Release Notes
Oracle Banking Digital Experience
Patchset Release 22.2.3.0.0

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1. FEATURES AND ENHANCEMENTS

The following describes the new enhancements made in Oracle Banking Digital Experience Patchset 22.2.3.0.0 release:

1.1 Retail Banking

1.1.1 Retail Re-UX Enhancements

As part of this release, a significant enhancement has been made to Retail Digital Banking Modules on the desktop and tablet form factor. The recurring deposit module has been revamped to enhance the overall user experience.

The new retail banking digital dashboard provides the user with an option to directly apply for any relationship which the user does not have with the bank.

Following key retail modules are now compatible with the tablet form factor:

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

A Day 0 configuration is provided to the bank using which the credit card designs can be uploaded and stored against a combination of card network provider and card type. The user will be able to view different card images based on the type of card product as well as the card network provider.

1.1.2 Virtual Accounts Management

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

Inter Entity Position Inquiry:

New feature - "Inter Entity Position Inquiry" has been developed that enables a corporate user to make lending and borrowing status inquiry allowing the user to track the fund movement between Virtual Entities and view its related outstanding position details.

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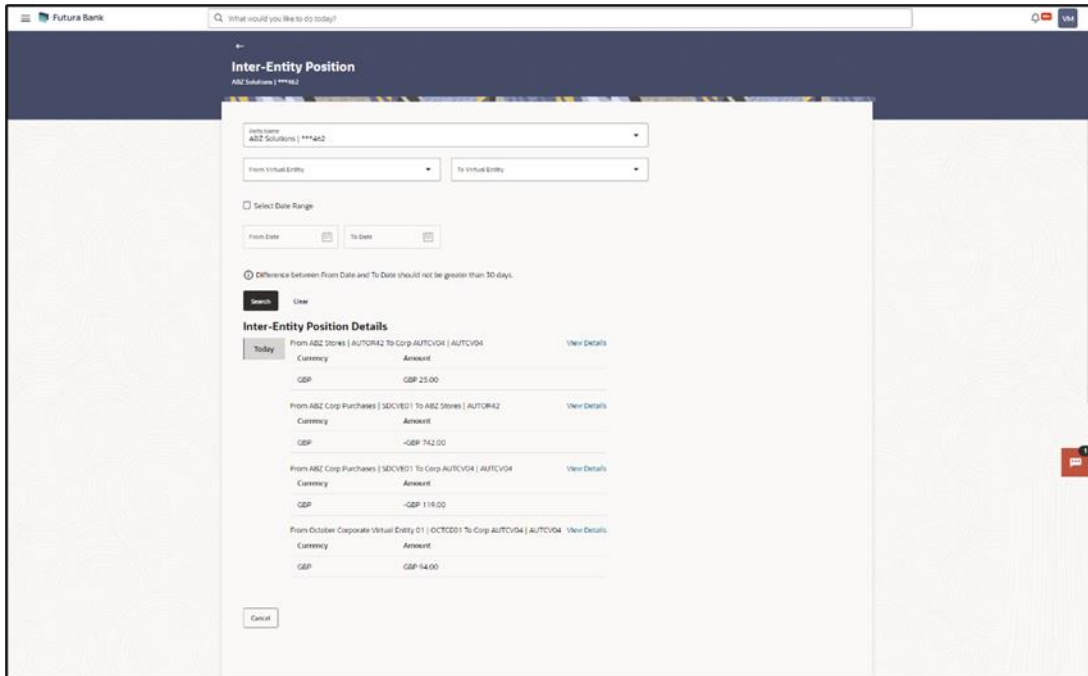
Performance Optimization:

Move money (widget and transaction screen) has been optimized for improved performance.

- Changes have been implemented in the API calls to fetch the Virtual Accounts from Host when user selects "Transfer From" and "Transfer To" Virtual Account for fund transfer.

