

Release Notes
Oracle Banking Digital Experience
Patchset Release 22.2.1.0.0

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ORACLE®

Release Notes

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1. FEATURES AND ENHANCEMENTS

The following describes the new enhancements made in Oracle Banking Digital Experience Patchset 22.2.1.0.0 release:

1.1 Account Aggregation

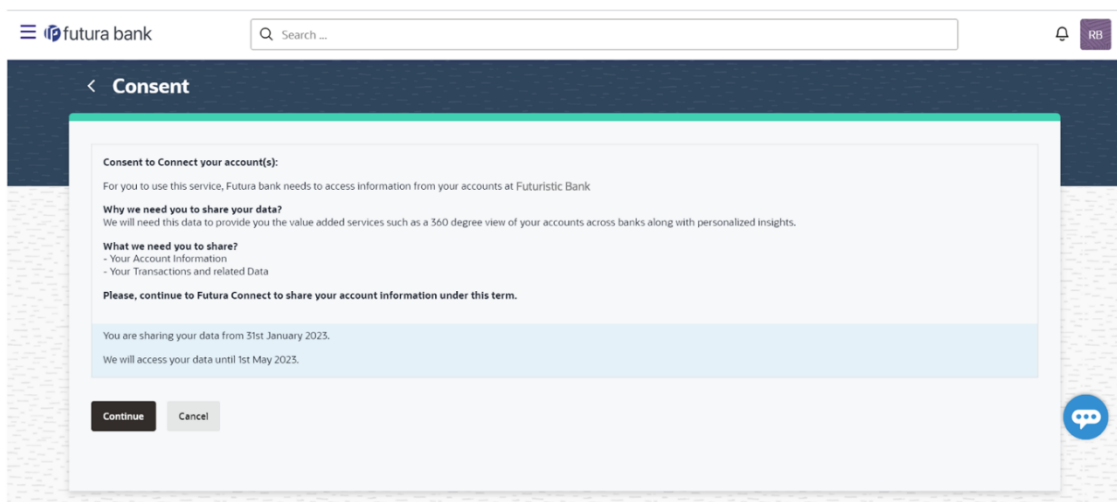
1.1.1 UK Open Banking API support through OBRH

Account Aggregation functionality is enhanced in this release to support UK Open Banking standard APIs using Oracle Banking Routing Hub (OBRH). Other Open Banking API standards as well as other market driven standards can also be supported for Account Aggregation during implementation using OBRH.

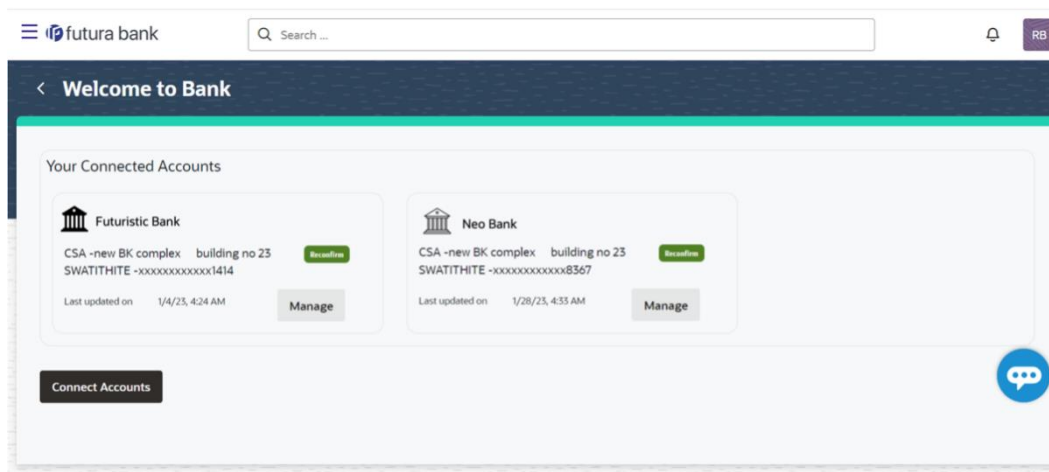
1.1.2 Consent Management

As the use of Open Banking API mandates the Third Party Provider (OBDX in case of Account Aggregation) to capture and manage user's consent. New consent capture and management flows have been added to the Account Aggregation module.

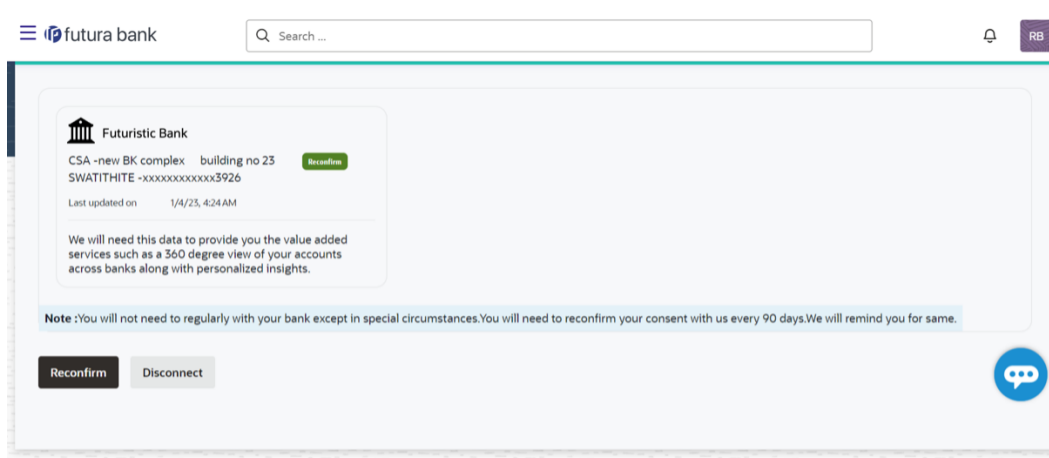
Consent capture during external account linking



Screen showing Consent status of external accounts



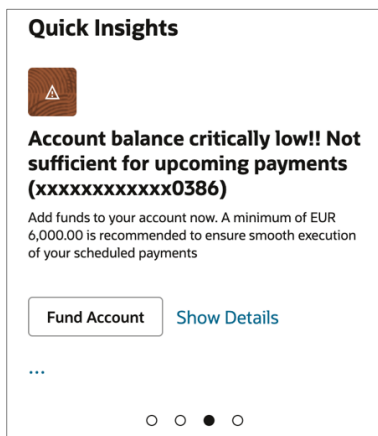
Screen to Manage Consent



1.2 Insights

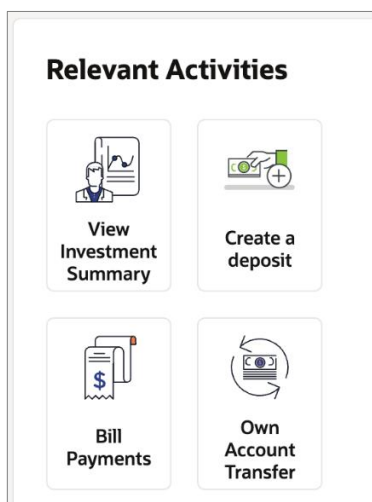
1.2.1 Warning on insufficient funds:

If the account balance of a customer is not sufficient for the upcoming payments scheduled for this month, then a warning is shown. The user is also given the option to see the details of upcoming payments. The user also gets the option to add funds to the account.



1.2.2 Relevant Activities

A new widget is added in this release that lists down the most frequently used activities by the user. This allows the user to easily navigate to the desired section of the application by clicking on the activity that they need to perform.



1.3 Virtual Accounts Management

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

1.3.1 CIF Selection

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, in order to help Corporate users to create and manage Overview and other internal screens, new feature has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction.

1.3.2 UX - Redwood Theme

In order to adhere to Oracle's guideline, all internal screens and the overview have been reskinned to include Redwood theme.

1.4 Liquidity Management

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

1.4.1 CIF Selection

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, in order to help Corporate users to create and manage Overview and other internal screens, new feature has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction.

1.4.2 Edit Structure Simulation

In addition to the existing Structure Simulation functionality, Edit structure simulation has been added that enables a corporate user to modify account structures simulation details using the digital banking platform.

While editing a structure Simulation of Sweep, Pool or Hybrid type, a corporate can perform the following tasks:

- Choose Accounts to participate in Structure Simulation
- Define Structure Simulation Details Sweep, Pool – with interest methods – Interest, Advantage & Ratio and Hybrid with interest method as “Interest” only
- Define Account Mapping and specify the hierarchies
- Set up instructions between each account pair.
- Review and Confirm simulation structure modification

1.4.3 UX - Redwood Theme

In order to adhere to Oracle's guideline, all internal screens and the overview have been reskinned to include Redwood theme.

1.4.4 Copy/Reinitiate Create Structure

With this feature, user can create a new structure (Sweep, Pool and Hybrid) by copying and using the contents from a structure for which creation has been already initiated without having to enter the entire information again.

