding Request Date' field in Invoice File, API to trigger Future Dated Disbursements, and configuration of job to trigger future dated disbursements.
 - Product Parameter UI: Addition of fields to support future dated auto-processing.
 - Program Parameter UI: Addition of fields to support future dated auto-processing.
 - Funding Request Date in Receivables and Payables management.
- Dynamic Discounting:
 - New screen for Dynamic Discounting Offer Creation with a workflow for linking invoices.
 - Sliding scale-based discount calculation.
 - Discount management APIs enhanced for acceptance and rejection of dynamic discount offer.
- Alert Enhancements:
 - New screen (Alert Contact Details) introduced to capture contact details of the party.
 - New alert events for receivables in SCF.
 - Alert Decisioning screen: Dynamic filter criteria based on selected category, pre-configured text template can be modified, and contact details to be fetched from the 'Alert Contact Details' screen.
 - Alert Definition screen: The 'Is Root Entity' and 'Limit Party Type' fields are added for 'Limit' category.

- Support to define and configure extensible logic for generating alerts in EOD. Alert batch job sends all the alerts scheduled for that day.
- Debit Note support in Disbursement and Settlement with 'Linked Receivables' hyperlink.
- Accounting entries changes in settlement for NPA Regularization.
- Enhancements in Filter Service - Configurable Filter Criteria fields in Add & View of Maintenance screens.
- Division Code based External Account Mapping.
- Asynchronous integration support for Accounting Entries posting and External Payment.
- Availability of Beneficiary details in the Transaction screens, Finance Inquiry, and Accounting Inquiry screens.
- Inquiries:
 - The 'Date Range' field instead of 'From Date' and 'To Date' fields.
 - Finance: Enhanced UI with Unique Transaction Response Number, Payment Status, Reject Reason, and Audit Trail.
 - Receivables and PO: Enhanced search with 'Amount Reference Basis' and 'Finance Status' field. Improved UI of search result to cover maximum vital fields.
 - Credit Note: Updated UI of Credit Note Details pop-up screen with extended Basic and Reconciliation details.
 - Payment: Displaying the rule with which the auto-recon is processed. Outgoing FCI Message 9 Support, and Order Form Upload to support initiation of Islamic Finance.

Non-Functional:

- Receivable/Payable Creation and Management: The purchase order can now be created from 'Create Receivables and Payables' screen. Similarly, purchase orders can be managed from the 'Receivables and Payables Management' screen.
- Provision to configure business date rollover event as part of EOD and support for Workflow based configurable EOD.
- Common UI enhancements
 - The 'Supplier Name' field has been merged into 'Supplier Id' field.
 - The 'Party Name' field has been merged into 'Party Id' field.
 - The 'Corporate Name' field has been renamed as 'Corporate Id' field.
 - The search field to select the 'Product' has been replaced by the drop-down list.
- RSO V2 Adoption
- Tasks:
 - 'Debtor' label is changed to 'Borrower' in the column header.
 - Feature to capture 'Remarks' for transactions under 'Free Task' has been added and 'Search' screen for 'Tasks' has been improved.

Integrations:

- Updated APIs:
 - Credit Note and Debit Note Creation/Update
 - Invoice-Credit Note Recon
 - Future Dated Disbursement
 - PO Creation/Management
 - Capturing success response of Accounting and Payment in Accounting Txn and Payments table respectively.
 - API enhancements for Accounting and Charges data segments.

2. Release Enhancements

2.1 Functional Features

2.1.1 Interest Enhancements

- Interest Refund: Application calculates the refund amount for the remaining tenor of loan and refunds the same to the borrower in case of prepayment.
- Interest Paid Upfront: This will allow the application to collect interest upfront from the disbursement proceeds and then disburse the 'Net Finance Amount' only to the customer. Relevant changes are done in the Accounting Entry Code, Finance Disbursement, Finance Settlement, and Accounting Inquiry screens.
- Slab based spread for Interest, Penalty on Principal, Penalty on Interest.
- UI Enhancements to display Pricing of Interest, Penalty on Principal, Penalty on Interest
- Compounding for Interest & Penalty calculations.

2.1.1.1 Interest Refund

In case of front-ended loans/discounting loans, interest amount is calculated and collected upfront and deducted from disbursement amount of the borrower. As part of this release, application calculates the refund amount for the remaining tenor (business date-maturity date) of loan and refunds the same to the borrower in case the borrower makes prepayment in part or full.

- A new amount type (Refund Amount) is configured for defining refund related accounting entry.
- OBSCF Integration with OBCL is done for refund handling.
- Relevant fields to maintain interest refund parameters are added to the below screens:
 - Product Parameters
 - Program and Spoke Parameters

2.1.1.2 Interest Paid Upfront

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

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

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

- Finance Disbursement
- Finance Settlement
- Accounting Inquiry

2.1.1.3 Slab based spread for Interest, Penalty on Principal, Penalty on Interest

As part of this release, the 'Rate' and 'Spread' are shown (on main UI) for all three components only when the tier-based spread is set as 'No'.