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

UI Download:

Using this feature, users will be able to personalize the information to be displayed/downloaded from search grid displayed. Following features are supported:

Manage Columns:

These column preferences/rearrangement 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. Following transactions have been enhanced for this change -

- List Virtual Entity
- List Virtual Accounts
- Track Closure
- Transactions Inquiry
- Charges Inquiry
- List Remittance ID

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Download Columns:

An option is available to download the search result in CSV & PDF format. Further, user can also modify the column selection while downloading. The downloaded report will have the same columns as selected by the user on the UI. These changes have been done for the following transactions -

- Transactions Inquiry
- Charges Inquiry
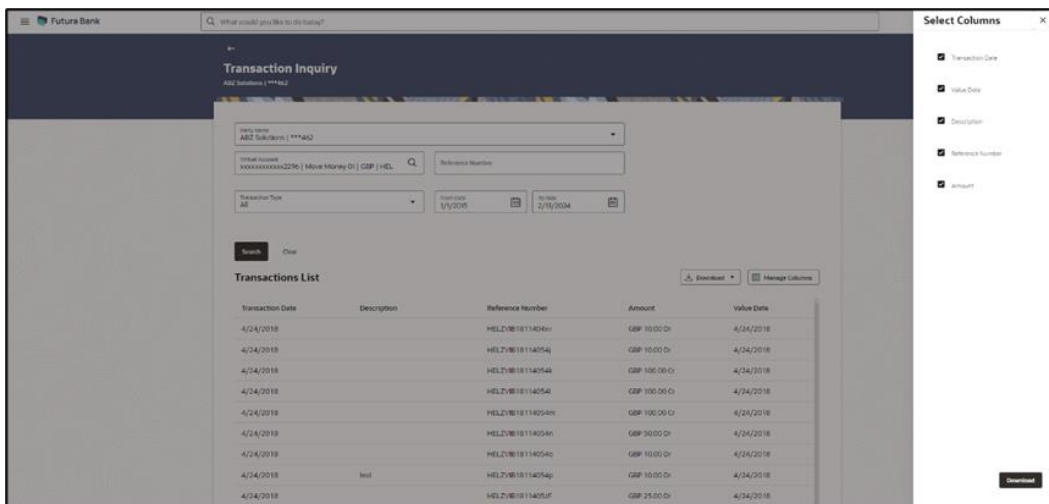
1.1.3 Liquidity Management

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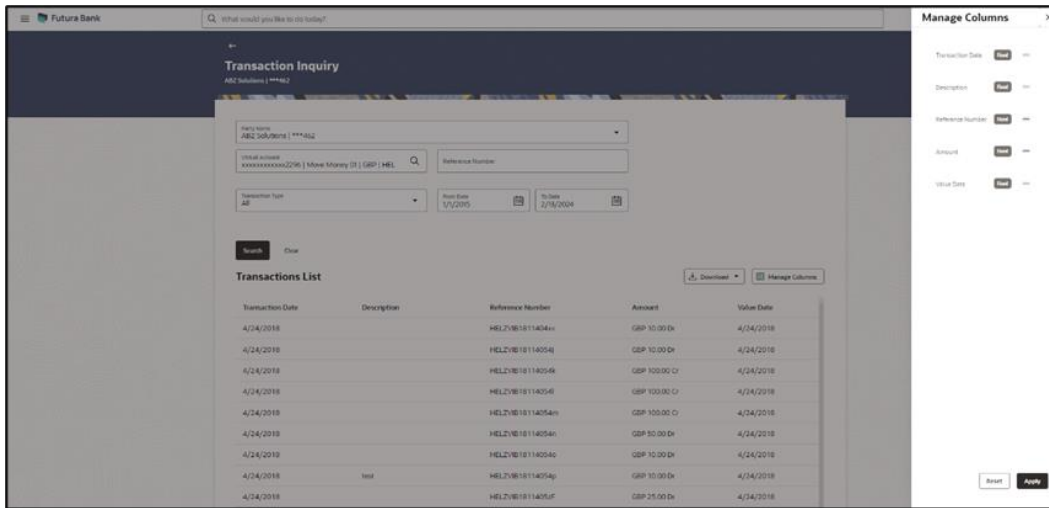
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UI Download:

Using this feature, users will be able to personalize the information to be displayed/downloaded from search grid displayed.