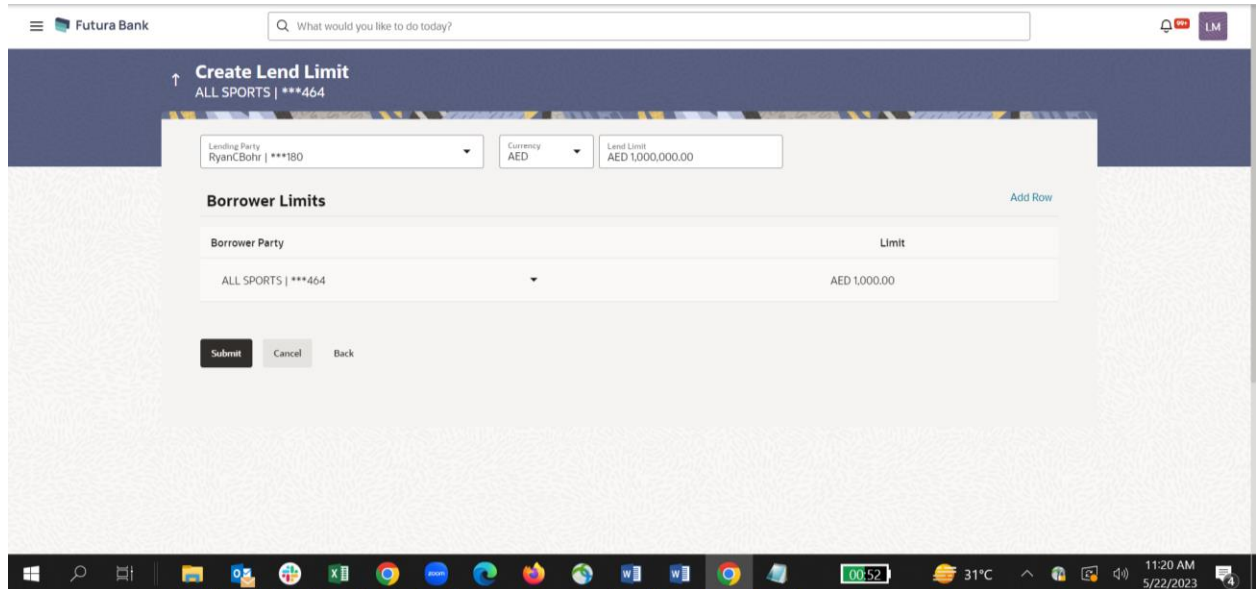
1.4.5 Rearrange Columns in List Structure

Allows a corporate user to personalize the columns i.e. rearrange/remove columns in the search result grid on Inquiry screens. These columns preferences are saved for future reference and when the user return to the screen, just the desired columns are shown in the table.

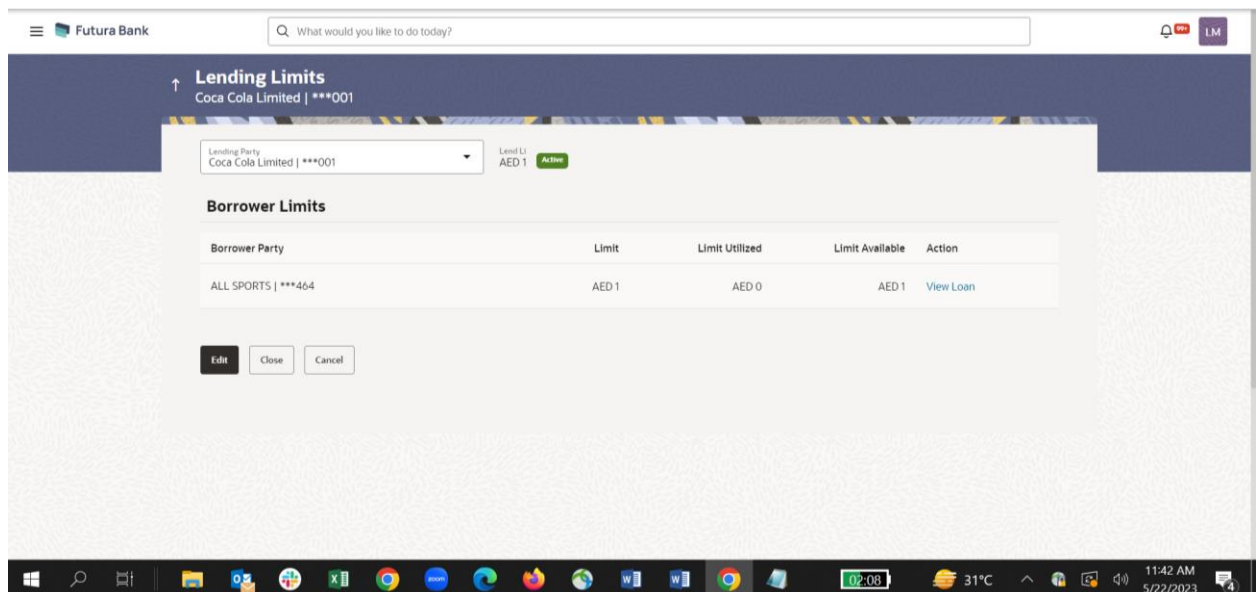
1.4.6 Intercompany Loans

New functionality has been developed that enables a corporate user to define an Intercompany lend limit within the group companies. Using this feature, a corporate user can -

1. Create Lend Limit - An ability to the corporates to define Intercompany lending limits between lending party and borrower party



2. View Lend Limits - Allows Corporates to view Lend limits and track the utilization of limits against the loans.



- Edit Lend Limits – Through this option, user can modify the Lend limits
- Close Lend Limits – Allows corporates to close lend limits.

- Loan Summary - Displays the summary of the loans initiated between the Lender and Borrower
- Loans Inquiry – Allows user to enquire on the loan details/transactions based on search parameters.
- Loan Settlement - Ability to settle outstanding loans from channel.

1.4.7 **Structure Account Access Revamp**

As part of this release, existing structure is revamped to include following Account Access related changes

- Account Access check has been removed from List Structure screen enabling users to view all the available structures.
- View structure details screen now includes an access check. Accounts/nodes for such accounts are greyed out and their balances are hidden.
- Accessing "Account Details" for inaccessible accounts in More Actions when viewing a Structure will not be possible.
- More Actions for inaccessible accounts will not be permitted during Structure modification, and when any accessible account is de-linked, all of its child accounts even if some of them are inaccessible are also de-linked.

A structure will not be available for modification if any one of the structure's accounts (including the charge or central account) is inaccessible

1.5 **Retail Originations**

The following enhancements have been made in the Retail Originations module in this release:

Support for US Localized Applications with Oracle Banking Onboarding integration –

The Retail Originations module now also supports the application as well as tracking of the following application forms (through integration with Oracle Banking Onboarding integration) for the following product categories –

- Savings Accounts
- Checking Accounts
- Certificates of Deposits
- Credit Cards
- Unsecured Personal Loans

These forms display and capture all the important information that is required of the applicant to ensure all the US regulations impacting banking and the specific products being applied for, are being met. All the required disclaimers and consents are also captured in the application forms.

1.5.1 Insta-Personal Loans

As of this release, the OBDX Retail Originations module also supports Insta-Personal Loans. An insta-personal loan application form will differ from that of a regular personal loan application form (processed manually). The insta-personal application form will capture an additional section titled 'General Questions' and the Disbursement & Repayment section (optional in a regular personal loan application form) will be mandatory.

The loan offer, once generated by the bank, will continue to be available in the application tracker where the applicant can view and accept or reject the offer, as seen fit.

The screenshot displays the 'Instant Personal Loan' application interface. At the top, a progress bar shows six steps: Financial Profile, Personal Loan Requirements, Disbursement & Repayment, Personal Information, Employment Information, and General Questions. The first five steps are marked with green checkmarks, and the sixth step, 'General Questions', is marked with a circled '6'. Below the progress bar, the 'General Questions' section is titled and includes the instruction: 'Please answer the following questions to help us get to know you better'. There are five required questions, each with a dropdown menu: 'How many years in the current employment?', 'What is the current residence type?', 'How many members are dependent on the applicant?', 'How long applicant staying in the current residence?', and 'Is the applicant undergoing any medical treatment?'. At the bottom of the form, there are three buttons: 'Continue', 'Back', and 'Skip this Step'. A note at the very bottom says 'Scan QR-code anytime to continue on mobile.'

Enhancement to the User Experience of Retail Originations Application Forms –

The user experience of the retail originations application forms has been enhanced so as to provide the applicants with an enhanced experience while applying for retail products. This includes categorizing information within sections into sub sections, grouped into tabs, so as to reduce scroll to a great extent and also to ensure information is grouped logically. The feature of document upload has also been enhanced such that the applicant can now upload documents specific to each section within that section itself, e.g. applicants can upload a driver's license to support ID proof in the Personal Information section and upload a Pay Stub in the Employment Information section. Each section gets prefilled with information as fetched from the document being uploaded (provided the document is supported for OCR).

KYC has also been brought inline i.e. in the case of prospect applicants, the KYC step will appear only when personal information is being captured.

Futura Bank

What would you like to do today ?

↑ Max Savings Account

Personal Information Savings Account Specifications Nominee Information Employment Information Financial Profile

Upload supporting documents to prefill this section. [View list of supporting documents](#)

Financial Profile

Please update your financial information

Income & Expenses Assets & Liabilities

Please enter income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.

Income
Add all your income from different sources.

Income Mode: Salary Income Amount: USD 450,000.00

+ Add another Income Source

Expenses
Add any of your expenses from the given modes.

Expense Type: Medical Expense Amount: USD 3,500.00

+ Add another Expense

Continue Back

Scan QR-code anytime to continue on mobile.

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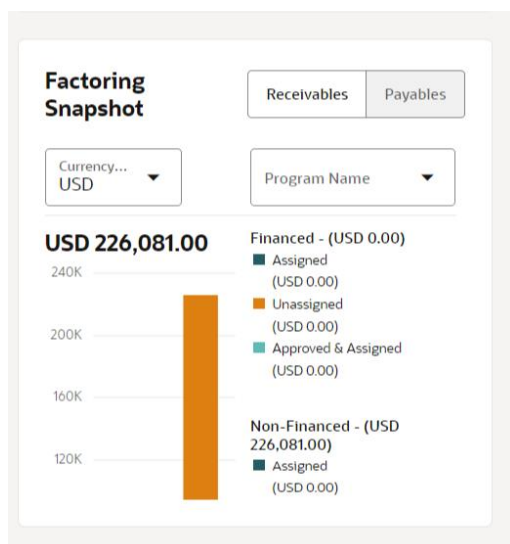
Other Enhancements –

- Support for Savings and Checking Accounts with Overdraft Facility: Applicants can now also apply for overdraft facility, if supported for the (savings or checking account) product being applied for, when applying from the OBDX digital banking channel.
- Support for Simple Term Deposits: The term deposit application forms now also supports the capture of interest payout instructions in case the product being applied for a simple term deposit. Hence now, the OBDX originations module supports both reinvestment types of term deposits as well as simple term deposits.

