

Release Notes  
Oracle Banking Digital Experience  
Patchset Release 22.2.2.0.0

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**ORACLE®**

Release Notes  
December 2023

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

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. FEATURES AND ENHANCEMENTS

The following describes the new enhancements made in Oracle Banking Digital Experience Patchset 22.2.2.0.0 release:

## 1.1 Retail Banking

### 1.1.1 Retail Re-UX Enhancements-

#### **Desktop Form Factor**

As part of this release, a significant enhancement has been made to Retail Digital Banking Modules on the desktop form factor. 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 and user experience aims to provide customers with a streamlined experience. It incorporates modern design principles and user-friendly features to ensure a visually appealing and intuitive interface.

The revamp includes the following key retail modules:

- Login Screen
- User Profile
- Hamburger Menu
- Retail Accounts (Current & Savings Accounts, Loans & Finances, Term Deposits)
- Debit Cards
- Retail Credit Cards
- Retail Bill Payments Dashboard

The User Profile menu as well as the Hamburger menu is restructured to assist the end user in an easy and transformed interaction. The transactions for above listed modules are enhanced to provide the user with an enriched and renewed experience. The review and confirmation screens are also revamped to keep a consistent experience across modules. A configuration is provided to the bank using which the review page can be skipped for selected transactions. The transactions for which the review screen is skipped shall show a message window before proceeding with transaction confirmation. The confirmation page is modified offering a sleek and clear experience with related links and transaction information.

What would you like to do today?

↑
Current & Savings Account

xxxxxxxxxxxx0474 - Pt

More Actions

### Account Details

Current Balance  
GBP 570,020.00

Unclear Funds  
GBP 0.00

Overdraft Limit  
GBP 0.00

Product Name  
OBDX Saving Product

Nickname  
[Primary Account](#)

Nominee  
[Add](#)

Status  
Active

### Recent Transactions

Quick Filters

Transaction Date	Amount	Description	Balance
3/30/2020	GBP 570,020.00 <span style="color: green;">✓</span>	HELZXR2009010AA 000	GBP 570,020.00

[Show all transactions](#)

### Debit Cards

Active

XXXX-XXXX-XXXX-9805  
OBDX Gold Card  
08/25

Block Card
...

[Apply for debit card](#)

### Additional Information

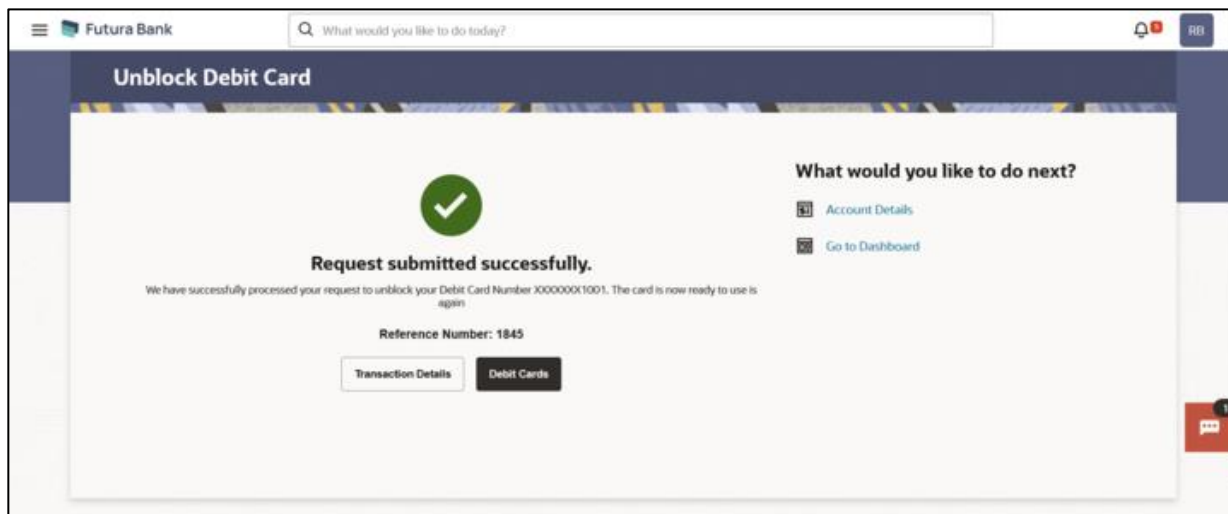
Today's Opening Balance GBP 0.00	Available Balance GBP 570,020.00	Amount on Hold GBP 0.00
Unclear Funds GBP 0.00	Advance Against Unclear Funds Limit GBP 0.00	Overdraft Limit GBP 0.00
Sweep-In Amount GBP 0.00	Daily ATM Withdrawal GBP 0.00	Minimum Balance Required GBP 0.00
Holding Pattern Joint	Mode of Operation Jointly	Primary Account Holder John David
Joint Account Holder/s RyanCCBohr	Branch HEL FC UNIVERSAL BANK, Oracle, Goregaon, GREAT BRITAIN	

[Recent Transactions](#)

[Debit Cards](#)

[Additional Information](#)

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### 1.1.2 Mobile Form Factor

As part of this release, noteworthy enhancement has been made to Retail Digital Banking functionalities on the mobile form factor. The objective of this facelift is to focus on the overall user experience and offer retail customers with an ease to manage their finances and access banking services.

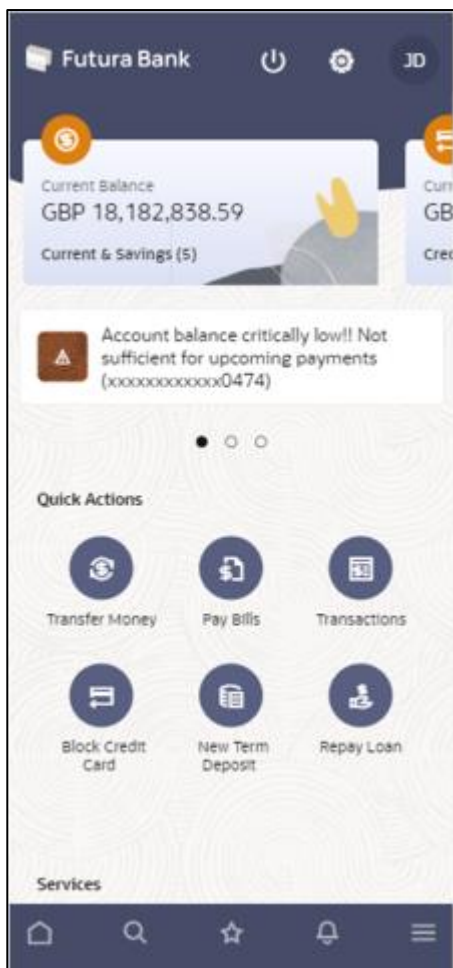
The key focus areas of this enhancement are listed below:

- Refreshed User Interface
- Comprehensive Relationship Overview
- Customizable Widgets
- Financial Insights
- Lifestyle Banking
- Personalized Recommendations and Analysis

The revamp includes the following core retail modules:

- Login Screen
- Mobile Dashboard
- User Profile
- Hamburger Menu
- Retail Accounts (Current & Savings Accounts, Loans & Finances, Term Deposits)
- Debit Cards
- Retail Credit Cards
- Retail Bill Payments Dashboard

The Mobile Dashboard enhances the user experience by consolidating the information in one place enabling easy access to the end user. The actions provided on the mobile interface can be personalized based on user requirements. The mobile 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.



## **1.1.3 WhatsApp Channel for Customer Engagement**

### **1.1.3.1 Notifications on WhatsApp**

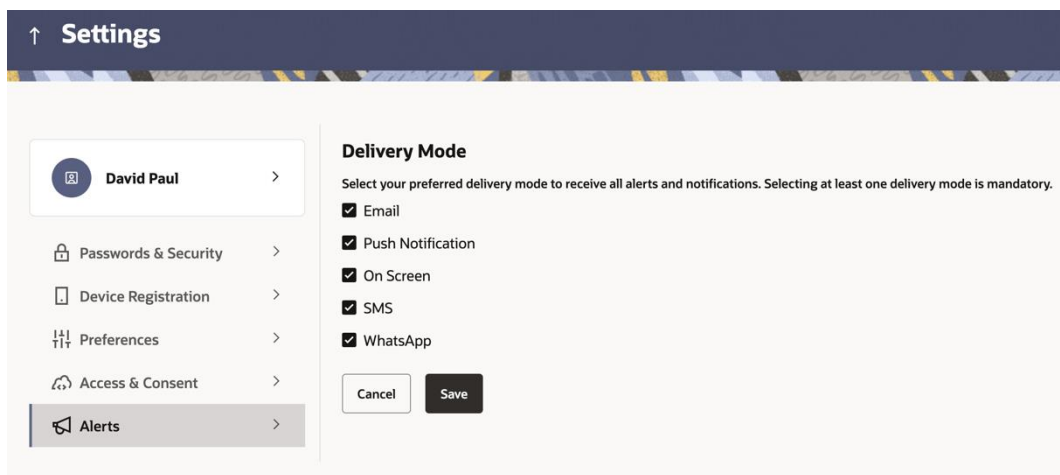
Introducing WhatsApp as an additional delivery channel for OBDX notifications

- Both mandatory & subscription alerts can additionally be delivered to the customers via WhatsApp channel.

Simplified notifications delivery channel selection by the user

- Users are provided with a single option to select their preferred channel for notification delivery.





### 1.1.3.2 Chatbot through WhatsApp

With this release, all existing chatbot use cases have been extended to WhatsApp. With this capability, banks can engage with their customers via WhatsApp, the world's most popular messenger application.

WhatsApp's chatbot enables customers to fulfill basic banking needs, such as checking their account balance and last few transactions. As a result, consumers can conduct select banking inquiries and transactions on their preferred app instead of logging into the bank's app, which provides greater convenience to them.