Following features are supported:

Manage Columns:

These column preferences/rearrangement 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. Following transactions have been enhanced for this change –

- List Simulation Structures
- Log Monitor
- Charges Inquiry
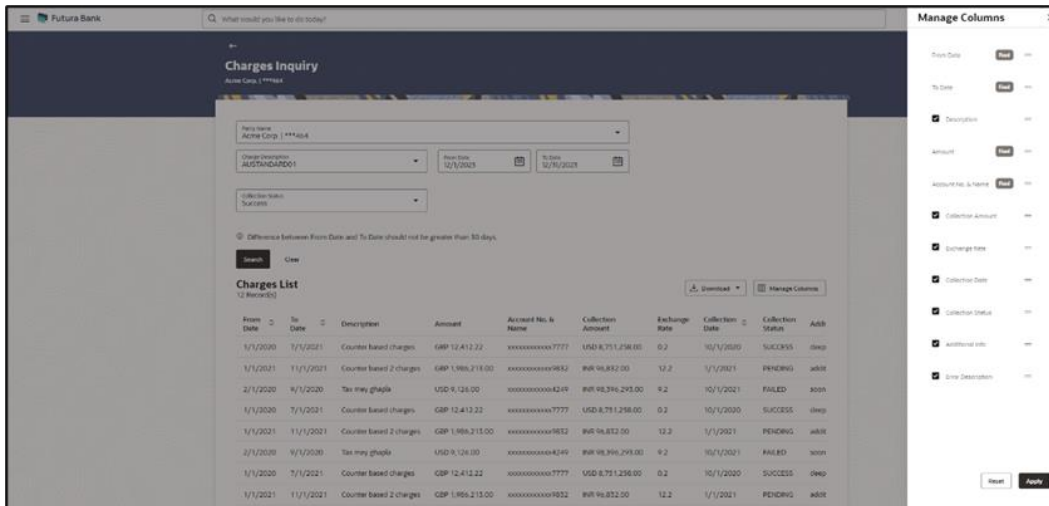
Download Columns:

An option is available to download the search result in CSV & PDF format. Further, user can also modify the column selection while downloading. The downloaded report will have the same columns as selected by the user on the UI. These changes have been done for the following transactions -

- Log Monitor
- Charges Inquiry

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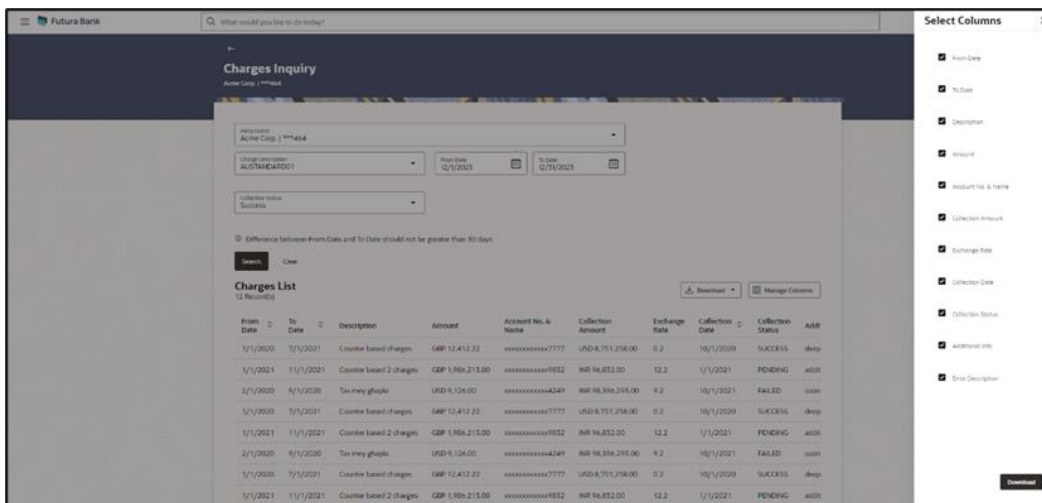
1.1.4 Trade Finance

Following are the enhancements done to Trade Finance Module

- Outward BG claim Settlement (Conv/Islamic) UI download support in OBDX
- Export LC Assignment of Proceed (Conv/Islamic) UI download support in OBDX

Trade Finance Enhancements

Trade finance is the assistance provided for the commencement of international trade, and it is achieved using 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:

1.1.4.1 UI Download implementation to the additional screens :

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

This enhancement is applicable for both conventional and Islamic processes.