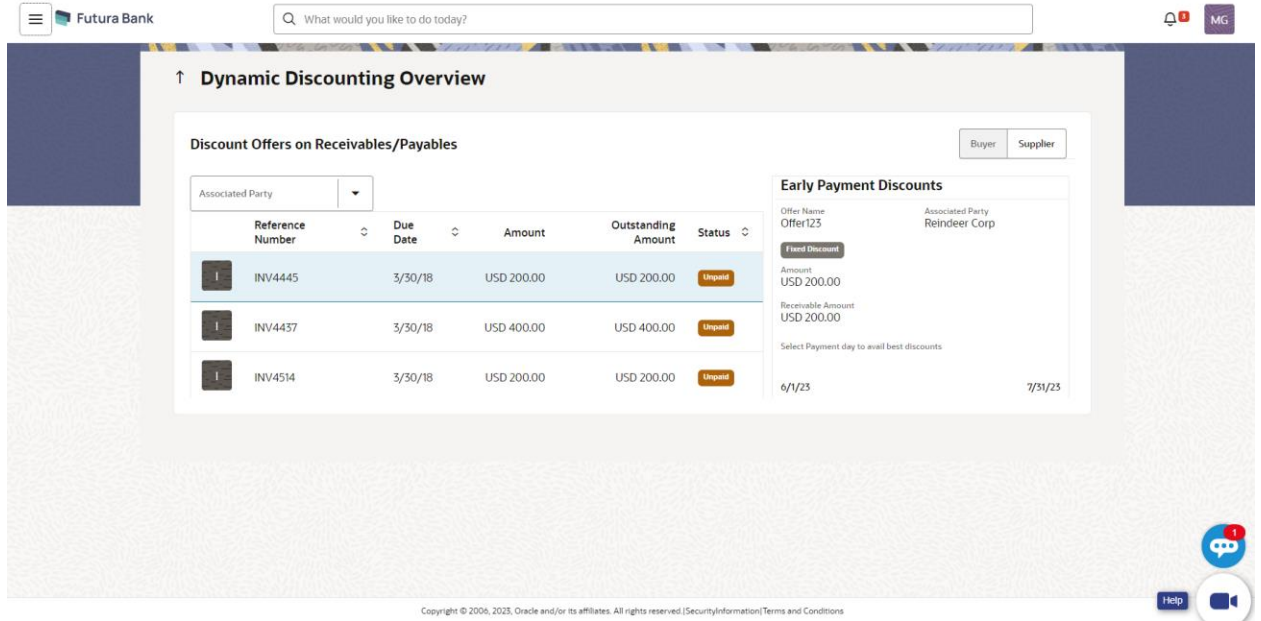
1.6 Supply Chain Finance

1.6.1 Overview

New widget as 'Factoring Snapshot', is developed to project receivables and payables mapped under Factoring Product. These instruments can be filtered on the basis of currency or different programs created for Factoring. The widget depicts the value of instruments that are Financed and non financed. These are further bifurcated to depict the value of instruments that assigned, non assigned and Approved and non approved.

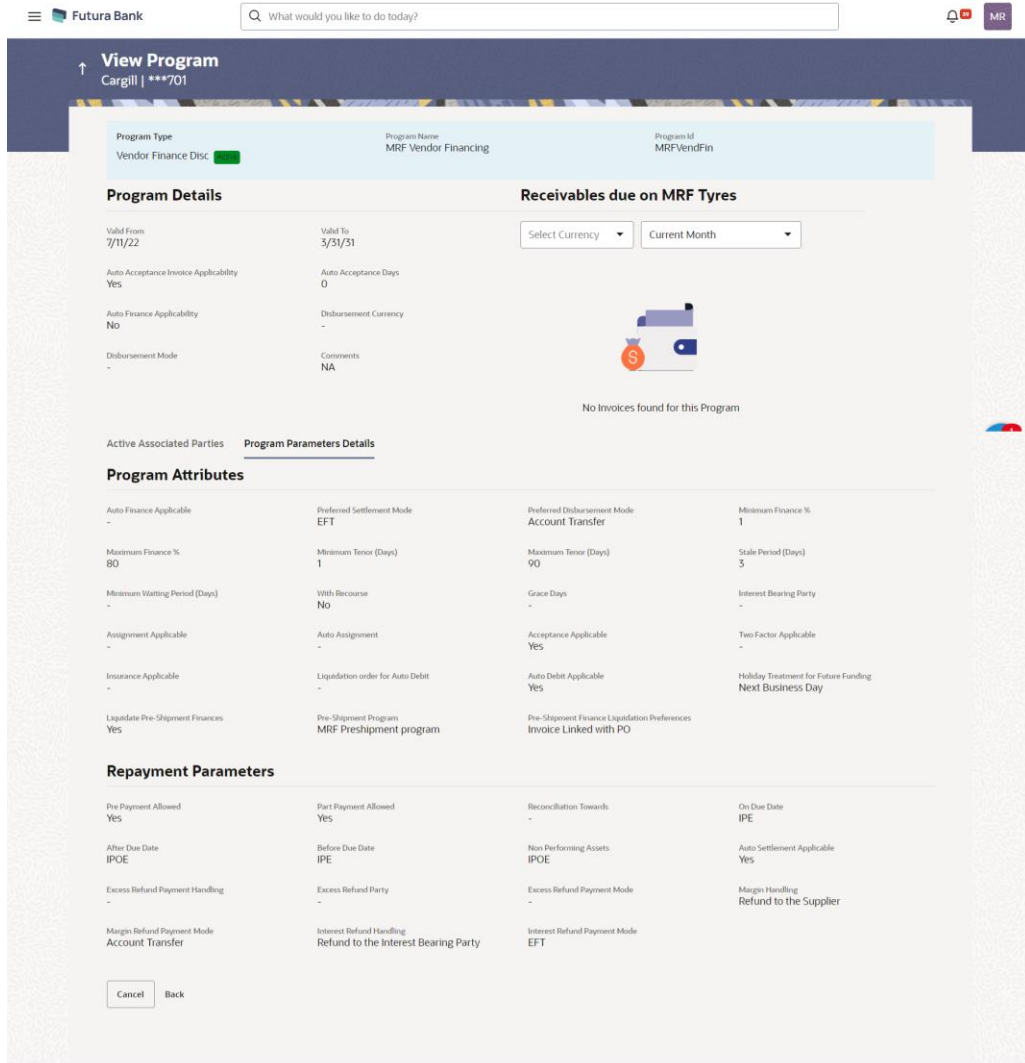


New widget as "Discount Offers on Receivables/Payables" is developed, which displays all the instruments who have active discount offer available which the corporate can accept or reject. The user can simulate the applicable discount rate and amount by choosing the payment date on the slider. This facilitates user on decision of payment date.



1.6.2 View Program

Existing screen of View Programs, have been enhanced to display all the program attributes on the corporate portal.



1.6.3 View Finances

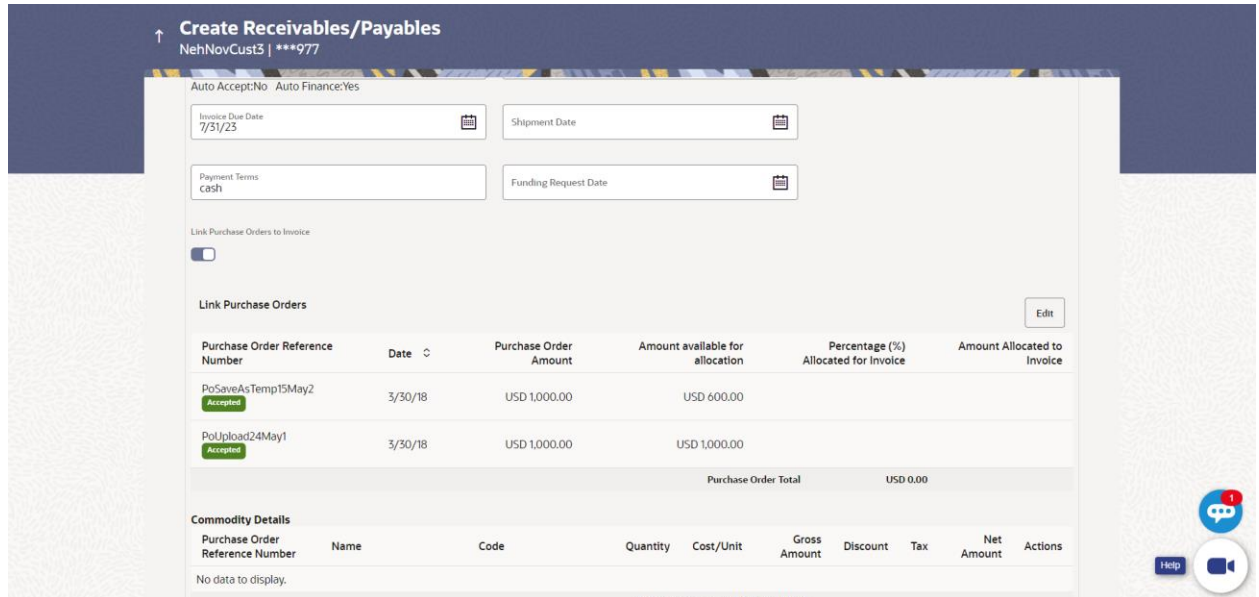
Enhancement done to display additional information of finance so that corporate user will get complete information on finance. New features added are as follows-

- Monthly Collection of Interest – Feature of collecting interest on a finance was developed. A schedule of Interest payment is displayed in Interest Payment Schedule Tab.
- Disbursement details tab – A new tab was developed to display the details of pre shipment finance which was liquidated from the proceeds of post shipment finance as a part of conversion of Pre shipment to post shipment functionality developed in this release.
- Refund Details – A new tab of Interest refund was developed to display the refund records of interest.

