# Release Notes
# Oracle Banking Digital Experience
# Patchset Release 22.2.5.0.0

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Release Notes

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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/

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# Table of Contents

# 1. Preface

## 1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

## 1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

**Access to Oracle Support**

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

## 1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

## 1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## 1.6 Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|---|---|
| **boldface** | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary. |

| | |
|---|---|
| *Italic* | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| `monospace` | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

## 1.7 Screenshot Disclaimer

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

## 1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

| Abbreviation | Description |
|---|---|
| **OBDX** | Oracle Banking Digital Experience |

# 2. Features And Enhancements

The following describes the new enhancements made in Oracle Banking Digital Experience Patchset 22.2.5.0.0 release:

## 2.1 Infrastructure and Retail Servicing

### 2.1.1 Retail Re-UX Enhancements

As part of this release, a significant enhancement has been made to Retail Digital Banking Modules on the desktop and mobile form factor.

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 have been revamped to enhance the overall user experience:

- Bill Payments
- Personal Finance Management
- Wealth Management Dashboard
- Credit Cards

### 2.1.2 Mobile Number Enhancement

As part of this feature, a country code has been added along with the mobile number field. The user can select the country code while providing the contact information. The country code is added in all the enquiries and screens where the mobile number is available.

### 2.1.3 Back Button Enhancement

A bank/corporate administrator user overseeing Group Corporate Onboarding maintenance processes, now has a provision to navigate back to the record summary page from the details/listing page of modified/newly created maintenance. This helps to review the summary of modifications made during the current maintenance session and view the results based on the existing search criteria.

The following features are available as part of this enhancement:

- The search values are retained on clicking 'Back' button (e.g.: search parameters, party dropdown values etc.)
- On clicking 'Review' option, the edit icons and review banner are removed and 'Ok' button is shown instead

### 2.1.4 Unveiling Enhanced Form Builder Now as 'Quick Forms'

Quick Forms is a powerful tool designed to streamline data collection, enhance customer service, and improve operational efficiency for banks. The solution enables customers to complete simple transactions, provide feedback, register complaints, or request services from any device, at any time, without needing to visit a branch. Banks can also leverage these forms for various purposes, including surveys, lead registrations, launch simple transactions and more.

The tool features an intuitive interface for easy form creation, offering the flexibility to customize form fields, design, and logic to meet the specific needs of the bank. It enables bank to efficiently captures data with built-in input validation, ensuring a smooth customer experience while optimizing internal processes.

### 2.1.5 Key Capabilities of Smart Quick Forms:

**Drag-and-Drop Form Builder:**

- A user-friendly interface that enables bank staff to create forms without coding skills.
- Includes smart components like Account Number fields, Card selection options, and dynamic dropdowns, streamlining data entry and improving accuracy.
- Forms are available immediately without needing to restart the application.

**Responsive Design:**

- Forms are fully responsive, ensuring ease of use across devices like desktops, tablets, and smartphones.
- Provides a consistent user experience across all platforms, catering to customers' preference for accessibility.

**Pre-built Templates:**

- Offers a library of templates specifically tailored for common banking needs such as supplementary Card issuance, Update Card Limits, Activate Credit Card, Apply Debit Card.

**Document Uploads:**

- Securely integrates document upload capabilities, allowing customers to submit required documents like ID proofs, financial and other supporting documents directly within the form.
- Ensures documents are securely stored and accessible only to authorized personnel, maintaining data protection compliance.

**Choice of Manual or Automated Processing:**

- **Manual Processing:** Offline forms can be reviewed by bank staff, who manually process requests and update statuses. Forms are routed to the appropriate staff members based on predefined workflows and access permissions, ensuring that each request is handled by the right team or individual.
- **Automated Processing:** Forms can integrate with backend systems, such as CRM or core banking software, enabling automated, real-time processing of requests. Responses from backend systems are displayed to customers instantly, improving service speed and accuracy.

### 2.1.6 Alerts Enhancement

The alert functionality has been revamped to simplify the configuration and processing of alerts maintenance. It is termed as Event Maintenance, which simplifies processing and debugging of alert utilization. Event template maintenance is provided to administrator to create or update the templates which are maintained for alert processing. Alert Subscription transaction is also redesigned to simplify the subscription maintenance of business users. For subscription-based alerts, the relative accesses are checked during alert processing for the event.