- Tier type spread can now be applied slab wise for tenor-based pricing.
- In the free task, changes made regarding the calculation for net interest (interest + spread) for both slab-based and variable-based
- The system allows user to leave the 'To Days' or 'To Amount' column blank for the last slab, indicating that the rate defined in the last slab will apply for any time-period or amount greater than the respective from days or from amount columns.
- A rule with spread application as 'Slab Based' is not allowed to be mapped to a filter value in interest decisioning wherein interest collection type is 'front end'.

2.1.1.4 UI Enhancements for Interest components

- Below re-labelling is done across the product:
 - 'Interest Overdue' is re-labelled as 'Penalty on Interest'
 - 'Penalty on Interest Overdue' is re-labelled as 'Penalty on Principal'
- UI of the below screens are updated w.r.t above change in the label:
 - Interest decisioning – Interest Component LoV

Old Label	New Label
Interest Overdue	Penalty on Principal
Penalty on Interest Overdue	Penalty on Interest

- Interest Tab in Free Tasks

Old Label	New Label
Overdue Interest Details	Penalty on Principal Details
Calculated Overdue Interest	Calculated Penalty on Principal
Net Overdue Interest Rate	Net Penalty on Principal Rate
Penalty on Interest Overdue details	Penalty on Interest Details
Calculated Penalty on Overdue Interest	Calculated Penalty on Interest
Net Penalty on Overdue Interest Rate	Net Penalty on Interest Rate

- Finance Inquiry

Old Label	New Label
Overdue Interest Outstanding	Penalty on Principal O/s
Penalty on Interest	Penalty on Interest O/s
Overdue on Interest Paid	Penalty on Principal Paid
Penalty on Interest Paid	Penalty on Interest Paid
Interest Tab Pop-up	
Overdue Interest Details	Penalty on Principal Details
Calculated Overdue Interest	Calculated Penalty on Principal
Net Overdue Interest Rate	Net Penalty on Principal Rate
Penalty on Interest Overdue details	Penalty on Interest Details
Calculated Penalty on Overdue Interest	Calculated Penalty on Interest
Net Penalty on Overdue Interest Rate	Net Penalty on Interest Rate

○ Accounting Entry Code

Old Label	New Label
Amount Paid Towards Penalty	Amount Paid towards Penalty on Interest
Amount Paid Towards Overdue Interest	Amount Paid towards Penalty on Principal
Total Overdue Interest	Total Penalty Amount

- Fields in the 'Interest Pricing' screen are enhanced with the validation so that only relevant fields will be displayed based on the selections made for previous fields.
- Fields in the 'Interest Decisioning' screen are enhanced with the validation so that only relevant fields will be displayed based on the selections made for previous fields.
- Field positions are automatically re-arranged to keep the UI consistent.
- A rule with rate type as 'Floating' is not allowed to be mapped to a filter value in interest decisioning wherein interest collection type is 'front end'.

2.1.1.5 Compounding for Interest & Penalty calculations

With this release, the application will support compound interest/penalty calculation.

- Schedule type value 'capitalized' is replaced with the schedule type value 'compounding'.
- Integration with OBCL is done to retrieve compounding calculations.
- Relevant changes done in the Finance Inquiry screen.

2.1.2 Adhoc Pricing

2.1.2.1 Interest Decisioning

As a part of this release, the 'Interest Rate Decisioning' screen has been enhanced with the toggle switch to enable/disable the 'Adhoc Pricing'. By enabling the 'Adhoc Pricing', user can define the interest rates that are applicable when adhoc limits are utilized on finance request.

2.1.2.2 Initiate Finance

As a part of this release, the 'Receivables and Payables Management' screen has been enhanced to apply different interest rate when adhoc limits are utilized, only for the adhoc portion of the finance.

- Adhoc limit is invoked/utilized only when main sanctioned limits are completely exhausted.
- Finance transaction is split into two transactions, one for the main limit utilized and one for the adhoc limit utilized whenever a portion of adhoc limits gets utilized.

2.1.2.3 Finance Disbursement

As a part of this release, the 'Finance Disbursement' screen has been enhanced to incorporate the Adhoc limit functionality.

- 'Adhoc Limit Utilized' checkbox has been added to the 'Basic Info' screen of the Finance Disbursement to indicate if the transaction is of a main limit transaction or an adhoc limit transaction.
- Below fields are now available in the grid of limit data segment for adhoc limits. These fields are by default displayed when transaction utilizes Adhoc limits.
 - Sanctioned Adhoc Amount
 - Utilized Adhoc Amount
 - Available Adhoc Amount
- Relevant enhancements made in Finance Inquiry screen.

2.1.3 Limits Enhancements

As a part of this release, there are several enhancements are done for limits related screens.

2.1.3.1 Limit Freeze and Disbursement Check

The bank user can freeze limits for a specific party wherein fresh disbursements are not processed for the party. However, liquidations and settlements get processed. The limit freeze

feature is available at every node, allowing the bank to freeze limits, and consequently disbursements or limit booking for only that limit node.