1.7 Receivables/Payables

1.7.1 Create Receivables – On Screen

Create Receivables screen has been enhanced to allow linkage of purchase order during creation of Invoice. This is developed as part of pre to post shipment feature.



1.7.2 Create Receivables – Bulk File Upload

A new format is created to upload invoice records for creation. With this format corporate user will be able to link purchase order to invoice and also add commodities to the invoice.

1.7.3 View /Edit Receivables/Payables

The screen which displays the detailed information of the invoice or debit note is enhanced and following tabs are added to display different type of information during a life cycle of an invoice and debit note.

Linked purchase order - This tab appears if purchase orders are linked to the invoice. It displays all the information of the linked purchase order.

View Invoice Details
Reindeer Corp | ***262

Preview and Download

Host Reference Number INV5692 Accepted	Payment Status Unpaid	Invoice Date 3/30/18	Finance Status -
Customer Invoice No InvJune1	Purchase Order Date -	Pre Accepted No	Funding Request Date -
Payment Terms CASH	Shipment Date 5/31/23	Acceptance Date 9/7/22	Stale Invoice Yes
Invoice Due Date 7/31/23	Product Code LSPD	Disputed -	Comments NA
Purchase Order No -	Program Name reqfinanceInv	Assignment No	

Buyer Details

Buyer Name AugSupp	Buyer Id ***715
-----------------------	--------------------

Less Information

Amount Details Commodity Details **Linked Purchase Order**

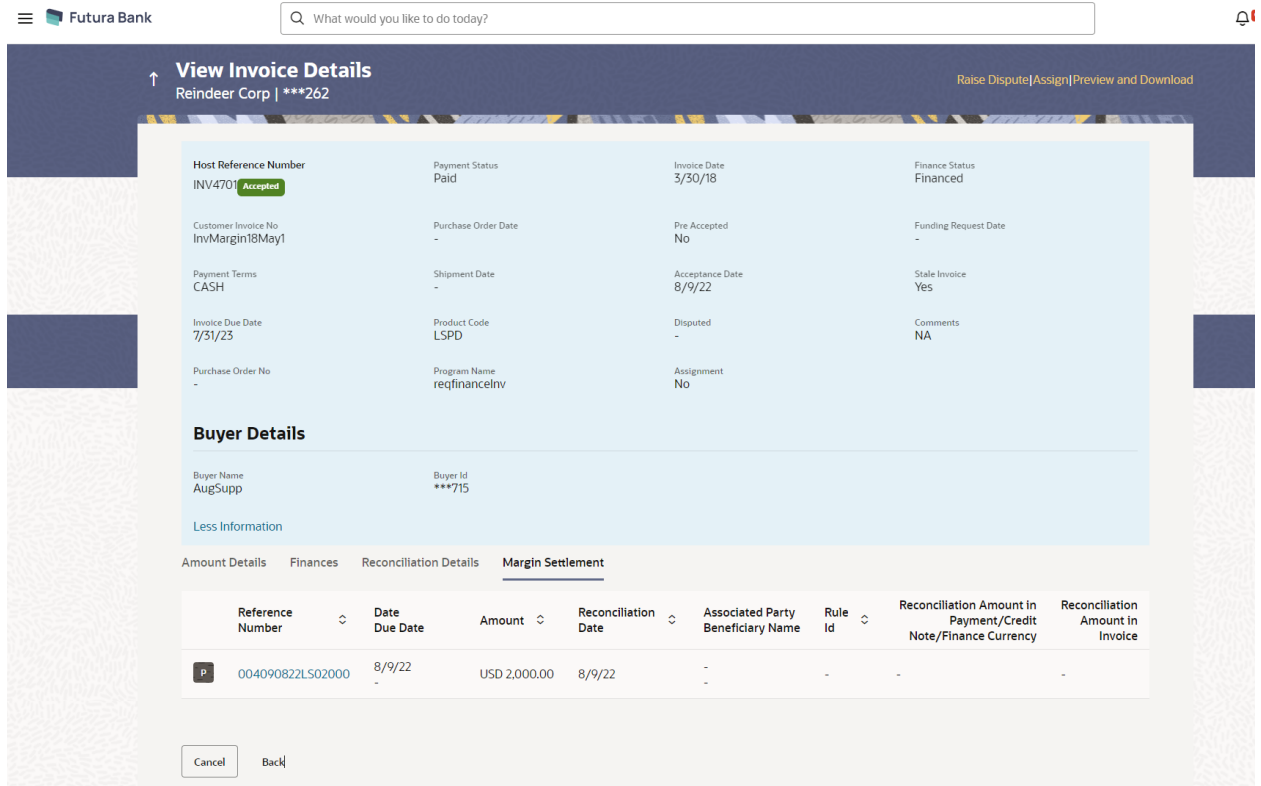
Purchase Order Reference Number	Date	Shipment Date	Purchase Order Amount	Amount Utilized for Invoice	Purchase Order Status
POM003	5/1/18	5/31/23	USD 100.00	-	Accepted
Total Amount			USD 100.00		

Cancel Back

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Margin Settlement Tab

This tab appears if an invoice for which lesser finance is availed and is reconciled against the payment for full outstanding value of the invoice. Post settlement of the finance, the balance amount remaining out of the payment is termed as the Margin which would be either refunded or reconciled as per set up.



1.7.4 View Purchase Order

Detailed inquiry of a single purchase order is enhanced to display the Linked Invoice detail tab. This tab displays information regarding the linked invoices.

1.7.5 View Payments

Reconciliation details tab of a detailed Inquiry of a single Payment is enhanced to display additional information of excess payment. In this information regarding balance amount of payment post reconciliation of instrument is displayed.

1.8 Corporate Lending Management

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

Loan Rollover Request

This feature enables a corporate user to initiate a Loan Rollover (renewal) request. The Loan Rollover initiation requires Party Information, Loan Product information and other loan rollover specific information. The maker can also upload relevant documents while initiating the Loan Rollover Request. This feature also supports 'Send to Modify' option which can be used by the Approver instead of rejecting the drawdown request. Later, maker can make necessary changes to Loan Rollover Request and send for approval.

1.9 Cash Management

1.9.1 Netting Inquiry

A **Netting Inquiry** screen has been introduced to inquire the status of netting transaction records. User can search for the netting transaction based on the various parameters such as Type, netting reference number, Counter Party, Currency, Netting Amount Range, and Netting Transaction Date Range.

Netting Inquiry

Transaction Reference No	Counterparty Description	Transaction Creation Date	Transaction Type	Netted Amount	Net Receivables/Payables	Transaction Status
NET61	AugSupp	9/7/22	Payables	GBP 95,054.00	GBP 140,872.80	Awaiting Acceptance
NET63	AugSupp	9/7/22	Receivables	USD 10,000.00	USD 995,000.00	Awaiting Acceptance

1.10 Administrator - Infra

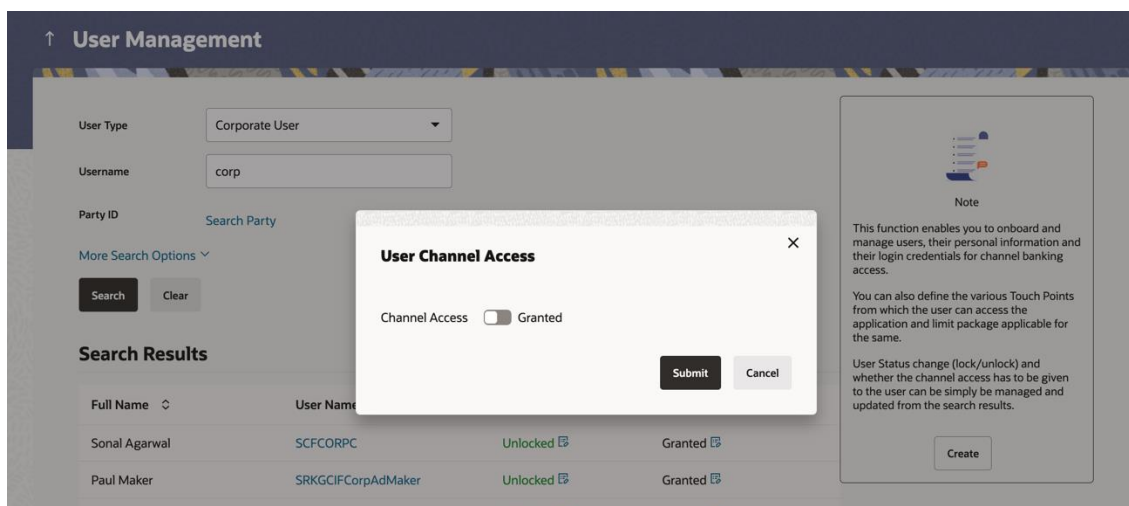
1.10.1 User Channel Access Control

As part of this enhancement, the bank administrators will be able to revoke the access of digital banking users which are not in use. A provision is available to restore the user's digital access. The bank administrator can search and revoke the channel access of the existing users using the 'User Management' screen. The channel access can be revoked for Retail Users, Corporate Users, Corporate Administrators and Bank/System Administrators. The corporate administrator is allowed to revoke the channel access of corporate users belonging to the same Group Corporate. The user is not allowed to revoke the access of user's own ID. Maker-approver concept is supported for 'Revoke and Grant channel access' functionality.

For the revoked user ID, the below features are to be noted:

- Lock-Unlock and reset password functionality will not be allowed
- The user will not be listed while viewing/creating/modifying user groups, workflows and approval/release rules
- The user will not be able to login into the application using the existing login credentials and access account-related information using any OBDX channel
- No inquiries will be permitted using SMS banking, chatbot, snapshot inquiry, voice assistant etc.