### 2.1.7 Approval Enhancement

As a part of the approval framework, the following enhancements have been made:

- The transaction specific actions are maintained in response Object of Read API.
- As an administrator user on the OBDX platform, the transactions can be seen logically grouped for ease of mapping on Role Maintenance screen. The below points are considered:
  - The module and transaction/maintenance names in Role Maintenance matches the screen names.
  - Maintenance tasks are categorized logically as Maintain (Create, View, Modify, Upload), Inquire (View, Download) and Delete (View, Delete) as applicable.

### 2.1.8 Technical Enhancement

The resource bundle related to server side at path config/resources/nls/ are moved to database table digx_fw_resource_bundle. In the current release properties/NLS files from path core\config\resources\nls have been moved to the database tables as mentioned below:

DIGX_FW_RESOURCE_BUNDLE_MAPPING - This table has Resource Bundle Name & Module in which Resource Bundle is used.

DIGX_FW_RESOURCE_BUNDLE - This table has Resource Bundle data (resource bundle name, resource name & resource value).

NLS files which are migrated to database are deleted from the path.

## 2.2 Originations

### 2.2.1 Retail Originations - US and Rest of the World

- Integration with Equifax to support Early-KYC for prospect/new to bank customers.
- Enhancements for Application tracker. User will be able to refresh the status of applications. User can view the application status in tracker even after the account is opened.
- Enhancement to the Loan Requirements page to display the standard loan repayment schedule to the applicant during the origination process.
- Enhancements to Application Tracker to allow applicant to view and accept multiple documents sent by the bank. This will include terms and conditions, disclaimers, and notices.
- Enhancement to display the standard loan repayment schedule to the applicant during the origination process. The option will be available on Loan Requirements screen.

- Support to enable upload of documents at applicant level in the application form. This enhancement enables both the primary as well as the joint applicant to upload documents individually in respective sections of the application form.
- Updated integrations with Oracle Banking Originations (OBO) to comply with their latest API structures for Single Stage origination.
- Enhancement to redirect user from mail client to OBDX mobile app on clicking on the offer link available as part of the email message/notification.

### 2.2.2 Retail Originations - Rest of the World

- Support for existing retail customers of the bank to apply for an Instant Savings account through WhatsApp.