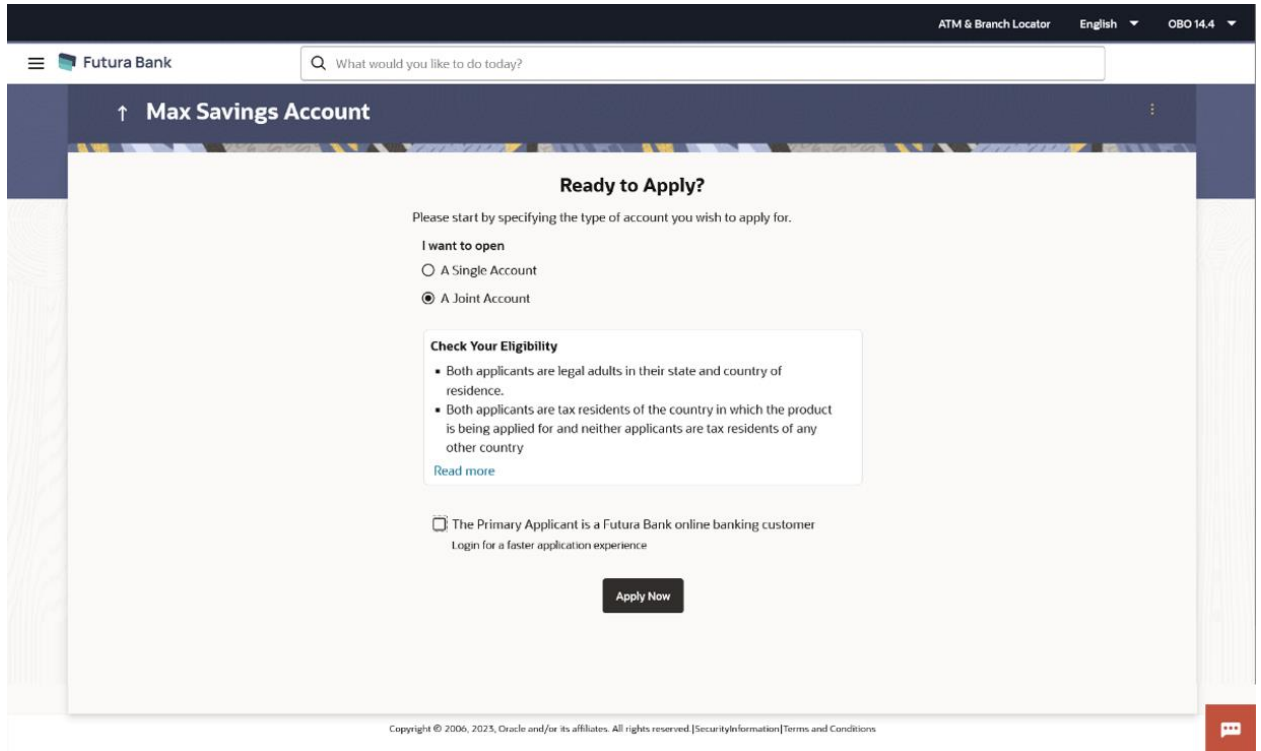
### 1.1.4 Retail Originations

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

Support for Joint Account Applications for Savings and Checking Accounts for US as well as other regions with Oracle Banking Onboarding integration

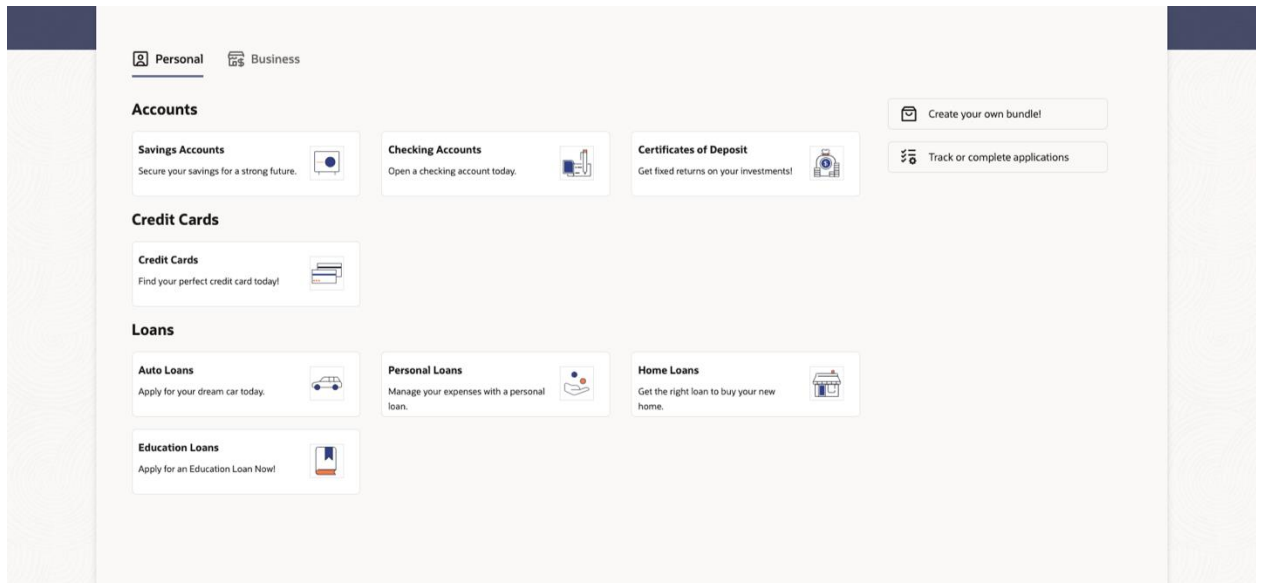
The Retail Originations module now also allows applicants to apply for joint account applications for savings and checking account with and without overdraft. This change is for US as well as for other regions.

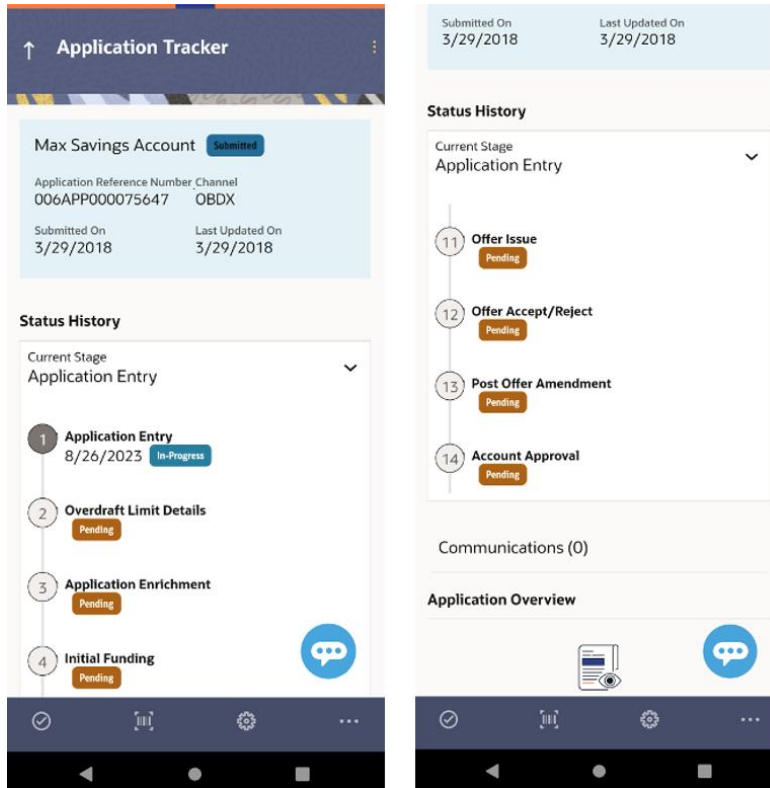
The joint account applications are supported where both primary and joint applicants are prospective customers of the bank.



### UX enhancements as per Redwood design

UX revamp done based on Redwood designs for multiple sections including kick off page, inline document upload, review page, app tracker for mobile, product offerings page and workflow maintenance functionalities.





**Enhanced support for US Localized Applications with Oracle Banking Onboarding integration**

US region specific changes related to handling of fields such as marital status, gender, optional services, joint account mode of operation, zip code, suffix and preferred currency.

**Enhancements due to changes in Oracle Banking Onboarding and Oracle Banking Party management**

Enhancements to Terms and conditions and Address capturing functionalities.

**Other changes**

Enhancements to application tracker to handle OD application for Savings and Checking accounts.

**1.2 Small and Medium Banking (SMB)**

**1.2.1 Small and Medium Banking (SMB) Originations -**

**UX enhancements as per Redwood design**

UX revamp done based on Redwood designs for multiple sections including kick off page, inline document upload, app tracker for mobile, product offerings page and workflow maintenance functionalities.

**Other changes**

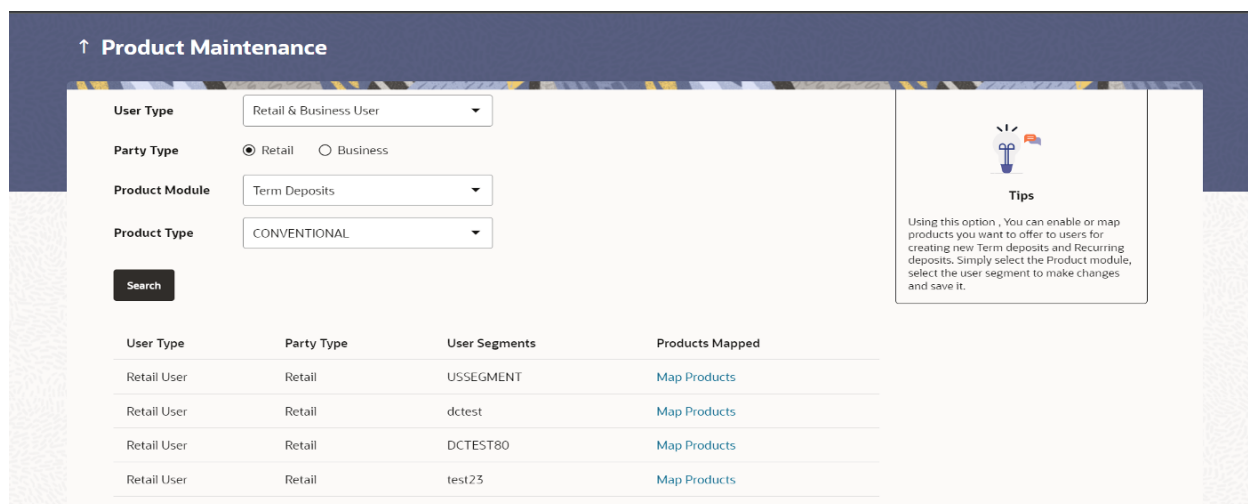
- Third party integration for SMB Loans

- Enhancements due to changes in Oracle Banking Onboarding and Oracle Banking Party management - Terms and conditions, Business override and Address capturing functionalities.