- No communications linked to the user’s ID like alerts (transactional/ non-transactional/ notifications/ mailers/ reports) will be sent to the user (on his personal email id, mobile no as SMS/push notification)
- For the administrator, the revoked users will appear as a part of the ‘User List Report’ with the respective status
- During Party Migration from one group corporate to another, the revoked user will move to destination group corporate



Note:

If any user group/ workflow/ rule becomes redundant due to user channel access revocation, an indication will be present for the same. Administrator will be expected to modify/delete the workflow operationally.

Redundant rules will not be considered for transaction approval auto routing scenarios. In case of manual routing or re-routing, even though the redundant approval rule will be resolved, upon selecting the rule and routing the transaction, it will fetch an error.

Hook point is available using which the statuses can be extended to accommodate bank specific statuses in addition to Revoke and Grant channel access.

1.10.2 Withdraw Transactions

The maker can now withdraw a transaction which is pending approval from ‘My Initiated List’. The transaction can be withdrawn from the transaction details page along with reason for the same. Once the transaction is withdrawn by the maker, the transaction is removed from the Approver’s pending for approval transaction list and alerts are sent to the respective users.

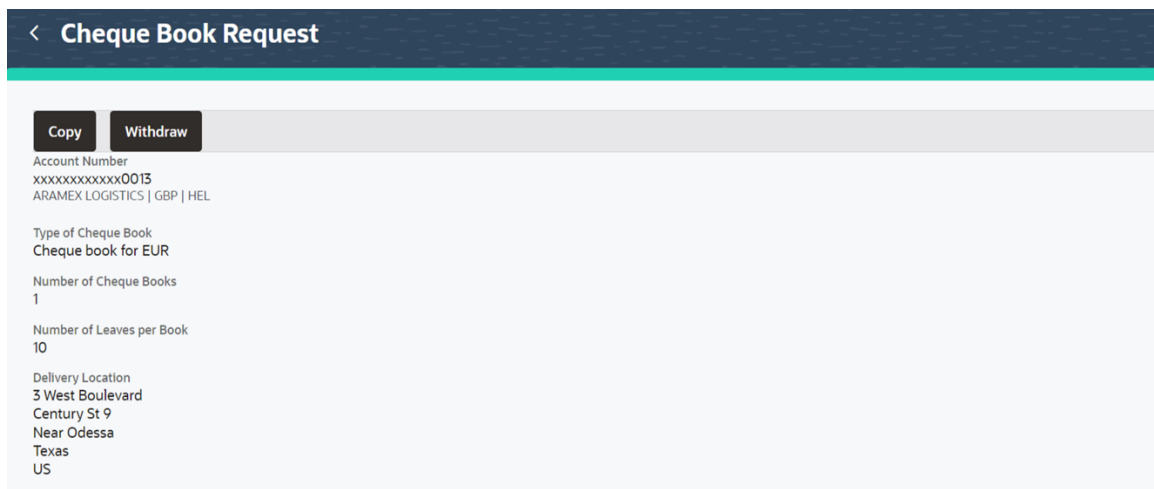
Only the transactions in the below statuses can be withdrawn:

- Initiated (Transaction initiated but not routed for approval)

- Pending Approval (not approved at even 1 level)
- Sent for Modification

The status changes to Withdrawn for these transactions which can be seen in the transaction logs and journeys.

Note: The bank needs to configure transaction aspect for Withdraw option. Out of box, withdraw option is available for a corporate user as well as administrator.



< Cheque Book Request

Copy Withdraw

Account Number
XXXXXXXXXXXX0013
ARAMEX LOGISTICS | GBP | HEL

Type of Cheque Book
Cheque book for EUR

Number of Cheque Books
1

Number of Leaves per Book
10

Delivery Location
3 West Boulevard
Century St 9
Near Odessa
Texas
US

1.10.3 Copy and Re-initiate Transactions

The maker can copy the transaction from the details page in 'Transaction Log'. On using copy option, the transaction details will be copied to a new transaction with required details as editable. The copied transaction behaves as a new transaction being initiated. The approval rules are re-evaluated and the transaction is sent for approval as per the evaluated rules.

Note: The bank needs to configure transaction aspect for Copy option. Out of box, copy option is available for corporate users only.

1.10.4 Infrastructure Enhancements for UI Download

As a part of this release, changes have been made in the OBDX infrastructure using which the Bank can configure and enable customizable UI display/download option for the end users. Using this feature, end users will be able to personalize the information to be displayed/downloaded from search grid displayed on OBDX servicing screens.

Following features are supported:

- Rearrangement of columns
- Remove specific columns.

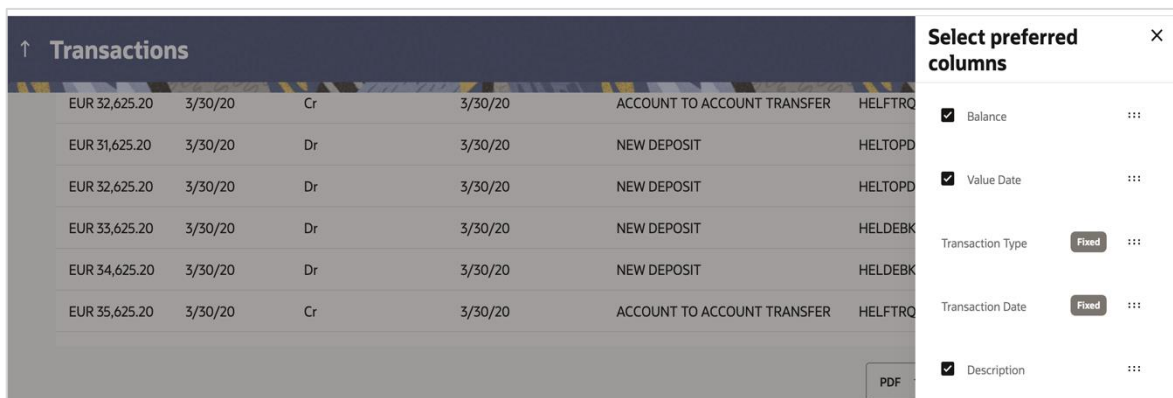
Bank can configure the columns which cannot be rearranged or removed by the end user.

These column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table. An option is available to download the search result in CSV & PDF format. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.

Note:

UI download feature is not available for widgets on the dashboard.

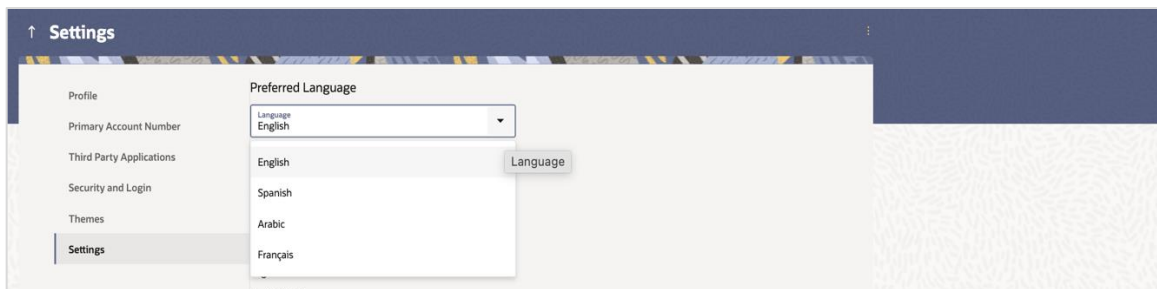
UI download feature can be configured by the Bank on any newly added screen/feature.



1.10.5 Default Language Preference

A user (Retail/Corporate/Administrator) has an option to setup the language preference post login through Account Settings. Post setup, whenever the user logs in, the preferred language is auto-selected. The language preference can be changed by the user as and when required. The user can also temporarily change the language preference from the pre, and post login pages and this preference will be applicable only for that session.

Note: The language preference setup using any channel will be applicable across all touchpoints.



1.10.6 Date Filter on Dashboard

A date filter is added on the below dashboards so that the user can view transactions within a specific date range:

- Pending for Approval
- My Approved List
- My Initiated List
- Pending for Release
- Transaction Log
- Reroute and Prioritize

1.10.7 Transaction Processing Status

Post approving multiple transactions from the Digital Banking Platform if any transaction has failed while submitting to the host for further processing, then the corporate users will be able to track the failed transactions. Corporate maker/approver or any other corporate user belonging to the same Group Corporate having access to the transaction will be able to see the failed transactions from the transaction log. Along with the approval status, the user will also be able to see the host submission status.

Note: If any transaction is initiated via file upload, then the submission status of those transactions can be tracked using the 'Uploaded Files Inquiry' screen and not from the transaction log.

1.10.8 Multi-select Release Support

Previously, business users were unable to release multiple transactions together if any one of the selected transactions is enabled for 2 Factor Authentication. A configuration is provided to enable multiple transaction release with a single 2 Factor Authentication for all the transactions. If this configuration is set to allow, then the bank administrator has an option as 'Multi-select Action' for assigning 2 Factor Authentication mechanism in the 'Authentication' menu. If this configuration is set to allow and the 2 Factor Authentication mechanism is not maintained for 'Multi-select Action' and the user tries to perform multiple transaction release, then system will stop the execution of the transaction (if atleast one transaction with 2 Factor Authentication is enabled at individual transaction level). Each transaction in the multiple selection is released as per the workflow setup for each individual transaction.

1.10.9 Enriched Retail Banking Dashboard

As a part of this release, a significant enhancement has been made to Retail Digital Banking Dashboard. The goal of this revamp is to enhance the overall user experience and provide retail customers with a more convenient and intuitive way to manage their finances and access banking services.