- Introduced the 'Limit Freeze' switch in the 'Limit Details' pop-up to stop disbursements or limit booking at each node of the limit tree (structure).
- Status of the limit freeze shown at each node in the tree structure.
- Transactions in the processing stage gets stopped if the limits are frozen.

2.1.3.2 Redesigned Limits maintenance screen

The screen to create limit structure has been re-designed to provide better user experience.

- User can add child limits from the parent limit structure only.
- Limit structure can be viewed in tabular as well as hierarchical pattern.
- Color coding is improved for each entity in the limit structure.
- It is now easier to expand/collapse or navigate through the limit structure.
- The 'Drag & Drop' feature has been replaced by the 'Click & Auto-add' feature. Hence, addition of multiple entities to corporate limit structure is much more convenient.

2.1.3.3 Actual Available Limits and Adhoc Limits

New field for 'Actual Available Limits' and 'Actual Available Adhoc Limits' is added to the 'Limits Transaction UI' grid in the 'Task'.

- These fields are also available in 'Limits Inquiry' and 'Limits Transaction Inquiry' screens.

2.1.4 Future Dated Disbursements

2.1.4.1 Invoice Processing

As a part of this release, provision of 'Funding Request Date' has been added for the invoice records based on which a batch job is executed to trigger automatic financing on funding request date.

- The application parks the invoice for a future dated disbursement in case funding request date is a future date.
- Invoice can be edited/accepted/assigned at any time prior to the funding request date.
- On the funding request date, a batch job is executed, to identify and finance all eligible invoices for the date.
- Funding Request Date field has been added to the below screens:
 - Create Receivables and Payables (For 'Invoice' and 'Debit Note' instrument type)
 - Receivables and Payables Management: Date Reference Basis
- Additional field 'Funding Request Date' added to support FDD on below screens:

- Create Receivables and Payables
- Receivables and Payables Management
- Receivables Inquiry
- File Upload (Invoice and Debit Note)

2.1.4.2 Product Parameter UI

As a part of this release, the Product Parameter screen has been enhanced to cater the support for future dated disbursements (FDD). Disbursement/Settlement Auto processing flag are decoupled from Auto finance/Auto settlement flag. This de-coupling of processing related flags is done for program parameters and link spokes as well.

- The 'Holiday Treatment for FDD' field is added.
- The switch to enable/disable 'Disbursement Auto-Processing' and 'Settlement Auto-Processing' is added.

2.1.4.3 Program Parameter UI

As a part of this release, the Program Parameter screen has been enhanced to cater the support for future dated disbursements (FDD). Disbursement/Settlement Auto processing flag are decoupled from Auto finance/Auto settlement flag. This de-coupling of processing related flags is done for product parameters as well.

- The drop-down list to enable/disable 'Disbursement Auto-Processing' and 'Settlement Auto-Processing' is added.

2.1.4.4 Funding Request Date

As a part of this release, invoices can be searched based on funding request date also from Receivables and Payables Management screens.

2.1.5 Dynamic Discounting

2.1.5.1 Dynamic Discount Offer Creation

As a part of this release, the screens for 'Dynamic Discounting' from 'Maintenance' menu are moved out as a separate 'Dynamic Discount Management' screen. This screen has been re-designed to include below changes:

- Fields covered in the Dynamic Discounting Rule UI:
 - Min Tenor
 - Max Tenor
 - Applicability basis
 - Auto Applicable
 - Auto Applicability basis

- Fixed Payment Date
- Tenor based Discount Grid
- Workflow changes for Dynamic Discounting Rule UI:
 - Dynamic discounting rule maintenance workflow is converted to a transaction workflow. It has the below stages:
 - Registration
 - Auto creation of dynamic discounting rule
- Link invoices during offer creation: Eligible invoices are auto populated on screen and user can select the invoices to be linked.
- Multiple dynamic discounting offers can now be linked to an invoice till the time an acceptance or rejection event takes place.

2.1.5.2 Discount Management

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

- APIs enhanced for acceptance and rejection of dynamic discount offer
- Fetch eligible invoices related to discount offer to be linked.
- Get historical discount offer details basis invoice ID.

2.1.5.3 Sliding Scale-based Discount Calculation

As part of this release, along with fixed, sliding scaled based discount calculation is possible in the system.

- APIs have been added to cater to sliding scale simulation on channel applications.
- Receivables and Payables management APIs enhanced to create a schedule based on sliding scale and apply it during recon.

2.1.6 Alert Enhancements

2.1.6.1 Alert Contact Details

As part of this release, new screen has been developed to capture 'Alert Contact Details' specifically to maintain the contact details of the party to be used for sending alerts as and when required.

- Multiple contact details such as Telephone Number and Email ID can be maintained per alert code for a selected party.