### 1.2.2 Small and Medium Banking (SMB) Servicing

Deposit functionality enhanced so that a Business user can now apply for SMB-specific Deposit products.

Corresponding change done in Admin module to allow mapping of SMB specific Deposit products with the Business user type.



### 1.3 Virtual Accounts Management

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

### Virtual Identifier Transaction Inquiry:

The new feature “Virtual Identifier Transaction Inquiry” enables a corporate user to make Virtual Identifier based search inquiry and view the related Virtual Accounts transactions summary.

User can also download the inquiry result in CSV format.

The screenshot shows the 'Virtual Identifier Transaction Inquiry' page in the Futura Bank system. The page includes a search bar at the top with the text 'What would you like to do today?'. Below the search bar, the title 'Virtual Identifier Transaction Inquiry' is displayed, along with the user's name 'ABZ Solutions | \*\*\*462'. The main form area contains several input fields: 'Party Name' (ABZ Solutions | \*\*\*462), 'Virtual Identifier' (STOREV2 - Store Virtual Identifier 2), and 'Virtual Account Number'. There are also date pickers for 'From Date' (3/1/2018) and 'To Date' (3/30/2018). A note indicates that the difference between the From Date and To Date should not be greater than 30 days. Below the form are buttons for 'Search', 'Cancel', and 'Clear'. The 'Transaction List' section features a table with columns for 'Virtual Account Number', 'Transaction Description', 'Transaction Amount', and 'Transaction Date'. The table contains five rows of transaction data. At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Virtual Account Number	Transaction Description	Transaction Amount	Transaction Date
STOREV2AC1	Immediate credit	GBP 1,000.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 100.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 350.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 200.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 10.00	3/30/2018

### Performance Optimization:

API calls related to fetching of virtual accounts from host and their user access check have been optimized for improved UI performance. These changes have been implemented in following screens/widgets -

- List Virtual Account
- List Virtual Accounts eligible for closure
- Track closure of Virtual Accounts
- Accounts & balance widget
- Top 5 Virtual Accounts Widget
- Balance Trends of Virtual Accounts widget

### Addition of Virtual Account Look Up:

In various VAM screens where a single Virtual Account is to be selected by user, current Virtual Account dropdown used to fetch all the accounts from Host and then apply access check, but now it will be replaced by a Virtual Account Look Up.

This look up will be an overlay on the screen where user will get multiple filters like (Account Number, Name Branch, Currency etc.) to search & select the Virtual Account. This look-up will improve usability in scenarios where the number of Virtual Accounts is very large.

Look up feature has been incorporated in the below screens:

- Create Virtual Account screen (VA in selected Structure)
- Create Virtual Account Structure screen (Header & Link VA)
- Pre-generated Statement screen
- Ad hoc Statement screen
- Transaction Inquiry screen
- Special Rates Maintenance screen
- Initiate Virtual Account closure (transfer accounts)

#### **Quick Links Widget:**

New widget has been added on the Dashboard that provides the quick links to navigate to the most frequently used transactions. The following transactions are available in this widget:

- Ad hoc Statement
- Pre-Generated Statement
- Transaction Inquiry
- Add Special Rates
- Add General Rates
- File Upload

## **1.4 Liquidity Management**

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

#### **Ratio Method in Pool Structure:**

New interest method has been added in Pool structure which allows the user to select Interest Method as "Ratio". This enables corporates to distribute interest between parent and child account in the ratio between the negative and positive balances. This functionality is enabled for "Create and manage Pool Structures and Pool Structure simulation".

**Futura Bank** | What would you like to do today?

**Create Pool Structure**  
S Jagmohan Construction and General Supplies Pvt Ltd. | \*\*\*464

Party Name: S Jagmohan Construction and General Supplies Pvt I

**Structure Parameters**

Structure Name: Test123 | Effective Date: 11/23/2023

End Date: 11/30/2023 | Charge Account: xxxxxxxxxxxx0089 - HEL0046400089 | GBP | HE

Interest Method: Ratio

**Pool Details**

Reallocation Method

**Next** | Cancel | Back

**Investment Sweep:**

To utilize funds in an optimum way and earn higher interest returns, this feature enables a corporate user to select Investment Sweep options like Money Market, Term Deposit during Sweep structure creation. This feature has been added in Create and manage Sweep structures.

**Futura Bank** | What would you like to do today? | 99%

## ↑ Create Sweep Structure

S Jagmohan Construction and General Supplies Pvt Ltd. | \*\*\*464

Party Name  
S Jagmohan Construction and General Supplies Pvt I

### Structure Parameters

Structure Name: Test125 | Effective Date: 11/23/2023

End Date: 11/30/2023 | Charge Account: [Dropdown]

Interest Method: Interest | Investment Sweep: Term Deposit

### Default Sweep Instructions

*Sweep instructions set here are the default instructions for all the account pairs in the structure*

Sweep Method: [Dropdown] Required

### Frequency

Frequency: BOD Monthly | Reverse Frequency: Daily - Everyday - BOD

### Other Instructions

Sweep on Currency Holidays:  | Consider Post Balance Sweep:

Currency Holiday Rate: [Dropdown] | Holiday Treatment: Holiday

Backward Treatment: [Dropdown]

**Next** | Cancel | Back

### Account Structures - Revamp and Staggered Opening:

Following changes have been done as part of this release -

- Account Structure screens will now open in a staggered way with one level opening at a time. When the user clicks on any parent node, all the child accounts of that parent node are displayed and improve the performance.
- The node design, inaccessible nodes and strip colours in the account structure have also been updated for better user experience and functionality.



- Further, Pagination is included at every level of structure layer and displayed if the number of nodes exceeds the allowed limit as per the configuration.
- In addition to the development done in last release - Copy/Reinitiate structures will also be available for (Pool structure with Ratio Method and investment Sweep Structure) under “My Initiated List” widget allowing the users to create a new structure by copying and using the contents from a structure for which creation has been already initiated without having to fill the entire information again.
- New link to “Show All Pairs” is incorporated in Sweep and pool structures for the users to review the existing instructions and change the priority/reallocation percentage accordingly.

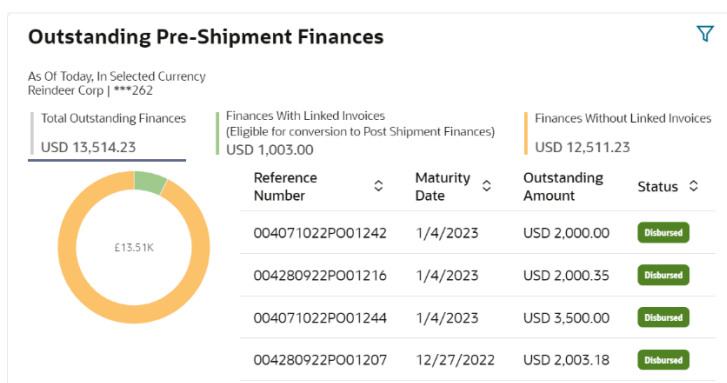
## 1.5 Supply Chain Finance

### 1.5.1 Overview

As part of this release, following changes have been done to the Dashboard-

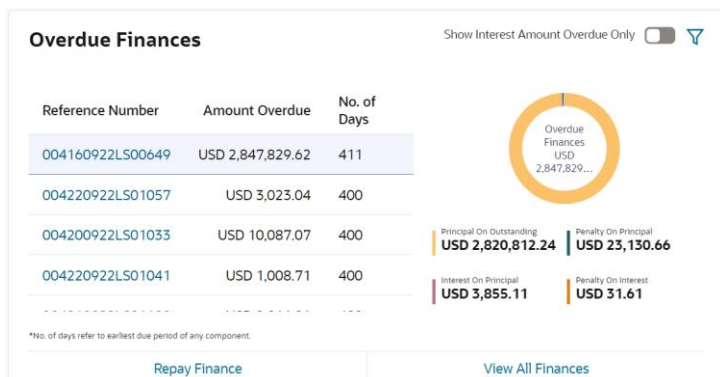
#### Outstanding Pre-Shipment Finances

New widget is developed to project the display of outstanding pre-shipment finances. These finances can be filtered based on the party, currency, or programs created for the finances. The widget depicts the outstanding pre-shipment finances in two categories, ‘Finances With Linked Invoices (Eligible for conversion to Post Shipment Finances)’, and ‘Finances Without Linked Invoices’. It displays details like Finance Reference Number, Maturity Date, Outstanding Amount, and Status of the finance.



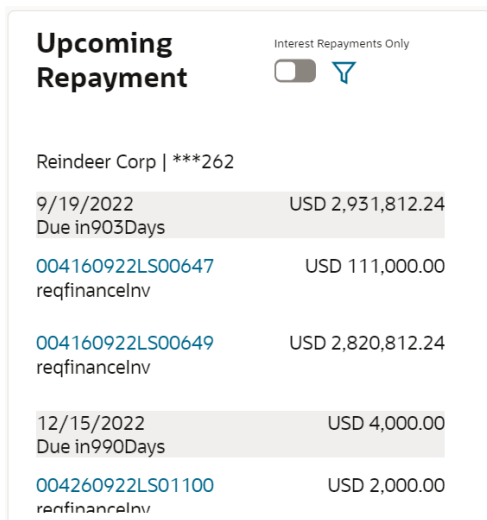
#### Overdue Finances

‘Overdue Finances’ widget is enhanced to display the list of finances where only interest amount is overdue, in addition to the existing functionality. The interest overdue finances can be filtered by using the ‘Show Interest Amount Overdue Only’ toggle switch provided. The finances can be further filtered based on the party, currency, or programs.