The new retail banking digital dashboard aims to provide customers with a streamlined and personalized experience. It incorporates modern design principles and user-friendly features to ensure a visually appealing and intuitive interface.

The revamp includes the following key enhancements:

- Refreshed User Interface
- Comprehensive Relationship Overview

- Customizable Widgets
- Financial Insights
- Personal Financial Management
- Personalized Recommendations

OBDX customer facing application also now supports 'Dark Theme' option, which is designed to reduce eye strain in low-light environments and provide a more visually appealing experience for end users.

Overview

4 Accounts
Current & Savings
 Current Balance
 GBP 19,206,287.50
 Linked Debit Cards
 4
 Bills Due
 EUR 416.50

3 Cards
Credit Cards
 Current Dues
 GBP 16,700.00
 Minimum Due
 GBP 0.00
 Available Credit Limit
 GBP 18,300.00

17 Deposits
Term Deposits
 Current Balance
 GBP 16,506,549.00
 Principal Amount
 GBP 16,521,509.00
 Maturity Amount
 GBP 17,085,942.24

2 Loans
Loans
 Current Outstanding
 GBP 47,248.85
 Repaid Amount
 GBP 52,751.15

Bills

	Engie GBP 104.50 Due On 4/30/23	Overdue	Pay Now
	Water GBP 48.75 Due On 4/30/23	Overdue	Pay Now
	Engie GBP 104.50 Due On 7/1/23	Pending	Pay Now
	Orange S.A GBP 48.75 Due On 7/1/23	Pending	Pay Now
	Thames Water		

[View All](#)

Recent Transactions

Accounts: xxxxxxxxxxxx0022

3/30/20	EUR 9,090.91	Debit
NEW DEPOSIT		
3/30/20	EUR 909.09	Credit
ACCOUNT TO ACCOUNT TRANSFER		
3/30/20	EUR 42,929.29	Debit
LOAN PRINCIPAL REPAYMENT		
3/30/20		

[View All](#)

Quick Insights

You have made partial credit card payment (xxxxxxxxxxxx0011)

Do you know? You can avail our instant personal loan facility to easily clear your credit card outstanding amount.

[Apply for a personal loan](#)

[Pay Credit Card Bill](#)

...

Spend Analysis

1M 3M 6M 9M

Total Spendings
GBP 32.89M

Medical	Investments	House Hold
Wirex	Education	Other

[View Details](#)

Budgets

Travel	GBP 2,504,620.00/GBP 2,300,000.00	109
-GBP 204,620.00 remaining till 3/31/20		
House Hold	GBP 3,792,650.00/GBP 3,955,000.00	96
GBP 162,350.00 remaining till 3/31/20		
Essentials	GBP 7,800.00/GBP 20,000.00	39
GBP 12,200.00 remaining till 3/31/20		

[View All](#)

Calculators

- Forex Calculator
- Loan Calculator
- Loan Eligibility Calculator
- Deposit Calculator

Rewards

Total Cashback	INR 2,300.00
Vouchers	12

1.10.10 Small and Medium Business (SMB) Platform:

SMB stands for Small and Medium-sized Business which is defined by the number of employees the business has and the revenue the business generates annually. SMB generally include businesses that are smaller in scale compared to large corporations.

1.10.10.1 **Small and Medium Business (SMB) Origination:**

The OBDX originations module, now, in addition to Retail Originations, also supports SMB originations.

As of this release, OBDX supports SMB originations only through integration with OBO and does not support third party integrations for the same.

Business Customers can now apply for the following products –

- Business Savings Accounts
- Business Checking Accounts
- Business Loans (Term Loans and Working Capital Loans)

Business can apply as existing customers of the bank or as customers that are new to the bank.

A prospect business application form will capture information pertaining to the business including registration details, contact information, financial information and also stakeholder information in addition to information pertaining to the product being applied for such as account preferences in the case of savings and checking accounts and loan requirements, collateral, disbursement and repayment, etc.. in the case of term loans or working capital loans.

In case of existing customers, the business information section in the application form will be read only i.e. the information of the business as it is present with the bank, will be displayed and will not be editable. Additionally, the finances of the business, if already maintained with the bank will be prepopulated in the Business Finances section and will be editable. The applicant can add additional information as required.

As is the case with retail application, the SMB/Business application forms can also be tracked or retrieved (in the case of saved applications) from the application tracker.

The SMB/Business application forms have been developed, keeping in mind the user experience principles that are also applied to retail banking application forms in this release. These include inline KYC (specific to new to bank stakeholders) and inline document upload in sections for which the upload of supporting documents is applicable.

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Savings Account

1 Business Details 2 Stakeholder Information 3 Savings Account Specifications

Upload supporting documents to prefill this section.
View list of supporting documents

Business Details

Business Structure Contact

Please take a moment to verify your business details

Business Legal Structure
Sole Proprietorship

Business Legal Name
Samtech Corp

Registration Number
34335

Date of Registration
5/27/15

Country of Registration
United States

Business Tax ID Number
34645474

Preferred Currency
US DOLLAR

Continue

Scan QR-code anytime to continue on mobile.

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1.10.10.2 Small and Medium Business (SMB) User - Digital Onboarding:

The Bank/System administrator can now enable and control the digital access of the Business (SMB) user and control the account accesses, manage user groups and approval rules of the owners of the business.

Following maintenances are supported as a part of current release

- Role Maintenance
- Party Preference Maintenance
- User Management
- Party and User Account Access Maintenances
- Approval Maintenances
- Report Mapping
- Limit Maintenance

- Brand and Dashboard Maintenance

1.11 **Small and Medium Business (SMB) – Servicing**

As a part of the current release, following modules can be accessed by the SMB User using the OBDX platform and can perform various Inquiries and Transactions.

SMB servicing modules

- Accounts (CASA)
- Term Deposits
- Loans
- Credit Cards
- Payments
- Bill Payments
- Customer Service
- Dashboard

Common services

- ATM and Branch locator
- Feedback
- Chat (Post login)

One user can be assigned multiple business parties and a single retail party. Users with multiple relationships (Retail and Business relationships) shall be able to login using single login credentials to access the user's business and personal information with the bank. Users shall be able to switch between the different relationships by selecting the specific party mapped at each entity level.

1.12 **Trade Finance**

Following are the enhancements done to Trade Finance Module

- Introduction of Local Guarantee screen in the Bank Guarantee process.
- Introduction of Local SBLC functionality and its related fields in the Bank Guarantee process.
- Introduction of View Claims (on Outward and Inward Guarantees)
- Support for Bulk File Upload functionality in LC & Outward Guarantees for Islamic.
- Addition of Total Outstanding Equivalent Amount field in local currency for LC, BG and SG.
- Enhancement to the Dashboard screen for addition of overdue bills functionality.
- Introduction of Limit details in the Linkages screen of View Import Bill screen.
- Introduction of Shipping Guarantee tab to the View Import Bill screen.
- Introduction of Avalization functionality for Export Collection Bills.
- Enhancement to Add the Cash Collateral under Shipping Guarantee Initiate and View screen.

- Restriction on Display of Bank's Internal SWIFT messages in OBDX

1.12.1 Trade Finance Enhancements

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

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

1.12.2 Introduction of Local Guarantee screen in the Bank Guarantee process:


As a part of enhancement, new tab 'Local Undertaking' is introduced to capture the details of the Local Guarantee. This screen should be enabled when the "Issuance of counter-counter-undertaking" and "Issuance of counter-undertaking" options are selected in the "Purpose of Message" field. New field "Purpose of Message" is also added on the Initiate Bank Guarantee-SBLC – Outward Guarantee Details screen. This enhancement is applicable for both conventional and Islamic processes.

↑ Initiate Outward Guarantee/Stand By LC
GOODCARE PLC | ***044

- Outward Guarantee Details
- Commitment Details
- Presentation Terms and Conditions
- Instructions
- Delivery Details
- Local Undertaking**
- Linkages
- Charges
- Attachments

Local Undertaking

Local Guarantee Issuing Bank
CITIUS33
CITIBANK NY
CITIUS33

 Reset

Applicable Rules
Uniform Rules For Demand Guarantees

31C
Requested Issue Date
6/30/23

23B
Expiry Type
Open

22Y
Standard Wording Required
 Yes No

44H
Governing Law
STADARD LAW

48D
Transfer Indicator
 Yes No

48B
Demand Indicator
Multiple demands not permitted

45L
Underlying Transaction Details
fff

24E
Delivery of Local Undertaking
By Registered Mail or Airmail

24G
Delivery to/Collection by
 Beneficiary Specified Address

Name & Address

1.12.3 Introduction of Local SBLC functionality and its related fields in the Bank Guarantee process:

As a part of enhancement to OBDX SBLC functionality has been introduced to the Bank Guarantee processes. The Corporate user can view the new fields “Form of Undertaking” and “Applicable Rules” on the Initiate Outward Guarantee – Outward Guarantee Details screen. According to the value selected in the Form of Undertaking field the system displays the dropdown options in the “Select Product” field.

Four new fields have been added as: “41a Available with”, “49 Confirmation Instructions”, “58a Requested Confirmation Party”, “58a Confirming Bank” in the “Instructions” tab and should only be enabled when the “Form of Undertaking” is selected as STBY - Standby letter of credit.

This enhancement is applicable for both conventional and Islamic processes.