2.1.6.2 Alert Decisioning

As a part of this release, the Alert Decisioning UI is enhanced as given below:

- Placements of fields on the screen has been updated.
- Alert under below categories can now be configured based on the filter criteria mentioned below:

Category/Event Code	Filter Criteria
FINANCE	PRODUCT, PROGRAM
LIMITS	DEFAULT, LIMIT_PARTY
INVOICE	DEFAULT, RELATIONSHIP
PURCHASEORDER	DEFAULT, RELATIONSHIP
FILEUPLOAD	DEFAULT
PAYMENT	DEFAULT
RECON	DEFAULT
CREDITNOTE	DEFAULT
COUNTERPARTY	DEFAULT

- Recipient drop-down has been enhanced to fetch recipients based on categories as mentioned below:

Category	Recipient
FINANCE	Buyer, Supplier, Insurance, Import Factor, Export Factor, Bank User
LIMITS	Buyer, Supplier, Insurance, Import Factor, Bank User
INVOICE	Buyer, Supplier, Bank User
PURCHASEORDER	Buyer, Supplier, Bank User
FILEUPLOAD	Buyer, Supplier, Bank User
PAYMENT	Buyer, Supplier, Bank User
RECON	Buyer, Supplier, Bank User

Category	Recipient
CREDITNOTE	Buyer, Supplier, Bank User
COUNTERPARTY	Corporate, Counterparty, Bank User

- Pre-configured text template can be updated by adding/removing placeholders.
- The email IDs are picked from the newly developed screen 'Alert Contact Details'

2.1.6.3 **Alert Definition**

As a part of this release, the Alert Definition screen is enhanced. Based on the category, when the value is selected as 'Limits', below additional fields are displayed on the screen:

- Is Root Entity
- Limit Party Type

2.1.6.4 **Batch Alerts Framework**

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

2.1.7 **Disbursement and Settlement**

2.1.7.1 **Support for Debit Note**

As a part of this release, the transactions screen of disbursement and settlement are enhanced to provide support for Debit Note.

- The 'Linked Invoices' link in 'Basic Info' tab of Finance Tasks is changed to 'Linked Receivables'.
- Linked Invoice hyperlink changes:
 - The 'Invoice No' and 'Invoice Ref No' labels are changed to 'External Ref No' and 'Internal Ref No' respectively.
 - The 'Invoice Amount' is renamed as 'Receivable Amount'.
 - The 'Invoice Date' and 'Invoice Due Date' are renamed as 'Issue Date' and 'Due Date' respectively.
 - The 'Invoice Status' is renamed as 'Instrument Status'.
- The 'Total Invoice Amount' field in all Data Segments is changed to 'Total Receivable Amount'.

2.1.7.2 **Linked Receivables hyperlink**

As a part of this release, the 'Disbursement' and 'Settlement' screens has been enhanced for below UI change:

- The 'Linked Invoices' link has been renamed as 'Linked Receivables'.
- This hyperlink will display both invoices and debit notes that are financed.

2.1.8 **NPA Regularization Accounting Entries**

As a part of this release, the account is regularized if the entire outstanding amount is repaid after an account becomes NPA. 'Is NPA' toggle switch is provided in the 'Accounting Entry' screen which enables different account entries for NPA regularization during settlement.

2.1.9 **Filter Service Enhancements and Dynamic Filter Fields Design in UI**

As part of this release, the Filter Service has been enhanced to address following:

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

2.1.10 **Division Code based Filter Criteria**

As a part of this release, the maintenance screens of External Account Mapping have been enhanced to support filter criteria based on division code.

- 'Division Code Based' value is now listed in 'Filter Criteria' field in 'External Account Mapping' screen.
- Finance transaction logic enhanced to identify division codes for population of external accounts.

2.1.11 **Asynchronous Integration – Accounting Posting and External Payment**

As a part of this release, Asynchronous integration support for Accounting Entry posting and External Payment is provided. Below are new stages that are introduced:

- Accounting In Progress
- Payment In Progress

An API has been provided which handles Payment and Accounting response. Upon successful updates of the accounting and payment responses, transaction is pushed forward.

2.1.12 **Beneficiary Account Details**

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

- Transaction screens
- Finance Inquiry

2.1.13 **Inquiries**

2.1.13.1 **UI Enhancement**

As a part of this release, all the inquiry screens are updated with enhanced UI.

- 'From Date' and 'To Date' fields are now combined and renamed as 'Date Range'.

2.1.13.2 **Finance Inquiry**

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

- The 'Finance Status' column is renamed as 'Finance/Payment Status' and will provide information on both finance and payment statuses.
- Unique Transaction Response (UTR) Number: The response number provided by the external/host system against each disbursement transaction is captured and displayed to the user.
- Payment Status: A field to capture payment status as 'Credited', 'Failed', or 'Null' (Blank).
- Reject Reason: In case 'Payment Status' is 'Failed', the reject reason provided by the host system/or mapped according to the code provided by the host system.
- Interest Refund Amount: Displays the refund amount of interest in the grid.
- Audit trail shows finance history/workflow history.