### Upcoming Repayments

'Upcoming Repayments' widget is enhanced to display the list of finances where only interest amount is due for repayment, in addition to the existing functionality. The interest overdue finances can be filtered by using the 'Interest Repayments Only' toggle switch provided. The finances can be further filtered based on the party, currency, or programs.



### 1.5.2 Group 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 subsidiaries is a much-needed feature.

Hence, 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. Following transaction screens are enhanced for this change:

- Supply Chain Finance Overview
- Create Program
- View/Edit Program
- Request Finance
- Repayment of Finance

- View Finances
- Link Receivables/Payables to Program
- Link Purchase Order to Program
- View Limits
- Transaction Tracker

### 1.5.3 Infrastructure Enhancements for UI Download

As 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.

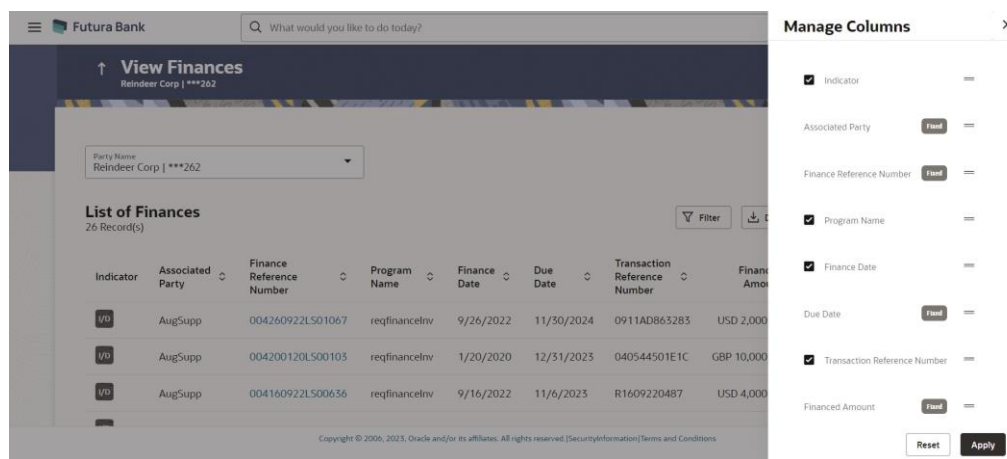
Following features are supported:

- 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. Following transaction screen is enhanced for this change:

- View Finances



## 1.5.4 Create Program

As part of this release, Create Program screen is enhanced to introduce additional attributes for program so that corporate user can define more information while creating a program. Additional attributes are introduced as following sections:

- Finance Parameters
- Repayment Parameters
- Spoke Level Attributes

The screenshot shows the 'Create Program' interface for 'Reindeer Corp | \*\*\*262'. It features a progress indicator with two steps: 'Program Parameters' (Step 1) and 'Link Counter Parties' (Step 2). The 'Program Parameters' section contains the following fields:

- Party Name: Reindeer Corp | \*\*\*262
- Product: (Dropdown)
- Program Name: (Text input, Required)
- Program Code: (Text input, Required)
- Validity From: 11/25/2023
- Validity To: (Text input, Required)
- Auto Acceptance: (Toggle, currently 'No')
- Number of days for Auto Acceptance: (Range selector)
- Auto Assignment: (Toggle, currently 'No')

The 'Finance Parameters' section includes:

- Auto Finance: (Toggle, currently 'No')
- Disbursement Currency: (Dropdown)
- Disbursement Mode: (Dropdown)
- Minimum Finance (%): (Text input)
- Maximum Finance (%): (Text input)
- Minimum Tenor (Days): (Text input)
- Maximum Tenor (Days): (Text input)
- Minimum Assignment (%): (Text input)
- Maximum Assignment (%): (Text input)
- Auto Debit Applicable: (Toggle, currently 'No')

The 'Repayment Parameters' section includes:

- Excess Payment Handling: (Dropdown)
- Excess Payment Refund Party: (Dropdown)
- Excess Payment Refund Mode: (Dropdown)
- Margin Amount Handling: (Dropdown)
- Margin Amount Refund Mode: (Dropdown)
- Interest Refund Handling: (Dropdown)
- Interest Refund Payment Mode: (Dropdown)

At the bottom of the form, there are three buttons: 'Next', 'Cancel', and 'Back'.

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## 1.5.5 Edit Program

As part of this release, Edit Program screen is enhanced to introduce additional attribute for program so that corporate user can define more information while editing a program. Additional attributes are introduced as following sections:

- Finance Parameters
- Repayment Parameters
- Spoke Level Attributes

The screenshot displays the 'Edit Program' interface for 'Reindeer Corp | \*\*\*262'. It is organized into two main steps: 'Program Parameters' and 'Link Counter Parties'. The 'Program Parameters' section contains several input fields and dropdown menus, including Party Name, Product (Vendor Finance), Program Name (Reindeer), Program Code (ReindeerVndf), Validity dates (1/20/2020 to 3/31/2025), Auto Acceptance (Yes), Number of days for Auto Acceptance (0), and Auto Assignment (No). Below this is the 'Finance Parameters' section, which includes Auto Finance (Yes), Disbursement Currency (LAK), Disbursement Mode (Account Transfer), Minimum Finance (%) (20), Maximum Finance (%) (90), Minimum Tenor (Days) (30), Maximum Tenor (Days) (120), Minimum Assignment (%) (0), and Maximum Assignment (%) (100). The 'Repayment Parameters' section includes Excess Payment Handling, Excess Payment Refund Party, Excess Payment Refund Mode, Margin Amount Handling (Refund to the Supplier), Margin Amount Refund Mode (Account Transfer), Interest Refund Handling (Refund to the Interest Bearing Party), and Interest Refund Payment Mode (EFT). The interface also features a search bar at the top, a navigation menu, and a 'Next' button at the bottom.

## 1.1.2 Request Finance

As part of this release, Request Finance screen is enhanced to include the following changes:

- An Info icon is introduced to display along with the Reference Number with the following message if the invoices/debit notes is linked to a purchase order that is financed, “The invoice record has linked Purchase Order which is Financed. Click on the reference number to view the details”.
- When a delinquent or NPA party requests for finance, an existing validation is enhanced to validate the System Parameter ‘Allow Disbursement for NPA Borrower’. Based on the validation, the following may occur:
  - If ‘Yes’, a warning message appears to the user that the party is marked delinquent do you still want to proceed with Finance.
  - If ‘No’, an error message appears restricting the user from initiating finance.
- When a corporate user requests for finance against Invoice/Debit note and if sufficient limits are not available, the application is enhanced to display the following warning ‘Sufficient limits are not available for disbursement of finance. Do you want to proceed?’. Based on the response, the following may occur:
  - Ok - Request is submitted to checker.
  - Cancel – Request is cancelled.

### 1.5.6 **View Finances**

View Finances screen is enhanced to include the following changes:

- List of Finances:
  - Enhanced to display the list of outstanding finances with due dates greater than or lesser than the Current Business Date by 3 months by default. The banks user can configure the number of months.
  - Finance Date field is introduced to display the date of disbursement. Finance Date From and To field is added to the Filter overlay to search the finances disbursed between a specific date.
- Outstanding Details tab – Enhanced to display the breakup details of the following fields:
  - Interest Amount
  - Penalty on Principal
  - Penalty on Interest
- Settlement details tab – Enhanced to display the appropriation details if the pre-shipment finance is settled from proceeds of the post-shipment finance. Following fields are introduced:
  - Appropriation Sequence
  - Principal Amount
  - Interest Amount
  - Penalty on Principal Amount
  - Penalty on Interest

### 1.5.7 **Link Purchase Orders to Program**

As part of this release, Link Purchase Orders to Program transaction is introduced to allow the corporate user from the Anchor party to link purchase orders to programs. Purchase Orders must be linked to a program to be financed. Only the Anchor of the program will be able link the purchase orders to the program. This transaction is supported in mobile/tablet devices.

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## 1.6 Receivables/Payables

### 1.6.1 Group 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 subsidiaries is a much-needed feature.

Hence, 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. Following transaction screens are enhanced for this change:

- Manage Receivables/Payables
- Create Discount Offer
- View Discount Offers
- Dynamic Discounting Overview

### 1.6.2 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. Following transaction screen is enhanced for this change:

- View Receivables/Payables
- View Credit Note
- View Discount Offers
- View Purchase Orders
- View Payments

The screenshot shows the 'View Finances' interface for 'Reindeer Corp | \*\*\*262'. A 'Manage Columns' dialog is open on the right, listing the following columns with their visibility status:

- Indicator:  (Fixed)
- Associated Party:  (Fixed)
- Finance Reference Number:  (Fixed)
- Program Name:  (Fixed)
- Finance Date:  (Fixed)
- Due Date:  (Fixed)
- Transaction Reference Number:  (Fixed)
- Financed Amount:  (Fixed)

The main table displays the following data:

Indicator	Associated Party	Finance Reference Number	Program Name	Finance Date	Due Date	Transaction Reference Number	Finance Amount
I/P	AugSupp	004260922LS01067	reqfinancelnv	9/26/2022	11/30/2024	0911AD863285	USD 2,000
I/P	AugSupp	004200120LS00103	reqfinancelnv	1/20/2020	12/31/2023	040544501E1C	GBP 10,000
I/P	AugSupp	004160922LS00636	reqfinancelnv	9/16/2022	11/6/2023	R1609220487	USD 4,000



### 1.6.3 Create Receivables – On Screen

As part of this release, Create Receivables screen is enhanced with the following changes:

- The corporate user can now link purchase orders of different currency to invoice during creation of Invoice. This is developed as part of pre to post shipment feature.
- The corporate user can now add additional information related to payment accounts, shipment, miscellaneous, and filler details during creation of invoice/debit note.