The screenshot displays the 'Initiate Outward Guarantee/Stand By LC' form for 'GOODCARE PLC | ***044'. The 'Instructions' tab is selected in the left-hand navigation menu. The form contains several sections:

- 41A Available With:** Includes radio buttons for 'SWIFT Code' (selected) and 'Bank Address'. A text field for 'SWIFT Code' contains 'MARGUS25XXX' with a 'Verify' button. Below it is a 'Lookup SWIFT Code' link and a 'Reset' button.
- 49 Confirmation Instructions:** Includes radio buttons for 'Confirm', 'May Add', and 'Without' (selected).
- 58A Requested Confirmation Party:** A dropdown menu showing 'Requested Confirmation Party' and 'Advising Bank'.
- 23B Expiry Type:** A dropdown menu showing 'Expiry Type' and 'Open'.
- 31E Liability Schedule Required:** Includes radio buttons for 'Yes' (selected) and 'No'. Below are radio buttons for 'Event Base' and 'Time Base' (selected). A 'Unit' dropdown shows 'Monthly', a 'Frequency' text field shows '7', and an 'Amount' text field shows 'AED 1,000.00'. There are radio buttons for 'In Percentage' and 'In Value' (selected). A 'Liability Type' section has radio buttons for 'Increase' (selected), 'Decrease', and 'Both'. A 'Reset' button is at the bottom.

1.12.4 Introduction of View Claims (on Outward and Inward Guarantees):

OBDX system has been enhanced to capture the claim details for Inward Guarantee under separate View Incoming Guarantee section.

With the help of this screen user should be able to filter the claims based on Guarantee and Stand By LC. Also, with the help of Claim Status user should be able to filter the claims based on the selected claim status.

On clicking the Claim Number on the listing screen the system should show the view screen with the details of the claims in the respective hops.

This enhancement is applicable for both conventional and Islamic processes.

1.12.5 Support for Bulk File Upload functionality in LC & Outward Guarantees for Islamic:

Support for Bulk File Upload functionality extended to the Islamic counter part of LC and BG processes to the corporate customers to manage bulk file uploads for Bank Guarantee template creation, Letter of Credit template creation, trade Other Party maintenance are a few examples of non-financial transactions that can be supported through file upload.

Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

This enhancement is applicable only for Islamic processes of LC and BG.

1.12.6 Addition of Total Outstanding Equivalent Amount field in local currency for LC, BG and SG:

As a part of enhancement, there is a provision to view the ‘Total Outstanding Equivalent Amount’ in local currency for the List View screens of LC, BG and SG products.

This enhancement is applicable for both conventional and Islamic processes.

↑
View Import Letter Of Credit
GOODCARE PLC | ***044

List of Recently Issued Letter of Credits

Related Party →

Q Search...

▼
Download

LC Number ↕	Applicant Name ↕	Beneficiary Name ↕	Customer Reference Number ↕	LC Amount ↕	Equivalent LC Amount ↕	Outstandi Amou
PK11LUR211250501	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GBP 11,0
PK11LUR211250503	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GE
PK21LUN211250001	GOODCARE PLC	NATIONAL FREIGHT CORP		GBP 2,000.00	GBP 2,000.00	GE
PK21LUN211250001	GOODCARE PLC	NATIONAL FREIGHT CORP		GBP 2,000.00	GBP 2,000.00	GE
PK11LSN211250001	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GE
PK11LUR211250502	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GE
PK11LUN211252501	NATIONAL FREIGHT CORP	NATIONAL FREIGHT CORP		GBP 1,000.00	GBP 1,000.00	GE

Total Equivalent Outstanding Amount GBP 335,066,592.35

ⓘ All authorized and on hold transactions are listed here. Others will be listed once approved. Please contact the bank for details.

ⓘ Displayed Local currency amount is indicative and actual amount may differ.

Help

1

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1.12.7 Enhancement to the Dashboard screen for addition of overdue bills functionality:

Introduction of Overdue bills functionality added into the existing Dashboard of the OBDX system. UI changes are done on the existing Overview screen and on the filtering criteria of the dashboard. Now with the help of this functionality user can check the overdue bills for respective processes as per its frequency and status.

This enhancement is applicable for both conventional and Islamic processes.

The screenshot displays the Futura Bank dashboard interface. At the top, there is a navigation bar with the Futura Bank logo, a search bar, and user information: "Welcome, ritwick auth" with a last login time of "5/31/23, 3:05 PM". A notification banner states: "Your application for Initiate Shipping Guarantee was auto saved, to resume your application please click here".

The main content area is divided into several sections:

- Trade 360:** Shows "Total Assets GBP 972,289,091.70" and "Total Liabilities". A table lists transactions:

Transactions	Activ Cont
Export Collection	261
Export Bill	267
Export LC	1101
Inward Bank Guarantee	1119
- Quick Links:** A grid of icons for actions: Initiate LC Amendment, Lodge Bill, Apply Outward Guarantee, Raise Shipping Guarantee, Issue Import LC, and Raise Collection.
- Trade Instruments:** A section with filters for "Transaction Bills" (Import/Export), "Status" (Active), and "Frequency" (Maturing-Today). Below the filters is a table titled "List of Bills (51) | GBP 574,611.00".

Bill Reference Number	Importer Name	Exporter Name	Maturity Date	Bill Amount	Bill Amount in Local currency	Status
PK2ISLP211250507	NATIONAL FREIGHT CORP	PHIL HAMPTON	5/5/21	GBP 100.00	GBP 100.00	ACTIVE
PK2ISLP211256501	NATIONAL FREIGHT CORP	PHIL HAMPTON	5/5/21	GBP 1,000.00	GBP 0.00	ACTIVE
PK2ISLP211256502	NATIONAL FREIGHT CORP	PHIL HAMPTON	5/5/21	GBP 1,000.00	GBP 1,000.00	ACTIVE
PK2ISLP211256001	NATIONAL FREIGHT CORP	PHIL HAMPTON	5/5/21	GBP 1,000.00	GBP 1,000.00	ACTIVE
PK2ISLP21125A2BD	GOODCARE PLC	NATIONAL FREIGHT CORP	5/5/21	GBP 2,000.00	GBP 2,000.00	ACTIVE
PK2ISLP21125A669	GOODCARE PLC	NATIONAL FREIGHT CORP	5/5/21	GBP 10.00	GBP 10.00	ACTIVE

At the bottom of the dashboard, there is a copyright notice: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions" and a "Help" button.

1.12.8 Introduction of Limit details in the Linkages screen of View Import Bill screen:

A new Linkages screen is now introduced in the OBDX system to capture the Limits, Cash Collateral and Deposit Linkages under the new Linkages screen of View Import Bill Under LC.

In the new Linkages screen Limit Linkages section is provided to reflect the Limits details applicable for the Import Bill. Display of multiple lines for Limit details is now supported as multiple lines can be used at the transaction level.

This enhancement is applicable for both conventional and Islamic processes.

1.12.9 Introduction of Shipping Guarantee tab to the View Import Bill screen:

A new "Shipping Guarantee" tab is also added to view the Shipping Guarantees linked to the Import Bill Under LC. The tab shows the Reference Number, Available Amount and Linked Amount of the linked Shipping Guarantee.

Multiple Shipping Guarantees can be linked to the bill and the system to show the multiple records of the linked Shipping Guarantees.

This enhancement is applicable for both conventional and Islamic processes.

1.12.10 Introduction of Avalization functionality for Export Collection Bills.

In the existing screen of Initiate Export Collection, Modify Export Collection and Modify Import Collection, a new field “Avalization/Co acceptance Requested” is added for the user to request for avalization/co acceptance. User can also give the Avalization/Co acceptance Request under “Modify Collection Bill”. New field “Avalized/Co-Accepted” is also added on the “View Export Collection” screen.

This enhancement is applicable for both conventional and Islamic processes.

View Export collection
GOODCARE PLC ***044

Collection Number
PK2ESNC211258004

View Collection Details

Attached Documents

Charges & Taxes

SWIFT Messages

Advice

Loans

Drawer & Drawee Details

Drawer Name
GOODCARE PLC
Address
12 King Street
lane no 4
London
Country
United Kingdom
Application Date
5/5/21
Customer Reference Number
NONE

Drawee Name
MARKS AND SPENCER
Address
MARGUS2SXXX
87 knights street
Country
United Kingdom
Bank Reference Number

Product Details

Payment Type
SIGHT
Product
OUTGOING DOCUMENTARY
SIGHT BILLS NOT UNDER LC ON
COLLECTION

Avalization/Co-Acceptance Requested
No
Base Date Description

Maturity Date
5/6/21

Collection Amount Details

Collecting Bank

Address

Goods & Shipment

Place of Taking in Charge/ Dispatch from Port of Loading/ Airport of Departure Goods

Direct Dispatch
No
Document Attached
Yes

Avalized/Co-Accepted
No
Tenor
0
Base Date
5/5/21

Collection Amount
USD 10,000.00
Local currency equivalent

Place of Final Destination/ For Transportation to Port of Discharge/ Airport of Destination

Goods	Description of Goods	Units	Price Per Unit
ROLLNGCHAIR	View	10	GBP 100.00

1.12.11 Enhancement to Add the Cash Collateral under Shipping Guarantee Initiate and View screen:

Enhancement done in the existing screen of Initiate Shipping Guarantee to add the Cash Collateral details in the existing Linkages tab of Initiate Shipping Guarantee screen.

Also, user can now view the Cash Collateral details in the “View Shipping Guarantee” screen which were added at the time of Initiate Shipping Guarantee from OBDX.

This enhancement is applicable for both conventional and Islamic processes.

Initiate Shipping Guarantee
GOODCARE PLC | ***044

- Shipping Guarantee Details
- Goods and Shipment Detail:
- Linkages**
- Charges, Commissions & Ta
- Instructions and Attachmen

Linkages

Cash Collateral Linkages

Currency	Description
GBP	Cash Collateral Amount
Percent	Collateral Amount
45	GBP 450.00

[Reset](#)

Sr. No.	Account Number	Contribution Amount for Collateral	Contribution Percentage	Exchange Rate
1	xxxxxxxxxxxx3021	GBP 225.00	50	1

[+ Add Account](#)

Total Collateral Amount: GBP 0.00

Select Deposits

Sr. No.	Account Number	Amount	Amount in Transactional Currency	Maturity Date
1	xxxxxxxxxxxx0	GBP 10.00	10.00	4/20/23

[+ Add Account](#)

Total

Disclaimer: The total amount transactional currency may vary as per the rate applied during transaction by the bank.