2.1.13.3 **Receivables Inquiry**

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

- The 'Amount Reference Basis' field is added in search grid with below list of values:
 - Invoice Amount
 - Outstanding Amount
 - Financeable Amount
- The 'Finance Status' field is added in the search grid with below list of values:
 - Financed
 - Part-Financed
 - Not Financed

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

- Instrument, Payment, and Finance statuses are merged in a single column.
- The 'Historical Status' pop-up window will display all three statuses in single column.
- The 'Invoice/Debit Note Details' pop-up window that opens from the 'Reference Number' hyperlink is updated with below changes:
 - Basic Details tab:
 - The 'Buyer Division Name' is replaced with the 'Buyer Division Code'.
 - The 'Supplier Division Name' is replaced with the 'Supplier Division Code'.
 - The 'Stale Invoice' field is renamed as the 'Stale Status'.
 - Shipment Information tab:
 - City
 - Zip Code
 - Phone Number
 - Tax ID
 - Credit Note Details tab:
 - The 'Reconciled Cr Note Amount' is renamed as the 'Credit Note Amount'.
 - Linked Finances Details tab:
 - Finance Reference Number
 - Finance Start Date
 - Finance Maturity
 - Currency
 - Finance Amount
 - Total Outstanding Amount
 - Finance Status

2.1.13.4 Credit Note Inquiry

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

- The 'Credit Note Details' pop-up window that opens from the 'Credit Note Number' hyperlink is updated with below changes:
 - Basic Details tab:
 - The 'Buyer Division Name' is replaced with the 'Buyer Division Code'.
 - The 'Supplier Division Name' is replaced with the 'Supplier Division Code'.

- Reconciliation Details tab: This tab displays details of invoices reconciled against selected credit note.
 - Invoice Number
 - Invoice Amount
 - Invoice Date
 - Invoice Due Date
 - Reconciliation Date (Inv Currency)
 - Reconciliation Amount (Credit Note Currency)

2.1.13.5 Purchase Order Inquiry

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

- The 'Amount Reference Basis' field is added in search grid with below list of values:
 - PO Amount
 - Financeable Amount
- The 'Finance Status' field is added in the search grid with below list of values:
 - Financed
 - Part-Financed
 - Not Financed

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

- The 'Purchase Order Details' pop-up window that opens from the 'PO Number' hyperlink is updated with below changes:
 - Below new fields are added in the 'Basic Details' tab:
 - PO Date
 - Buyer
 - Supplier
 - Net PO Amount
 - Buyer Division Name
 - Supplier Division Name
 - Funding Request Amount
 - Funding Request Date
 - File Reference Number
 - Remarks
 - Six Filler Fields

- Below new fields are added in the 'Shipment Information' tab:
 - Requested Shipment Date
 - Ship To
 - Shipment Address
 - Shipment Country
 - City
 - Zip Code
 - Phone Number
 - Tax ID
 - Reason for Export
 - Terms of Sales (Incoterms)
 - Payment Terms
 - Country of Origin
 - Promised Shipment Date
- The 'Linked Invoice Details' tab is newly added that shows details of invoices linked to the PO. Below fields are displayed:
 - Invoice Number
 - Invoice Date
 - Invoice Due Date
 - Invoice Amount
 - Invoice Status
 - Payment Status
- Below new fields are added in the 'Linked Finances Details tab':
 - Finance Reference Number
 - Finance Start Date
 - Finance Maturity
 - Currency
 - Finance Amount
 - Total OS Amount
 - Finance Status

2.1.13.6 Payment Inquiry

As a part of this release, the 'Payment Inquiry' screen has been enhanced to display the rule with which the auto-recon is processed. Below fields are added in the Payment Inquiry screen to cater the functionality:

- Manual recon or Auto Recon
- Rule description and Rule condition

2.1.14 Outgoing FCI Message 9 Support

Following screen are enhanced to cater the outgoing FCI message 9 and file upload of invoices is also enhanced to include additional fields required for generation of FCI message 9.

- Program Parameters Maintenance
- Receivables and Payables Management

2.1.15 Order Form Upload to support initiation of Islamic Finance

- New instrument 'Order Form' added to the system.
- Data for order form can be uploaded via File Upload.

2.2 Non-Functional Features

2.2.1 Receivable/Payable Creation and Management: Purchase Order

As a part of this release, the purchase order can now be created from 'Create Receivables and Payables' screen. Similarly, purchase orders can be managed from the 'Receivables and Payables Management' screen.

- The 'Purchase Order' value has been added to the 'Instrument Type' field.
- The 'Create Purchase Order' UI has been redesigned to make it consistent with Create Invoice UI.

2.2.2 Workflow based EOD

- OBSCF EOD can now be triggered and monitored via common code EOD screen.
- OBSCF EOD can now run in a stand-alone mode using configurable business date event.

2.2.3 Common UI Enhancements

As a part of this release, below list of fields are now enhanced with their UI across the system:

- The 'Supplier Name' field has been merged into 'Supplier Id' field. As a result, selecting supplier ID displays both; name, and Id in the same field. For example: Commodity maintenance screen.