The screenshot displays the 'Create Receivables/Payables' interface for 'Reindeer Corp | \*\*\*262'. The form is organized into several sections:

- New Invoice:** Includes fields for Customer Invoice No, Currency (LAK), Invoice Amount, Invoice Date, Invoice Value Date, Invoice Due Date, Payment Terms, and Funding Request Date. It also features an 'Associated Party' dropdown and a 'Pre-acceptance' toggle.
- Payment Account Details:** Contains fields for Virtual Account, Repayment Account Number, Bank, Branch, and BIC Routing Code.
- Shipment Details:** Includes fields for Shipment Number, Shipment Address 1, Shipment Address 2, Shipment Address 3, City, Country, Zip Code, Phone Number, Tax Id, Reason for Export, Terms of Sale, and Country of Origin.
- Miscellaneous Details:** Features fields for Discount Days 1, Discount Percentage 1, Discount Days 2, and Discount Percentage 2.
- Filler Details:** Includes fields for Filler 1, Filler 2, Filler 3, and Filler 4.
- Commodity Details:** A table section for 'Gross Invoice Amount LAK 0' with columns for Discount, Tax, and Miscellaneous Charges 1, each with an associated Amount field.

At the bottom, there are 'Save' and 'Save and Copy' buttons, followed by an 'Add Invoice' section with 'Submit', 'Cancel', and 'Back' buttons.

### 1.6.4 Create Receivables/Payables – Bulk File Upload

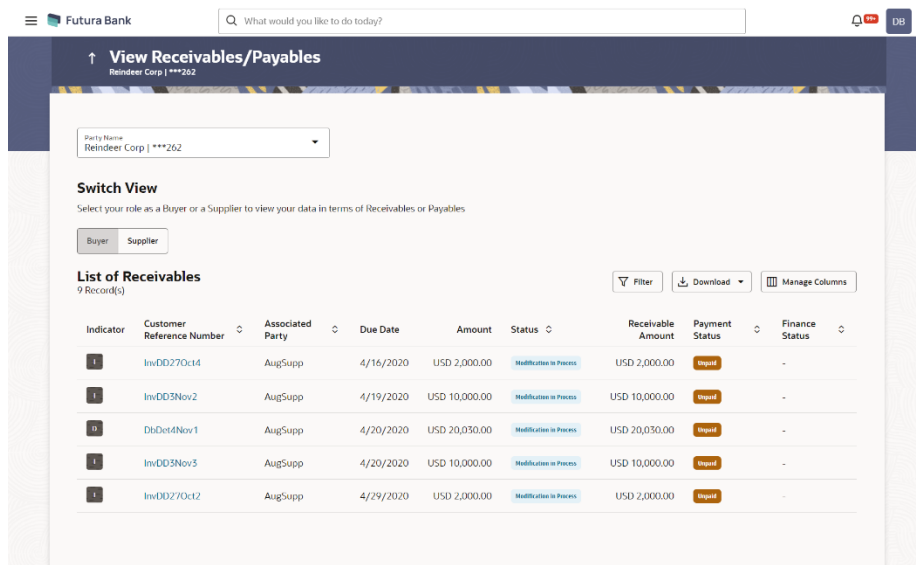
As part of this releases, file format for Create Receivables for Bulk File Upload is enhanced with the following changes:

- The corporate user can now link purchase orders of different currency to invoice during creation of invoice through file upload. This is developed as part of pre to post shipment feature.
- The corporate user can now add additional information related to payment accounts, shipment, miscellaneous, and filler details during creation of invoice/debit note through file upload.

### 1.6.5 View /Edit Receivables/Payables

#### List of Receivables/Payables

This section is enhanced to display the list of receivables/payables with due dates greater than or lesser than the Current Business Date by 3 months by default. The Corporate user can configure the number of months.



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.

#### Additional Invoice Details

This tab appears next to the Amount Details tab. It displays all the additional invoice details such as payment accounts, shipment, miscellaneous, and filler details. This tab is displayed only for Invoice.

Amount Details Additional Invoice Details

**Payment Account Details**

Virtual Account -	Repayment Account Number -	Bank -	Branch -
BIC Routing Code -			

**Shipment Details**

Shipment Date -	Shipment Number -	Shipment Address -	Country -
City -	Zip Code -	Phone Number -	Tax Id -
Reason for Export -	Terms of Sale -	Country of Origin -	Payment Condition -

**Miscellaneous Details**

Discount Days 1 -	Discount Percentage 1 -	Discount Days 2 -	Discount Percentage 2 -
----------------------	----------------------------	----------------------	----------------------------

**Filler Details**

Filler 1 -	Filler 2 -	Filler 3 -	Filler 4 -
---------------	---------------	---------------	---------------

Cancel Back

**Additional Debit Note Details** - This tab appears next to the Amount Details tab. It displays all the additional invoice details such as payment accounts, shipment, miscellaneous, and filler details. This tab is displayed only for Debit Note.

Amount Details Additional Debit Note Details

**Payment Account Details**

Virtual Account Y	Repayment Account Number 1234567890	Bank Bank Name	Branch BRN
BIC Routing Code 123456789			

**Shipment Details**

Shipment Date 4/20/2020	Shipment Number ShipmentNum001	Shipment Address Shipment Addr	Country IN
City Mumbai	Zip Code 400063	Phone Number 1234567890	Tax Id TaxId001
Reason for Export Export Reason	Terms of Sale CIF	Country of Origin UK	Payment Terms -
Payment Condition -	Adjustment for Reason -		

**Miscellaneous Details**

Discount Days 1 -	Discount Percentage 1 -	Discount Days 2 -	Discount Percentage 2 -
----------------------	----------------------------	----------------------	----------------------------

**Filler Details**

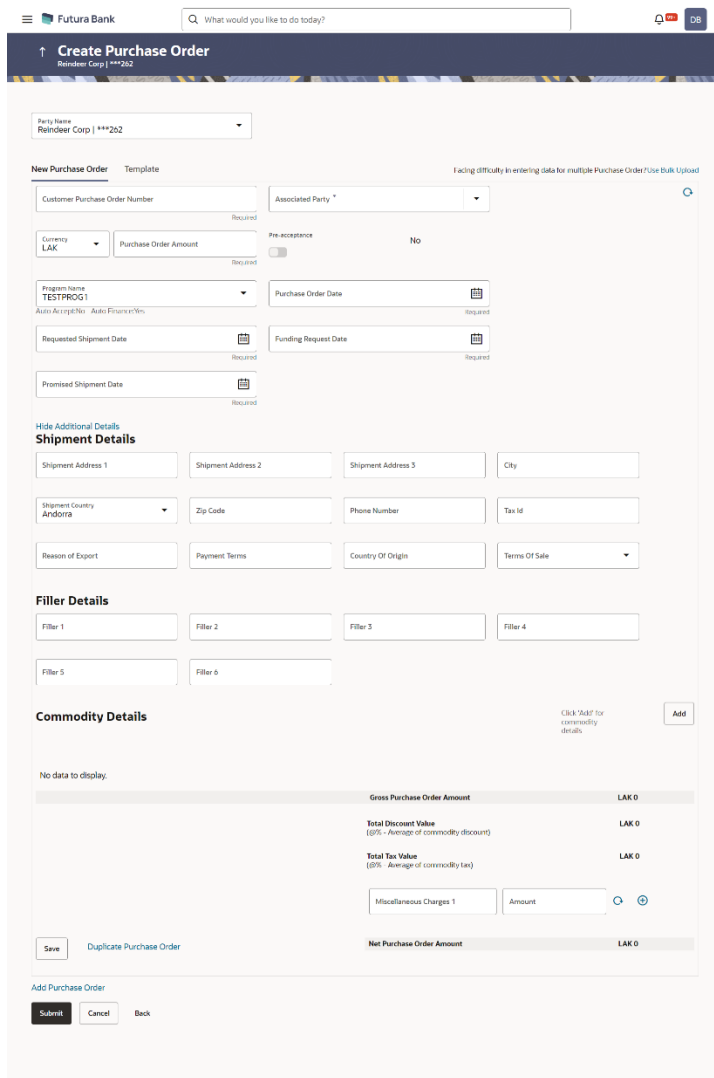
Filler 1 11/4/2023	Filler 2 Filler 2	Filler 3 Filler 3	Filler 4 Filler 4
Filler 5 Filler 5	Filler 6 Filler 6	Filler 7 Filler 7	Filler 8 Filler 8
Filler 9 Filler 9	Filler 10 Filler 10		

Cancel Back

**Linked Purchase Orders** – This tab is enhanced to display the ‘Amount Utilized for Invoice’ field in invoice currency along with ‘Exchange Rate’ if the purchase order and invoice are of different currencies.

### 1.6.6 Create Purchase Order – On Screen

As part of this release, Create Purchase Order screen is enhanced for the corporate user to add additional information related to shipment, and filler details during creation of purchase order.



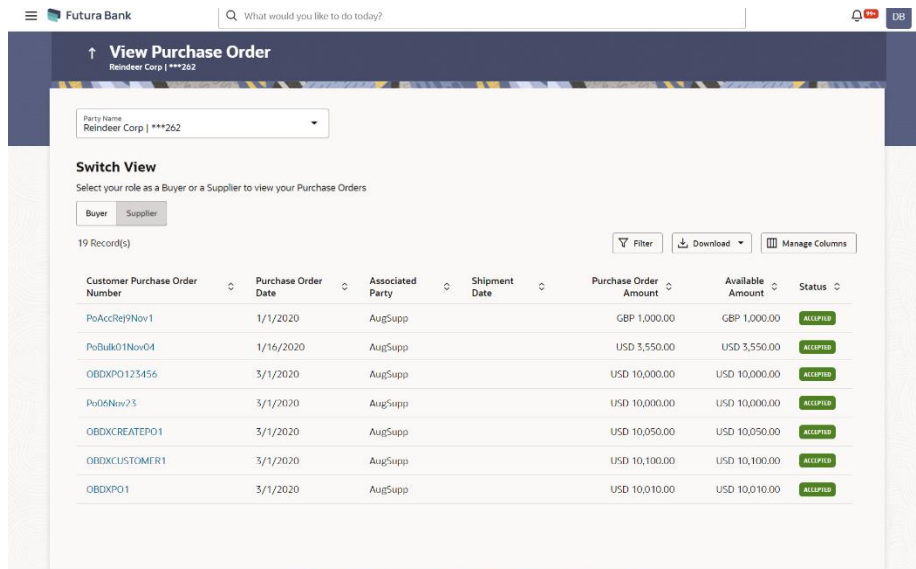
### 1.6.7 Create Purchase Order – Bulk File Upload

As part of this releases, file format for Create Purchase Orders for Bulk File Upload is enhanced to add additional information related to shipment, and filler details.