[Next](#) [Save As Draft](#) [Cancel](#) [Back](#)

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1.12.12 Restriction on Display of Bank's Internal SWIFT messages in OBDX

Enhancement done to restrict the display of Internal SWIFT messages of Bank to the OBDX Corporate user.

Enhancement done in the OBDX as it should also display the Incoming SWIFT messages along with Outgoing SWIFT messages to the corporate user.

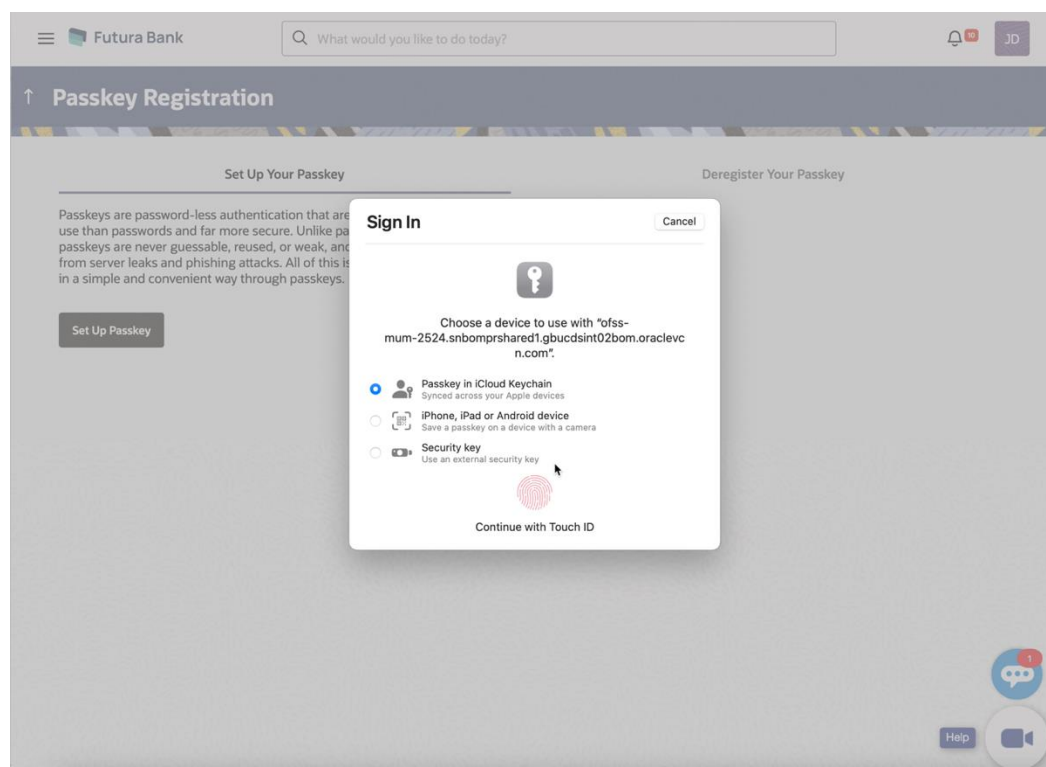
In the transaction view screen of the OBDX the corporate user will now be able to view only those Incoming and Outgoing SWIFT messages which are tag as External by the bank.

This enhancement is applicable for both conventional and Islamic processes.

1.13 Mobile Banking

1.13.1 Passwordless Login through Passkey

A new application login mechanism has been added for both internet banking and mobile banking that enables a very convenient and secure authentication to the user. The usage of passkey provides significant protection against password guessing or weak passwords, credential leaks, server leaks, phishing attacks, and device theft. It can also provide cross-channel authentication.



1.13.2 New Home Screen Widgets

Two new home screen widgets have been added for mobile devices. These are:

Scan-to-Pay:

This widget allows user to easily navigate, on one touch, to the scan to pay screen of the application's pre login page enabling quick access to payments to the user.

**Multi – Accounts Widget:**

This widget allows user to view their top five Current and Savings Accounts and the balances associated with them on the mobile home screen.

 A screenshot of a mobile application widget. It has a light blue background with rounded corners and a dark border. At the top left is the Futura Bank logo and name. Below it is a table with two columns: 'Account Number' and 'Account Balance'.

Account Number	Account Balance
xxxxxxxxxxxx0015	€ 19,99,809.82
xxxxxxxxxxxx0026	£ 19,99,634.62
xxxxxxxxxxxx0037	€ 9,99,999.00

1.13.3 Augmented Reality based Cards Details

This new feature makes use of augmented reality technology on mobile devices. The user can scan their debit card and get relevant information associated with the card. This information includes spending analysis, balance, and recent transactions of the CASA account associated with the debit card. This functionality can be easily accessed through application's pre login page or long press.



2. BUGS FIXED

Sr. No	Product Name	Version	Bug ID	Bug Description
1	12605	22.2.1.0.0	34871973	ACCESS DENIED ON CHECKER WHEN TRYING TO APPROVE "RECONCILIATION"
2	12605	22.2.1.0.0	34881432	WHEN USER TRYING TO CREATE A NEW MODULE DASHBOARD UNDER DASHBOARD BUILDER, WIDGETS ARE NOT LOADING.
3	12605	22.2.1.0.0	34954393	POOL STRUCTURE REMOVE RATIO FROM INTEREST METHOD DROPDOWN
4	12605	22.2.1.0.0	34962725	AUDIT LOG SCREEN BECOMING UNRESPONSIVE IN 22.1.2.0.0. PATCH SET
5	12605	22.2.1.0.0	34995119	MAKER AND APPROVER CANNOT SEE MODIFIED STRUCTURE DETAILS ON CONFIRMATION/APPROVAL OF STRUCTURE.
6	12605	22.2.1.0.0	35051997	MULTI APPROVE - CREATE INVOICE STUCK IN EXECUTION PENDING
7	12605	22.2.1.0.0	35064523	ERROR ENCOUNTERED IN SEARCH LIMIT PACKAGE
8	12605	22.2.1.0.0	35091488	WHEN USER TRYING TO MODIFY THE TRANSACTION GETTING ERROR LIKE " ACCESS DENIED" TO MAKER.
9	12605	22.2.1.0.0	35103269	ADMIN WORKFLOW VIEW AND EDIT - CREATION DATE IS NULL AFTER EDITING WORKFLOW
10	12605	22.2.1.0.0	35112518	ACCOUNT_SETTINGS_SESSION_SUMMARY - CONFLICT IN START DATE & END DATE
11	12605	22.2.1.0.0	35120323	LOGIN ISSUES - ACCESS DENIED/SYSTEM ERROR
12	12605	22.2.1.0.0	35132878	BCL UAE FCC_CAVWS_CHQ_STOP_STATUS MISSING IN INNOVATION 22.2 INSTALLER
13	12605	22.2.1.0.0	35151842	REQUEST PROCESSING TRANSACTION IS NOT AVAILABLE UNDER RULE MANAGEMENT.
14	12605	22.2.1.0.0	35170513	ENTITLEMENT ISSUE - NO SEARCH RESULT MESSAGE FOR "ENTITLEMENTS NAME"
15	12605	22.2.1.0.0	35189561	INVOICE STATUS FAILED AS BANK SENDS TO MODIFY THE INVOICE.
16	12605	22.2.1.0.0	35192314	SERVICE REQUEST FORM BUILDER ISSUE
17	12605	22.2.1.0.0	35193684	MAKER UNABLE TO SUBMIT CHANGES AFTER MODIFICATION FOR "RECONCILIATION RULE".

Sr. No	Product Name	Version	Bug ID	Bug Description
18	12605	22.2.1.0.0	35202127	MISSING VALUE FOR TIME OF START ON AND END ON FIELDS IN VIEW TRANSACTIN BLACKOUT
19	12605	22.2.1.0.0	35239594	ACCESS DENIED ON CHECKER WHEN TRYING TO APPROVE
20	12605	22.2.1.0.0	35261323	ENTITLEMENT SCREEN SEARCH RESULTS ISSUE WITH ENTITLEMENT NAME
21	12605	22.2.1.0.0	35261539	ALERT SUBSCRIPTION PARTY ID IS NOT GETTING DISPLAYED IN THE DROP DOWN
22	12605	22.2.1.0.0	35266489	RULESMANAGEMENT_CREATED BY AND CREATION DATE BLANKED ON EDIT
23	12605	22.2.1.0.0	35312926	LOG MONITORS GENERATED FILES ARE NOT REFLECTING LATEST CHANGES
24	12605	22.2.1.0.0	35313693	USER GROUP SERVICE REQUEST MAPPING_SEARCH ISSUE

3. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Onboarding	14.7.1.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.7.1.0.0 14.7.1.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.7.1.0.0 14.7.1.0.0
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.7.1.0.0
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.7.1.0.0 14.7.1.0.0
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.7.1.0.0
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.7.1.0.0
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance	14.7.1.0.0

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
		Oracle Banking Trade Finance Process Management	14.7.1.0.0
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.7.1.0.0 14.7.1.0.0
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.7.1.0.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.7.1.0.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance Oracle Banking Cash Management	14.7.1.0.0 14.7.1.0.0

* Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.

4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience Patchset 22.2.1.0.0 release with various browsers:

* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

5. LANGUAGE SUPPORT

The Oracle Banking Digital Experience Patchset 22.2.1.0.0 release offers the following language support:

- Out of box translation is supported in English, Arabic, French, Simplified Chinese, and Spanish and Portuguese languages.
- Field validations are currently supported in English. To enable the field validations in other languages, refer **Oracle Banking Digital Experience Taxonomy Validation Guide**.

6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Patchset 22.2.1.0.0 release.

6.1 Oracle Banking Digital Experience Known Issues

NA

6.2 Oracle Banking Digital Experience Limitations

NA

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