Outward BG claim Settlement UI download support in OBDX

Export LC Assignment of Proceed UI download support in OBDX

1.1.5 Supply Chain Finance

1.1.5.1 View Program

As part of this release, View Program screen is enhanced to display the following fields in the Program Parameters and All Associated Parties tab for both Anchor and Spoke login:

- Insurance Company
- Import Factor

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1.1.5.2 Request Finance

As part of this release, Request Finance screen is enhanced to display only the purchase orders whose transaction status is completed.

1.1.5.3 Finance Amendment

As part of this release, Finance Amendment screen is introduced to enable the corporate user to extend or reduce the maturity date of the outstanding finances. The corporate user can modify the maturity date for a single finance or multiple finances.

1.1.5.4 View Finances

View Finances screen is enhancement to include the following changes:

- List of Finances:
  - ➢ Amended Finances field is added to the Filter overlay to search the finances that are amended.
- Outstanding Details tab – Enhanced to display the breakup details of the following fields:
  - ➢ Penalty on Principal
  - ➢ Penalty on Interest
- Interest Payment Schedule tab – Enhanced to display more fields to provide information on the interest payment schedule. Following fields are introduced:
  - ➢ Base Amount for Interest

> ➢ Interest Start Date
> ➢ Rate
> ➢ Interest Amount
> ➢ Interest Outstanding

1.1.6 Receivables/Payables

1.1.6.1 Create Receivables/Payables – On Screen

As part of this release, Create Receivables screen is enhanced with the following changes in Add Commodity section. The corporate user can now be able to select the commodity code with pre-defined values for discount percentage and tax percentage.

1.1.6.2 Create Purchase Order – On Screen

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

- Add Commodity section is enhanced so that the corporate user can now be able to select the commodity code with pre-defined values for discount percentage and tax percentage.
- Discount and Tax fields are enhanced to be made editable if commodity is not added to the purchase order.

1.1.6.3 View Purchase Order

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 Miscellaneous Charge Amount applied for the purchase order.

Additional Purchase Order Details

This tab appears next to the Amount Details tab. This tab is enhanced to remove miscellaneous details fields.

1.1.6.4 Edit Purchase Order

As part of this release, Edit Purchase Order screen is introduced to edit the multiple fields of the purchase orders. The corporate user can edit either single or multiple purchase orders at once in the edit overlay window.

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←

Edit Purchase Order
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262 ▾

List of Purchase Orders
(0 edited)

⬜ Select Multiple ⓘ   Edit Purchase Order   🔍 Search...   ▽

Customer Purchase Order Number	Purchase Order Date	Associated Party	Shipment Date	Purchase Order Amount	Status	Action
POProg1008	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Raised	✏️ Edit
POProg17081	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Raised	✏️ Edit
POProg1708	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Raised	✏️ Edit
PoLink17Oct1	Sep 20, 2022	NehNovCust3	-	GBP 2,000.00	Raised	✏️ Edit
View1Po27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 3,300.00	Raised	✏️ Edit
CancelPo27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 3,300.00	Raised	✏️ Edit
Fin1Po27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 1,000.00	Accepted	✏️ Edit
Fin2Po27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 1,000.00	Accepted	✏️ Edit
PoAbz20Oct2	Mar 30, 2018	ABZ Solutions	Oct 31, 2024	GBP 2,000.00	Raised	✏️ Edit
PoLink20Oct2	Sep 20, 2022	NehNovCust3	-	USD 1,111.00	Raised	✏️ Edit
PoLink20Oct5	Sep 21, 2022	NehNovCust3	-	USD 3,000.00	Accepted	✏️ Edit
PoAbz20Oct7	Mar 30, 2018	ABZ Solutions	Oct 31, 2024	GBP 3,000.00	Raised	✏️ Edit

[Submit]   [Cancel]   Back

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1.1.6.5 Create Credit Note – On Screen

As part of this release, Create Credit Note screen is enhanced with the following changes in Add Commodity section. The corporate user can now be able to select the commodity code with pre-defined values for discount percentage and tax percentage.

1.1.7 Cash Management

1.1.8 Netting

1.1.8.1 Netting Inquiry

The 'Netting Inquiry' screen helps the user to inquire the status of netting transaction records created in the application.