### 1.6.8 View/Edit Purchase Order

#### List of Purchase Orders

- This section is enhanced to display the list of purchase orders with purchase order dates greater than or lesser than the Current Business Date by 6 months by default. The Corporate user can configure the number of months.
- Purchase Order Available Amount field is introduced to display the available amount of the purchase order post linkage of an Invoice. Purchase Order Available Amount From and To field is added to the Filter overlay to search the purchase orders with available amounts in a specific range.



The screen which displays the detailed information of the purchase order is enhanced and following tab is added to display different type of information during the life cycle of purchase order.

### Amount Details

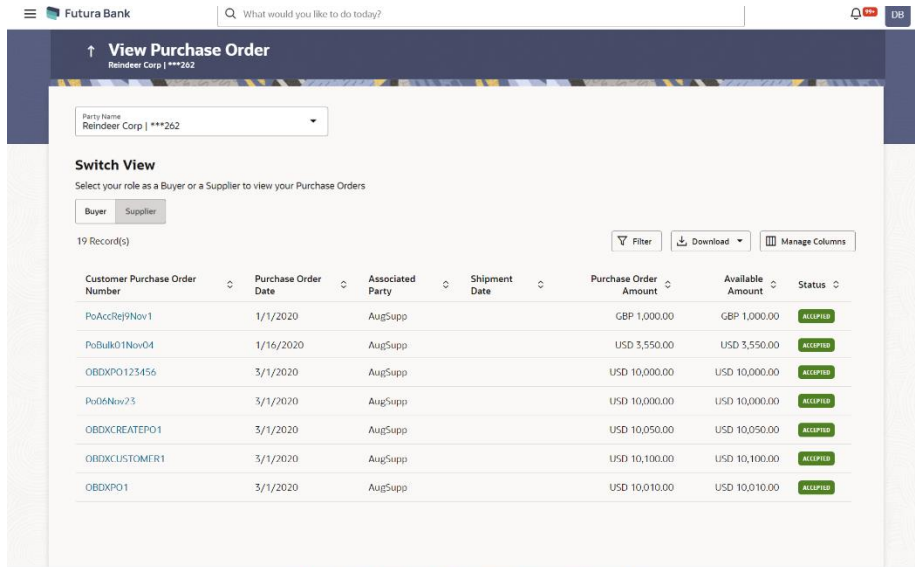
This tab is enhanced to display the Purchase Order Available Amount. This amount is the balance amount of the Final Purchase Order Amount available post linkage of an Invoice.

Amount Details		Additional Purchase Order Details	
Particulars	Amount		
Purchase Order Amount	USD 3,000.00		
Discount Amount Percentage	-		
Tax Amount Discount	-		
<b>Final Purchase Order Amount</b>	<b>USD 3,000.00</b>		
Acceptance Amount	USD 3,000.00		
Available Amount ⓘ	USD 3,000.00		

Cancel Back

### Additional Purchase Order Details

This tab appears next to the Amount Details tab. It displays all the additional purchase order details such as shipment, miscellaneous, and filler details.



### Linked Invoices

This tab is enhanced to display the 'Amount Utilized for Purchase Order' field in purchase order currency along with 'Exchange Rate' if the purchase order and invoice are of different currencies.

### Finances

A new tab to display the finances linked with purchase order is developed in this release. This tab appears only if the purchase order is financed.

Amount Details		Additional Purchase Order Details		Finances			
Finance Reference Number	Finance Date	Maturity Date	Interest Rate	Finance Amount	Outstanding Amount	Status	
004071022PO01244	10/6/2022	1/4/2023	6.45%	USD 3,500.00	USD 3,500.00	Debursed	
004071022PO01242	10/6/2022	1/4/2023	6.45%	USD 2,000.00	USD 2,000.00	Debursed	

Cancel Back

## 1.6.9 Manage Receivables/Payables

As part of this release, Manage Receivables/Payables screen is enhanced for the Edit action to edit the newly introduced fields of an invoice/debit note. The corporate user can edit either single or multiple invoices/debit notes at once in the edit overlay window.

**Edit**
✕

<input style="width: 95%;" type="text" value="Invoice Date"/>	<input style="width: 95%;" type="text" value="Invoice Value Date"/>
<input style="width: 95%;" type="text" value="Due Date"/>	<input style="width: 95%;" type="text" value="Program Name"/>
<input style="width: 95%;" type="text" value="Funding Request Date"/>	<input style="width: 95%;" type="text" value="Remarks"/>

**Bank Details**

Virtual Account

<input style="width: 95%;" type="text" value="Bank"/>	<input style="width: 95%;" type="text" value="Branch"/>
<input style="width: 95%;" type="text" value="BIC Routing Code"/>	<input style="width: 95%;" type="text" value="Repayment Account Number"/>

**Shipment Details**

<input style="width: 95%;" type="text" value="Shipment Date"/>	<input style="width: 95%;" type="text" value="Shipment Number"/>
<input style="width: 95%;" type="text" value="Shipment Address"/>	<input style="width: 95%;" type="text" value="Country"/>
<input style="width: 95%;" type="text" value="City"/>	<input style="width: 95%;" type="text" value="Zip Code"/>
<input style="width: 95%;" type="text" value="Phone Number"/>	<input style="width: 95%;" type="text" value="Tax Id"/>
<input style="width: 95%;" type="text" value="Reason for Export"/>	<input style="width: 95%;" type="text" value="Country of Origin"/>
<input style="width: 95%;" type="text" value="Terms of Sale"/>	<input style="width: 95%;" type="text" value="Payment Terms"/>

**Pricing**

<input style="width: 95%;" type="text" value="Discount Days 1"/>	<input style="width: 95%;" type="text" value="Discount Percentage 1"/>
<input style="width: 95%;" type="text" value="Discount Days 2"/>	<input style="width: 95%;" type="text" value="Miscellaneous Charges 1"/>
<input style="width: 95%;" type="text" value="Discount Percentage 2"/>	<input style="width: 95%;" type="text" value="Miscellaneous Charges 2"/>

**Additional Details**

<input style="width: 95%;" type="text" value="Filler 1"/>	<input style="width: 95%;" type="text" value="Filler 2"/>
<input style="width: 95%;" type="text" value="Filler 3"/>	<input style="width: 95%;" type="text" value="Filler 4"/>

ⓘ The data modified will be applied across the selected records. If any record was modified using edit link of individual record, then the already modified data will get overridden on apply.

### 1.6.10 Create Reconciliation Rule

As part of this release, Create Reconciliation Rule screen is enhanced to create a new rule for Invoices/Debit notes to Credit notes, so that the outstanding receivables/payables of the party can be reconciled against the raised credit notes.

### 1.6.11 Edit Reconciliation Rule

As part of this release, Edit Reconciliation Rule screen is enhanced to edit the new recon rule created for Invoices/Debit notes to Credit notes, so that the outstanding receivables/payables of the party can be reconciled against the raised credit notes.

### 1.6.12 Manual Reconciliation

As part of this release, Manual Reconciliation screen for Receivables/Payables against Payment/Credit Note is enhanced to check whether the selected 'invoice/debit note' for reconciling has an active discount offer linked. If an active discount offer is present and the payment date is within the valid period of the offer, the transaction proceeds only if the reconciled amount is less than or equal to the 'Discounted Due Amount' of the invoice. If the reconciled amount is greater than the 'Discounted Due Amount', then an error appears.

## 1.7 Trade Finance

Following are the enhancements done to Trade Finance Module

- Bill Discrepancy settlement related enhancement
- Conditional Bank Guarantee with/without-expiry date
- Approval widget trade maintenance to Trade Finance
- SWIFT 23 changes
- Initiate Shipping Guarantee, modify export collection customer reference support
- Import Letter of Credit counter party enhancement
- Add/modify additional documents in drawing process
- Introduction of financed column in bill and collection listing
- Outward Bank Guarantee Update claim transaction
- Import Letter of Credit Amend corporate deposits support
- CSV download support in all listing screens and Local Currency equivalent should available
- Bill and collection settlement non-conditional settlement account
- Checker/Approver user should have option to see the Draft copy
- Bank Guarantee Amendment attached document support
- Letter of Credit Amendment attached document support
- UI Download implementation to the additional screens

### 1.7.1.1 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:



**1.7.1.2 Bill Discrepancy settlement related enhancement :**

For Import LC Bills the Bill Discrepancy Acceptance process is enhanced to simultaneously allow the corporate user to immediately liquidate the discrepant Import LC Sight bill (Immediate Liquidation products) when the discrepancies are accepted.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.3 Conditional Bank Guarantee with/without-expiry date:**

Changes are done in OBDX Trade Guarantee Initiate and Amend processes to handle the Expiry date for the Conditional guarantees. The expiry date handling is aligned as per the URDG rules. Also, the Auto Renewal placeholder provided for the Expiry date of the Open-Ended Guarantees as per the URDG rules.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.4 Approval widget trade maintenance to Trade Finance:**

All the transactions related to Trade finance are now moved to the financial category in the Approval widget.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.5 SWIFT 23 Changes**

Impacted processes screens are now enhanced to capture the SWIFT 2023 changes to make the Trade Finance OBDX SWIFT 2023 compliant.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.6 Initiate Shipping Guarantee, modify export collection customer reference support:**

Customer Reference Number field is added to the Initiate SG and Modify Export Collection screens. Now the corporate user can update the reference number under these processes.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.7 Import Letter of Credit counter party enhancement:**

Enhancement done to the Import LC Initiate process wherein now the Counter Party information will be passed on to host through Payload to identify the “Received From Party”

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.8 Add/modify additional documents in drawing process:**

Under the Initiate Bills process (Export Drawing) the system auto populates the documents that are called under the Letter of Credit. Now the Documents required-as per LC section is enhanced and the corporate user can add the additional document details which are not called under the LC but can be given as an additional documents along with the documents that are called in the LC.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.9 Introduction of financed column in bill and collection listing:**

Apply for Loan functionality is introduced to the Bills and Collection processes wherein user can give a request to liquidate the bill by availing the Financing or in a combination of available funds or cash collateral or Financing.