- The 'Party Name' field has been merged into 'Party Id' field. As a result, selecting party ID displays both; name and Id in the same field. For example: Division Code maintenance screen.
- The 'Corporate Name' field has been renamed as 'Corporate Id' field. As a result, selecting corporate ID displays both; name and Id in the same field. For example: Create Relationship screen.
- The search field to select the 'Product' throughout the system has been replaced by the drop-down list.
- The 'Audit' button is added on the all the maintenance screens as a part of framework update.

2.2.4 RSO V2 Adoption

All maintenance screens of OBSCF are re-designed using new framework RSO V2.

- The new framework handles resource life cycle operations through data segments.
- One or more data segments have been defined as a resource wherever applicable and the framework is able to handle operations at a resource level rather than a data segment level.
- Data segments can support partial data saving.
- Resource extensions can be done by adding additional attribute of the resource either at a data segment level or by adding an additional data segment itself for the resource.

2.2.5 Enhancements in Tasks

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

- Improved 'Search' screen with additional parameters such as customer id, application number and branch name to search by.
- The transactions opened from the 'Free Task' can be updated with remarks by the user. Complete history of remarks can be viewed from the same 'Remarks' screen.
- The 'Debtor' column header in tasks is renamed as 'Borrower'.

2.3 Integrations

2.3.1 API Enhancements

- Credit Note and Debit Note Creation: Debit/Credit note creation through the portal is executed through the newly added Post API. The Get API is used to fetch debit/credit note information from the back-office.
- Invoice-Credit Note Recon: Existing Invoice-Payment Recon API is enhanced to include option of reconciling Invoice-Credit Note Recon
- Future Dated Disbursement:

- Get Invoice Service API enhanced to include fields for Funding Request Date.
- Changes to existing Post/Edit Invoice Service API to allow input of Funding Request Date.
- Purchase Order: API added so that corporate can create, modify, and get PO details.
- Capturing Success Response of Accounting: A rest API which updates accounting entries posting response in 'Accounting transaction' table.
 - Push the transaction to next step by invoking API for updating stage of workflow management service.
- Capturing Success Response of Payment: A rest API that updates posting of payment entries in Finance table. Below parameters/APIs are introduced as an added support:
 - Invoke an API for updating external system response of accounting service.
 - Push the transaction to next step by invoking API for updating stage of workflow management service.
- API enhancements for Accounting and Charges data segments.

2.4 **Platform Changes**

NA

3. Deprecated Functionality

Below list describes the fields/functionality/screens/features that are discontinued with the OBSCF release 14.6.0.0.0.

- The '**Rate fixing days**', '**No of Units**', '**Calculated overdue Interest**', and '**Calculated Penalty on Overdue Interest**' fields are removed from the 'Interest Additional Details' for all interest components from finance disbursement and settlement data segments. Same fields are removed from inquiry screens as well.
- The 'Total Overdue Amount' is removed from the 'Amount Type' drop-down values of the 'Accounting Entry Code' screen.
- The '**Purchase Order**' menu under '**Receivables & Payables**' has been deprecated. Instead, Purchase Order creation and management is now handled through Receivables/Payables module.
- Interest Decisioning: The 'Reference date' field is deprecated.
- Alert Decisioning Maintenance: The 'Party' and 'Role' based filter criteria are now deprecated from the Alert Decisioning maintenance screen.
- Existing EOD batch job: With adoption of common EOD framework, all the EOD events are configured in workflow DSL. Hence, existing EOD batch job is deprecated.
- Below fields are removed from the '**Receivables Inquiry**' screen:
 - Basic Details tab:
 - Base Invoice Amount
 - Tax Amount
 - Discount Amount
 - PO Number
 - Shipment Information tab:
 - Misc Charge 1 Desc
 - Misc Charge 1 Amt
 - Misc Charge 2 Desc
 - Misc Charge 2 Amt
- Below fields are removed from the '**Credit Note Inquiry**' screen:
 - Basic Details tab:
 - Base Invoice Amount
 - Tax Amount
 - Discount Amount
 - PO Number
- Indicator field in 'Payment Details' tab of the '**Payment Inquiry**' hyperlink is removed.

4. Patches and Bugs

BugID	Bug Description	Fix Description

5. Security Fixes

NA

6. Limitations and Open issues

6.1 Limitations and open issues

BugID	Bug Description
34282215	IPR-issue: When multiple payments on multiple invoices are mapped to same finance and when multiple/bulk payment is uploaded in system for reconciliation, few finances remain unsettled.