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Netting Inquiry

1.1.8.2 Pay Out Netting Transaction

A **Pay Out Netting Transaction** screen has been introduced to perform the payout operation on the netting transaction of logged in party for settlement of payout obligations.

Pay Out Netting Transaction

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1.1.9 WhatsApp Banking

Offers and Notifications Delivery on Customer Device

Get ready to providing a more personalized and connected banking experience to your customer with **Multi-Channel Delivery of offers and notifications**, through the exciting new feature on your **digital banking platform**! This powerful tool puts your customers in control of how they receive offers, notifications or updates from their bank, ensuring them never miss a beat.

Key Features:

- The platform allows delivery of actionable and personalised offers, notifications or updates to specific customer.
- Bank can deliver offers or notifications through following delivery channels:
    - a. WhatsApp
    - b. E-Mail
    - c. Push Notifications
    - d. SMS
    - e. Insights Widget on OBDX Dashboard
- The actionable offers or notifications can be instantly fulfilled by seamlessly redirecting customers to one of the following:
    - a. OBDX Applications – both mobile and desktop
    - b. OBDX chatbot
    - c. WhatsApp banking
- The banks can send offers redirecting users to external websites to avail their offers.
- The platform can smartly handle offer expiry and the number of offers that can be claimed by a specific customer on a specific offer.

Benefits of the Notifications Framework:

1. **Enhanced Customer Engagement:** Deliver personalized offers and notifications directly to customers through their preferred channels (WhatsApp, Email, Push, SMS,) thus increasing engagement and satisfaction.
2. **Targeted Communication:** Reach specific customer segments with tailored messages based on their preferences and behaviour, driving higher conversion rates for campaigns and offers.
3. **Improved Operational Efficiency:** Automate notification delivery to multiple users through bulk messaging, saving time and resources compared to manual processes.
4. **Seamless User Experience:** Redirect users directly to relevant screen with pre-fill data based on notification parameters, ensuring a smooth and efficient gratification from notification to action.

1.2 SMB Servicing

A new approval widget has been introduced for the SMB users. This will allow the users to have a quick look at the transactions pending for their approval. Users can also see the status of the transactions initiated by them as well as the overall transaction log.**"**

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1.3   <u>Corporate Bill Payment Enhancements</u>

Currently, billers created by the corporate users are saved under the primary party ID of the user. All the users having access to the transactions and party as their primary party can initiate a payment against the maintained billers under that party. As part of this enhancement, an option is provided to maintain a biller for a specific party or multiple parties available under a Group Corporate.

When a corporate user adds a biller account, a provision is given to map multiple or all CIFs available under the Group Corporate irrespective of the parties accessible to the user. This feature allows the corporate user to associate multiple CIFs with a single biller account, providing flexibility and convenience for billing and payment processes. Corporate user will be able to modify or delete the biller, provided user has access to the biller and necessary privilege to modify or delete the biller.

Users with access to any party linked to the biller can initiate payments through that biller, provided the necessary access permissions are in place. The payments to the biller can be initiated using any of the accounts that have been mapped to the corporate user.

In case of party migration, if only one party is associated with the biller and that party is being transferred to another Group Corporate, then the biller will also be transferred to the new Group Corporate. However, if multiple parties are linked to the biller and one of those parties are being moved to a different Group Corporate, then the biller will not be moved to the new Group Corporate.

Note:

The transactions which were initiated before deleting the biller will proceed with the previously stored information.

The transactions which were initiated before modifying the biller will fail due to mandatory/optional behaviour of the changed biller information.

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2. BUGS FIXED

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

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3. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Onboarding	14.7.2.0.0
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 14.7.3.0.0
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 14.7.3.0.0
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 14.7.3.0.0
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	14.7.3.0.0

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Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
		Oracle Banking Trade Finance Process Management	14.7.3.0.0
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking	14.7.1.0.0
		Oracle Banking Payments	14.7.3.0.0
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.7.3.0.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.7.3.0.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance	14.7.3.0.0
		Oracle Banking Cash Management	14.7.3.0.0

 * 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 22.2.3.0.0 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 22.2.3.0.0 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 22.2.3.0.0 release.

6.1 Oracle Banking Digital Experience Known Issues

NA

6.2 Oracle Banking Digital Experience Limitations

NA

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