The Loan Preference section is added when the Apply for Loan option is selected under the various process of Import LC Bills and Collections processes. The corporate user can now initiate a Financing request to settle the Bills.

This enhancement is applicable only for conventional process.

**1.7.1.10 Outward Bank Guarantee Update claim transaction:**

In Outward Bank Guarantee new process Modify Claim is now introduced. Now the corporate user can modify the existing claim registered by the Issuing Bank. The corporate user can either Reject the claim or select the Legal Injunction option and accordingly user can attach the relevant document documents according to the claim response selected.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.11 Import Letter of Credit Amend corporate deposits support:**

Deposit linkages functionality is now extended to the Import LC Amendment process as well. Now the corporate user can go for the additional deposit linkages for the already Issued active LC. Also, the view Letter of Credit screens are enhanced too.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.12 CSV download support in all listing screens and Local Currency equivalent should available:**

Support is provided to download the Listing screens data in CSV format along with the existing PDF format. Also, the Total Equivalent Outstanding Amount in Local Currency field added on the listing screens.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.13 Bill and collection settlement non-conditional settlement account**

Under the Settlement process the Settlement account field is made available all the time. Corporate user can select the respective account number for bill liquidation from the dropdown list of Settlement Account field.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.14 Checker/approver user should have option to see the Draft copy –**

Enhancement is done to the checker and approver screens to preview the generated SWIFT draft copy. This feature is already available in Maker screens.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.15 Bank Guarantee Amendment attached document support –**

Document attachment support is now extended to the Bank Guarantee Amendment process as well. Corporate user can now attach the documents from OBDX under the Bank Guarantee Amendment process.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.16 Letter of Credit Amendment attached document support -**

Document attachment support is now extended to the Letter of Credit Amendment process as well. Corporate user can now attach the documents from OBDX under the Letter of Credit Amendment process.

This enhancement is applicable for both conventional and Islamic processes.

**1.7.1.17 UI Download implementation to the additional screens –**

The existing functionality of UI Download is now extended to the below screens.

This enhancement is applicable for both conventional and Islamic processes.

Sr. No.	Screen Name
1	Import - View LC (CONV/ISLAMIC)
2	Import - Amend LC List (CONV/ISLAMIC)
3	Copy & Initiate LC List (CONV/ISLAMIC)
4	Back to back LC List (CONV/ISLAMIC)
5	Export - View LC (CONV/ISLAMIC)
6	Export - LC Int. List (CONV/ISLAMIC)

Sr. No.	Screen Name
7	Export - LC Amend Int. List (CONV/ISLAMIC)
8	Export - LC Cust. Acc. (CONV/ISLAMIC)
9	Export - LC Assign Proceeds (CONV/ISLAMIC)
10	Inward - View BG (CONV/ISLAMIC)
11	Inward - Init. Lodge Claim (CONV/ISLAMIC)
12	Inward - View Claim (CONV/ISLAMIC)
13	Outward - Amend BG (CONV/ISLAMIC)
14	Outward - View BG (CONV/ISLAMIC)
15	Outward - View Claim (CONV/ISLAMIC)
16	Outward - Modify Claim (CONV/ISLAMIC)
17	Copy & Initiate BG List (CONV/ISLAMIC)
18	Outward BG - Claim Settlement(CONV/ISLAMIC)
19	View SG List (CONV/ISLAMIC)
20	Import - View Bill (CONV/ISLAMIC)
21	Import - Modify Bill (CONV/ISLAMIC)
22	Export - View Bill (CONV/ISLAMIC)
23	Export - Modify Bill (CONV/ISLAMIC)
24	Import - View Collection (CONV/ISLAMIC)
25	Import - Modify Collection (CONV/ISLAMIC)
26	Export - Modify Collection (CONV/ISLAMIC)
27	Export -View collection (CONV/ISLAMIC)
28	Bill discrepancy listing (CONV/ISLAMIC)

## **1.8 Cash Management**

### **1.8.1 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.

### **1.8.2 Netting**

#### **1.8.2.1 Accept/Reject Netting Transaction**

The 'Netting' screen helps user to accept or reject a netting transaction by delinking associated receivables and payables so that the number of payment transactions between those two parties is reduced leading to significant cost savings.

#### **1.8.2.2 View/Edit Netting Structure**

A **View/Edit Netting Structure** screen has been introduced to view of netting structure subsidiaries parameter and user can modify the parameters of subsidiaries by clicking the edit button.



- International Payments
  - SDSC -File level /Record level for above transaction
  - SDMC – File level for above transactions

## 1.9.2 Demand Drafts Request through File Uploads

With this enhancement, Demand Draft issuance is supported through bulk file uploads. Following file types are supported:

- SDSC
- SDMC
- MDMC

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Note: Though the Demand Draft issue request can be received in SDMC files, upon authorization from it is processed as individual requests. Consolidation of debit amount is not applicable for Demand Drafts.

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Repair functionality is not available to Demand draft files uploads

### 1. Capture LEI code for India NEFT/RTGS

With this enhancement, an option is provided to capture Payee LEI while initiating fund transfer on India RTGS or NEFT networks.

### 2. Purpose Code Related Changes

With this enhancement, users can input the Purpose Code while initiating Domestic and International payments.

## 1.10 Infrastructure Enhancements

### 1.10.1 Corporate Administrator Enhancements

As a part of this enhancement, the bank administrator will be able to provide access of specific parties available under the Group Corporate to the corporate administrator. Bank administrator is expected to define the primary party ID of the user under each mapped entity. Corporate administrator shall be able to create the corporate users with any party ID as user's primary party ID from all Parties to which he has access. Corporate administrator will also be able to map multiple party IDs to the corporate users from his accessible party IDs.

Changes have been done to the following maintenances within the Group Corporate Onboarding maintenance:

- **Party Account Access**- Corporate administrators will be able to maintain i.e. Add/Modify Party Account access for the parties to which he has access
- **User Onboarding**- Corporate administrators will be able to create a new user and even modify existing users belonging to the parties to which he has access. On searching the users, only those users who have subset of accesses of corporate administrator will be listed for viewing and for modification. Extending access of any newly added parties under the Group Corporate to the corporate administrators needs to be handled operationally.

- **User Groups-** Corporate administrator will be able to maintain the user groups of only accessible corporate users of the Group Corporate. As user groups are maintained at the Group Corporate level, the corporate administrator will be able to view all user groups but only add/delete the users belonging to his accessible parties available under the Group Corporate. Also, administrator will be able to view summary of all users available in the group, however complete details of the user can be viewed only if user has access to all the party IDs mapped to the corporate user.
- **User Account Access-** Corporate administrator shall be able to copy mapping from another user. The mapping of only those party's accounts will be copied to which the user has access. The corporate administrator will be able to maintain the account access of users who have subset of accesses of corporate administrator.
- **Report Mapping-** Corporate administrator should be able to map/unmap reports to all the accessible users under a specific Group Corporate. Corporate administrator will be permitted to create, edit or view the report mapping maintenance at Group Corporate Level (Enabling/Disabling reports at GCIF level and updation of auto-mapping flag) only if he has access to all the Party IDs.

### **1.10.2 Generic Functional Enhancements**

#### **Merger of Bank and Branch Details on System Configuration Screen:**

The tabs Bank Details and Branch Details have been merged under Bank Details. Under Bank Details, the below information shall be shown:

- Bank Code
- Local Currency
- Region
- Date Format
- Time Format
- Home Branch
- Calculation Currency
- Allowed Account Types
- Date Time Format

#### **Default Touchpoint for Bank Administrator:**

As part of this enhancement, internet is enabled as a default touchpoint for a Bank Administrator. No other touchpoint options like mobile, wearables etc. shall be available for selection as well as in view mode. The option to map transactions shall be available only for Internet touchpoint for a Bank Administrator.

#### **User Search Error for Insufficient Access:**

On the User Management screen, if a Corporate Administrator searches for a user whose Party ID is inaccessible to the corporate administrator, then on the listing page, an error must be shown as:

{Count of Users} users are not listed due to inadequate permissions to view.

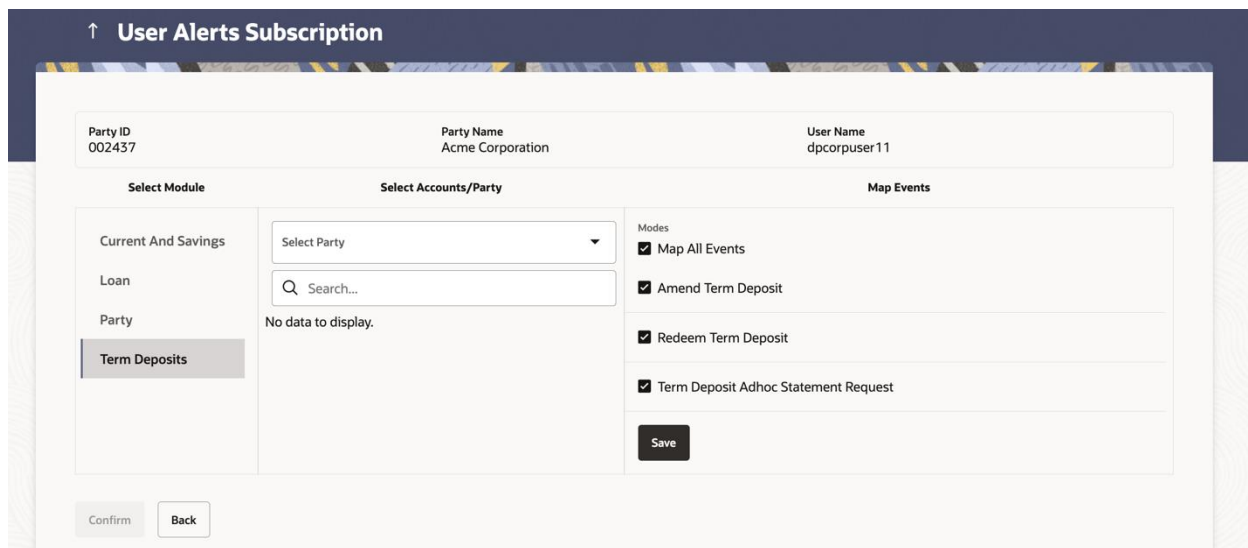


**Automatic sync if Global Role is modified:**

If the global role is modified with added or deleted touchpoints, then there shall be an automatic sync of Group Corporate level touchpoints.