7. Components of the Software

7.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Notes
- User Manuals and Installation manuals

7.2 Software Components

Software Components of OBSCF 14.6.0.0.0 that form part of this release are as follows:

- Core
 - UI Components (Knockout, OJET, Lux)
 - The Swagger / YAML for the services supported
 - Configuration files for the services
 - Service Components
 - Tables, Sequences, Static Data
- Installation utilities
 - Installation documents for Database, UI, Web services

8. Annexure – A: Environment Details

Oracle Banking Supply Chain Finance			
Application Server	Oracle Enterprise Linux Server Release 8.3 (x86 64 Bit)	Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 8 Update 321 & JDK 11.0.14
		Oracle WebLogic Server	14.1.1.0.0 **Patch 32077936
Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.14.0.0.0 (19c)
Client Machines#		Mozilla Firefox	87+
		Google Chrome	88+
		Microsoft Edge	89+
		Apple Safari	14+
Message Broker	Apache Kafka	ALL	2.13-2.8.1
	Apache Zookeeper	ALL	3.6.2
Note: <ul style="list-style-type: none"> **Patch 32077936: JSF APPLICATION RESPONSE ISSUE FOR HTTPS PROTOCOL WHEN HTTP2 IS ENABLED. Browser Support is strictly tied to the Browser itself, and no longer based on the Operating System. Current release is certified on client workstations with Windows 10 and Mac. 			

9. Annexure – B: Third Party Software Details

Sr No	Copyright Holder	Licensed Item ID	Licensed Item Name	Licensed Item Version	BA ID
1	QOS.ch	59317	jul-to-slf4j	1.7.30	109608
2	Marco Ziccardi	35513	Node-TimSort	0.3.0	109785
3	Steven Sanderson	51996	Knockout.js	3.5.0	109793
4	Olli-Pekka Heinisuo	61297	opencv-python	4.3.0.36	84688
5	The Apache Software Foundation	61806	OpenNLP-tools	1.9.3	85908
6	Boxfuse GmbH	61597	flyway-core	6.5.5	86517
7	FasterXML, LLC	61527	jackson-jaxrs-json-provider	2.11.2	86519
8	Eclipse Foundation	59202	EclipseLink	2.7.7	86580
9	jsonwebtoken.io	60118	jjwt	0.11.2	86581
10	SmartBear Software	60156	swagger-annotations	1.6.2	86668
11	Jonathan Halterman	59507	modelmapper	2.3.8	86669
12	Zaxxer.com	59481	HikariCP	3.4.5	86719
13	Pivotal Software, Inc	61593	spring-cloud-stream-binder-kafka	3.0.8.RELEASE	86720
14	JSON.org	60616	JSON	20200518	86802
15	Pivotal, Inc.	61216	Spring Boot	2.3.3.RELEASE	86910
16	Pivotal Software, Inc	61592	spring-cloud-stream	3.0.8.RELEASE	86999
17	QOS.ch	61711	log4j-over-slf4j	1.7.30	87045
18	Apache Software Foundation	59221	Apache FOP	2.5	87059
19	Pivotal Software, Inc	62387	Spring Cloud Sleuth	2.2.5.RELEASE	87147
20	The Apache Software Foundation	62389	ZooKeeper	3.6.2	87164
21	Kalle Stenflo	59742	JsonPath	2.4.0-1ed1ea0	87401
22	JS Foundation and other contributors	58838	jQuery	3.5.1	87532
23	SmartBear Software	62548	swagger-parser	2.0.22	87550
24	The Apache Software Foundation	62632	camel-core	3.5.0	87752

Sr No	Copyright Holder	Licensed Item ID	Licensed Item Name	Licensed Item Version	BA ID
25	Alec Koumjian	62697	datefinder	0.7.1	87889
26	Pivotal Software, Inc	62702	spring-cloud-config-client	2.2.5.RELEASE	87897
27	Pivotal Software, Inc	62705	spring-cloud-config-server	2.2.5.RELEASE	87899
28	Pivotal Software, Inc	62706	spring-cloud-starter-config	2.2.5.RELEASE	87900
29	Pivotal Software	62708	spring-cloud-netflix-core	2.2.5.RELEASE	87901
30	The Apache Software Foundation	62730	spring-cloud-starter-netflix-zuul	2.2.5.RELEASE	87944
31	The Apache Software Foundation	62732	spring-cloud-netflix-eureka-client	2.2.5.RELEASE	87947
32	The Apache Software Foundation	62727	spring-cloud-starter-netflix-eureka-client	2.2.5.RELEASE	87948
33	NumPy Developers	78285	Numpy	1.22.2	119534
34	Alex Clark and contributors	78379	Pillow	9.0.1	119300
35	Jason R. Coombs, Barry Warsaw	80097	importlib-metadata	4.11.2	119622
36	The Apache Software Foundation	62793	camel-cxf	3.5.0	88107
37	The Apache Software Foundation	62794	camel-resilience4j	3.5.0	88108
38	The Apache Software Foundation	62141	Commons IO	2.8.0	88241
39	The Apache Software Foundation	62725	spring-cloud-starter-netflix-eureka-server	2.2.5.RELEASE	88488
40	The Apache Software Foundation	62973	spring-cloud-netflix-eureka-server	2.2.5.RELEASE	88509
41	Project Lombok	62966	Lombok	1.18.16	90843
42	SmartBear Software	64411	swagger-ui	3.39.0	91487
43	MapStruct Authors	67120	mapstruct	1.4.2.Final	95329
44	Google	64214	Tesseract	4.1.1	95479
45	Vladimir Goncharov	67226	pyap	0.3.1	95480