**User - Alert Subscription:**

Improvements have been made on the 'Alert Subscription' screen for both Bank Administrators and end-users. The previous functionality of selecting a channel for each event has been streamlined. Users now have the convenience of selecting their preferred alert delivery channel just once through their profile settings, providing a smoother and more user-friendly experience. Thus, we have revamped the UI of the alert subscription screen, creating a more organized and clutter-free visual experience to the users.



## Technical Enhancements

Merger of Authentication in Security Management System(SMS) Domain:

This enhancement includes the movement of below functionalities, it's domains and related policies, error messages and system constraints from Security to SMS domain:

- System Rules
- Task, Task Groups And Tasp\_k Config Domain
- 2FA Domain
- Authentication Maintenance Domain
- Security Questions Domain
- Resource, Entitlement and Entitlement Groups Domain
- Roles (Application and Enterprise Roles) Domain

### Audit Enablement for Administrative Maintenances:

Audit has been disabled by default for all administrative inquiries. Audit has been enabled by default for all administrative maintenances in create, edit and delete mode.

### Batch Deprecation:

Batch is deprecated for the following modules:

- Security
- Finlimit
- Config
- Open Banking

## 1.10.3 Small and Medium-sized Business (SMB) Platform Enhancements-

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.

### SMB Approval Utilization

The transactions initiated by a Business Party user will be visible under the following dashboards/transactions:

- My Initiated List
- My Approved List
- Transaction Log
- Pending for Approval
- Re-route & Prioritize (Pending for Approval)

The approver user shall be able to view the pending for approval transactions initiated by a user of the business party on the Pending for Approval dashboard. The user can select single or multiple transactions for approval. The user will be able to approve self initiated transactions as well. The transactions done on a Business party are not applicable for release, hence the transaction will not be sent to a releaser. There will not be any provision for the administrator to create checker and releaser rules and workflows during maintenance. The user cannot view checker and releaser details in the detailed transaction journey. Also the transaction initiated for a Business Party will not be visible on the following dashboards:

- Pending for Release
- Re-route & Prioritize (Pending for Release)

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**Note:** As part of current release, manual routing will not be supported for transactions done by a Business party. Auto-routing will be the default option for Business users i.e. upon initiation, the transaction will be sent for approval automatically based on the resolved rules.

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#### 1.10.4 **SMB Dashboard Utilization**

This enhancement enables the bank administrator to map brands and dashboards at the Party Type (Retail/Business/Corporate) level. The user shall be able to see relevant dashboards and brands while accessing Retail Party and Business Party details. The administrator can further map dashboards at the party level/user level, however only the transactions and widgets mapped at the party level shall be accessible to the user post login. On the dashboard, a switch is available inside the user profile using which the user can switch dashboards created for Retail and Business profiles across entities. Out of the box, a default dashboard shall be shipped for a business user similar to retail). The widgets visible for a business user can be configured for the default dashboard.

When a Retail or Business user logs in, the hierarchy of dashboard resolution shall be as follows:

- Custom Dashboard
- User
- Party
- Party Type (new addition)
- Segment
- User Type

The bank administrator can map brands at Party level i.e. in order to have the same brand for all Business parties, the brand can be mapped at the Party Type level. The business user and retail user will be able to see the brands mapped for business and retail parties respectively.

#### 1.10.5 **Analytics Dashboard**

As part of this release, an analytics dashboard, designed specifically to empower the banks' product managers with crucial insights into the usage patterns of Retail and SMB (Small and Medium-sized Business) digital banking platform. This comprehensive tool brings together key performance indicators (KPIs) and insightful widgets to enhance the banks' decision-making processes and strategic planning.

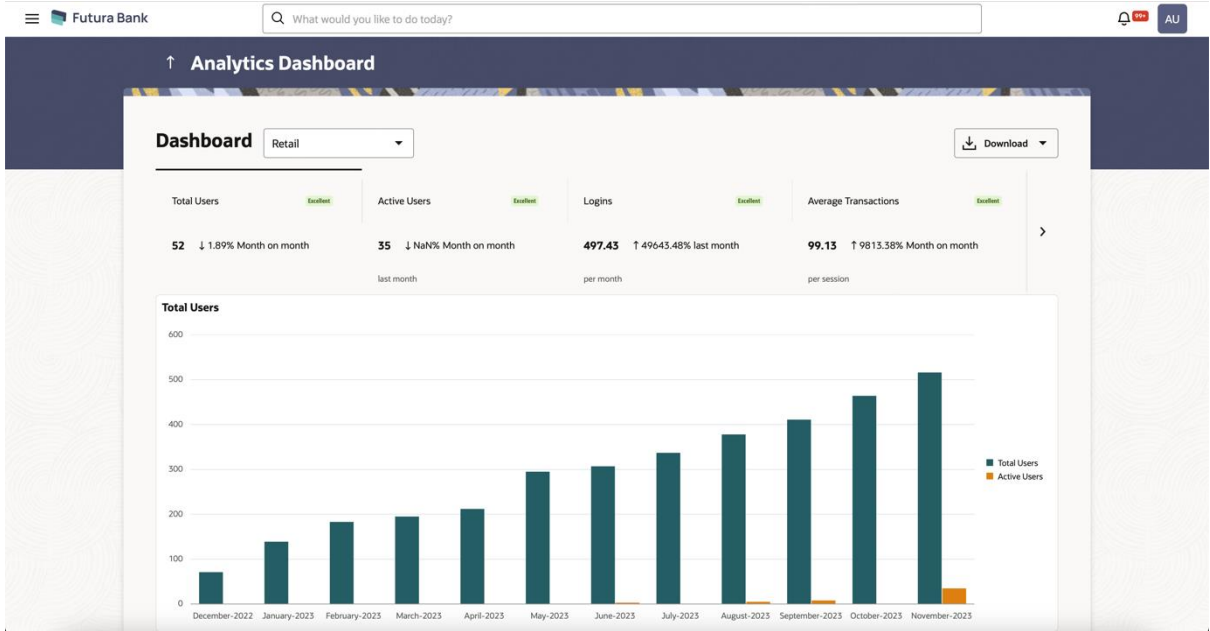
##### **Key Features:**

- KPI Tracking:
  - Growth in total Channel banking users from the previous month

- Change in Active Users from the previous month
- Change in user logins from the Previous Month
- Change in Average Transactions usage from the Previous Month
- Change in Average Time Spent on Platform from the Previous Month
- Criticality Assessment:
  - Each KPI is accompanied by a criticality rating tag, enabling the bank to prioritize its focus based on the significance of each metric.
- Widgets:
  - **Total Users Widget:** Visualize the growth in the total number of users over last 12 months.
  - **User Stats Widget:** Gain insights into the overall statistics related to user status that is Active Users, Deleted and Locked Users.
  - **Users by Touchpoint:** Understand the distribution of users across various touchpoints.
  - **Retail Segment Distribution:** Analyze the distribution of users within different retail segments.
  - **Business Users Statistics:** Depiction of classification of SMBs on the basis of number of users they have.
- User Login Patterns:
  - **User Login by Devices Widget:** Track the distribution of user logins across different devices and mostly used touch points for selected quarter.
  - **User Activity Widget:** Identify the users logins frequency for the selected quarter
  - **Device Preference Widget:** Identify the users who are using the multiple devices for accessing the platform their banking needs.
  - **Age-wise Primary Device Usage Widget:** Explore the age-wise device usage trends.
- Top 20 Transaction Widget:
  - Gain insights into the most widely used transactions, providing a snapshot of user behaviour while accessing the banking services through channel banking platform..

#### How This Benefits You:

- **Strategic Planning:** Make informed decisions based on a comprehensive understanding of user behaviour and platform performance.
- **Proactive Optimization:** Identify areas for improvement and optimization by closely monitoring critical KPIs.
- **User Experience Enhancement:** Tailor your strategies to enhance user experience by analysing login patterns and device preferences, focussing resources on the insights developed from these analysis.
- **Segment-specific Insights:** Understand the distribution of users across retail, business, and retail & business segments to customize your approach.



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## 2. BUGS FIXED

To view fixed bugs, click [here](#).

### 3. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Onboarding	14.7.2.0.0
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	14.7.2.0.0

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
		Oracle Banking Trade Finance Process Management	14.7.2.0.0
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	14.7.2.0.0 & 14.7.0.4.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.7.2.0.0 & 14.7.0.4.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance Oracle Banking Cash Management	14.7.2.0.0 14.7.2.0.0

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



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## 4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience Patchset 22.2.2.0.0 release with various browsers:

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

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

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

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## 5. LANGUAGE SUPPORT

The Oracle Banking Digital Experience Patchset 22.2.2.0.0 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**.

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## 6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Patchset 22.2.2.0.0 release.

### 6.1 Oracle Banking Digital Experience Known Issues

NA

### 6.2 Oracle Banking Digital Experience Limitations

NA

[Home](#)