Sr No	Copyright Holder	Licensed Item ID	Licensed Item Name	Licensed Item Version	BA ID
46	Oracle	61232	JavaScript Extension Toolkit (JET)	9.1.0	96367
47	VMware	67360	micrometer-registry-prometheus	1.6.4	96451
48	OpenJS Foundation	67576	lodash	4.17.21	104985
49	Jason R. Coombs	79451	configparser	5.2.0	118362
50	The Apache Software Foundation	71860	PDFBox	2.0.24	103589
51	The Apache Software Foundation	62385	HttpComponents HttpClient	4.5.13	109610
52	Saxonica Limited	73656	Saxon-HE	10.5	106703
53	The Apache Software Foundation	53857	cglib	3.3.0	109776
54	josdejong	51995	math.js	5.9.0	109790
55	The Apache Software Foundation	49220	Commons FileUpload	1.4	109779
56	FasterXML, LLC	77722	jackson-dataformat-xml	2.13.1	115440
57	Chef	74474	Oracle Replacement Configurator (ORC)	16.13.16	117501
58	Schibsted Marketplaces Products & Technology As	80021	jslt	0.1.11	119440
59	Adam Hupp	80062	python-magic	0.4.25	119530
60	Python Software Foundation	74350	python-dateutil	2.8.2	119525
61	QR Capital Management, LLC, Lambda Foundry, Inc. and PyData Development Team	78736	Pandas	1.4.1	119623
62	Scrapinghub	80095	dateparser	1.1.0	119619
63	scikit-learn developers	78074	scikit-learn	1.0.2	119624
64	Edouard Belval	79856	pdf2image	1.16.0	119301
65	Pivotal Software	80416	spring-batch-integration	4.3.5	120055
66	The Netty Project	77435	netty-transport-native-epoll	4.1.72.Final	115262
67	The Netty Project	77098	netty-codec-http	4.1.72.Final	116376

Sr No	Copyright Holder	Licensed Item ID	Licensed Item Name	Licensed Item Version	BA ID
68	QOS.ch	79864	jcl-over-slf4j	1.7.36	119133
69	Matthias Lee	79679	pytesseract	0.3.9	118752
70	The Apache Software Foundation	77256	Avro for Java	1.11.0	118741
71	Pivotal, Inc.	72374	spring-security-oauth2	2.5.1	115904
72	Apache Software Foundation	79866	tika-core	1.28.1	119136
73	Benjamin Peterson	71336	six	1.16.0	119532
74	The Pallets Team	79419	Flask	2.0.3	118360
75	Pivotal Software, Inc	74057	spring-security-saml2-service-provider	5.5.1	107584
76	Netflix	80005	Conductor	3.5.2	119416
77	Apache 2.0	78091	shedlock-provider-jdbc-template	4.30.0	116182
78	Google	63149	Guava	30	109707
79	The Apache Software Foundation	78505	Commons CSV	1.9.0	119498
80	Stuart Knightley et. al	51994	JSZip	3.2.1	109787
81	The Apache Software Foundation	71044	velocity-engine-core	2.3	114542
82	jsoup.org	75717	jsoup	1.14.3	114382
83	Python Software Foundation	71112	Python	3.9.5	117355
84	Joe Walnes	73846	XStream	1.4.18	115267
85	Matthieu Darbois	79452	pybase64	1.2.1	118363
86	The Apache Software Foundation	77328	velocity-tools-generic	3.1	114544
87	Michael McLaughlin	78430	bignumber.js	9.0.2	116696
88	Tim Wood, Iskren Chernev, Moment.js contributors	80691	Moment.js	2.29.2	120937
89	Pivotal, Inc.	72546	spring-security-config	5.5.1	120780
90	Google	79781	GSON	2.9.0	119139
91	Zalando SE	79675	connexion	2.12.0	118749
92	Apache 2.0	78089	shedlock-spring	4.30.0	116185
93	Eclipse Foundation	58484	Eclipse Yasson	1.0.6	109709

Sr No	Copyright Holder	Licensed Item ID	Licensed Item Name	Licensed Item Version	BA ID
94	The Apache Software Foundation	78236	POI	5.2.0	118139
95	The Apache Software Foundation	75480	Kafka	2.8.1	119497
96	Pivotal, Inc.	72544	spring-security-core	5.5.1	120783
97	The Apache Software Foundation	76333	Ant	1.10.12	116261
98	Pivotal, Inc.	72547	spring-security-web	5.5.1	120781
99	Eclipse Foundation	72504	Jakarta Mail	2.0.1	117187
100	The Apache Software Foundation	77662	XMLBeans	5.0.3	121106
101	The Apache Software Foundation	77682	ant-launcher	1.10.12	121181
102	Pivotal Software, Inc	80167	spring-security-ldap	5.5.1	120513
103	Pivotal Software, Inc	80168	spring-security-crypto	5.5.1	119717
104	FasterXML, LLC	77718	jackson-dataformat-cbor	2.13.1	115437
105	Quan Nguyen	68626	tess4j	4.5.4	98076