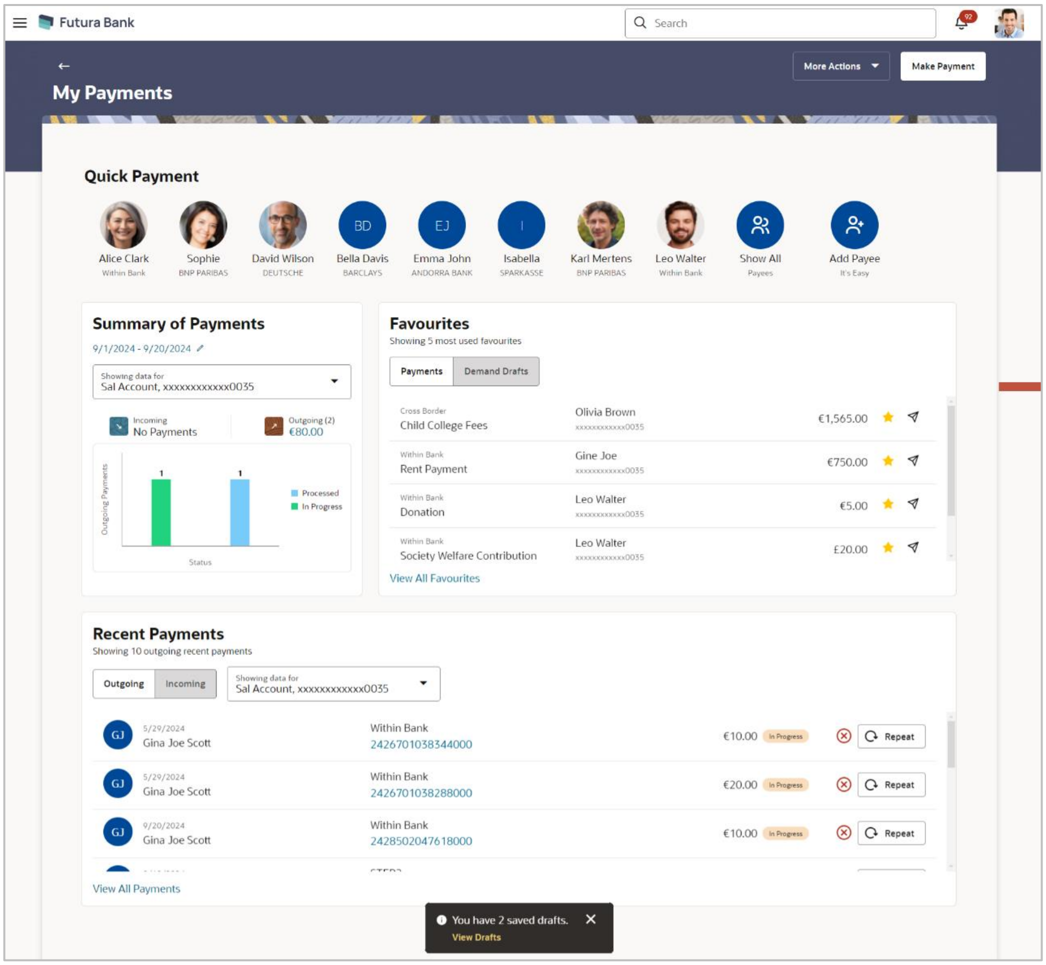
## 2.3 Payments

The following new features and enhancements have been introduced to the Payments module.

### 2.3.1 Dashboard Introduction

**My Payments Dashboard:**

Introducing a new Payment Dashboard for seamless and simplified payments management. The Dashboard provides users with an organized and intuitive interface where they can monitor, initiate, and manage their payment activities, thus enhancing transparency and empowering the customers to manage their payments seamlessly and efficiently.




Key components of the Payments Dashboard include:

#### 2.3.1.1 Quick Payments

- This widget is prominently positioned to enable fast access to frequent used payees, allowing users to initiate payments with a single click.
- The widget list most used payees, making it efficient for repetitive transactions without needing to search for the payee each time.
- This widget also includes a convenient Add Payee button for users who need to create new payee profiles quickly, streamlining the onboarding of new recipients.

#### 2.3.1.2 Summary of Payments

- The Summary widget gives a visual overview of all recent incoming and outgoing payments. Transactions are categorized and displayed with details such as transaction count and total amount, which is visually represented using bar graphs or icons.
- Users can monitor the status of their transactions (e.g., In Progress, Processed, Future Dated, Cancelled), making it easier to track and manage their payments at a glance.
- The widget also allows users to filter transactions by account and date range and click into specific transaction categories to access more detailed information.

#### 2.3.1.3 Favourites

- This widget offers quick access to saved favourite payments, enabling users to reuse commonly used payments. It's particularly useful for regular payments such as monthly bills, rent, or business transactions.
- The widget organizes Favourite payments and Demand Drafts, making it simple for users to initiate new transactions with pre-populated data, reducing the need for manual entry.
- Users can view and manage their Favourite payments, with options to un-favourite them as needed, enhancing the flexibility and efficiency of recurring transactions.

#### 2.3.1.4 Recent Payments

- The Recent Payments widget provides a log of the user's latest transactions, displaying the most recent incoming and outgoing payments. Each transaction includes details like the payee's name, transaction amount, date, and payment status.
- Users can quickly click on a transaction to view additional details or repeat a transaction with similar parameters, making it easy to continue with routine payment workflows.
- The View All Payments option allows users to navigate to the comprehensive Payments Inquiry screen, where they can explore further details, filter transactions, and perform actions like payment cancellation, amendment and download receipts.

#### 2.3.1.5 My Initiated Payments (Corporate Exclusive)

- This widget is designed to offer easy access to payments that the user has initiated, helping them to track, manage, and confirm the status of their transactions directly from the dashboard.
- Users can quickly click on a transaction to view additional details or repeat a transaction with similar parameters or can mark the transaction as favourite or un-favourite.
- The View All Payments option allows users to navigate to the My Initiated List where they can explore further details and filter transactions.

#### 2.3.1.6 Saved Drafts Notification

- A toast notification displays any saved payment drafts, allowing users to resume or review transactions that were previously saved but not completed. This feature is helpful for users who may need to return to a complex transaction or continue later without losing progress.
- Users can click on Resume for single drafts, which takes them back to the payment entry screen with all details pre-filled. If multiple drafts exist, a View option is available for browsing and selecting drafts.

#### 2.3.1.7 Quick Actions (Mobile & Tablet Exclusive)

- Available on mobile and tablet devices, the Quick Actions widget provides a one-click access feature for high-priority transactions like Make Payment, Manage Payees, Payment Status, Favourites, and Saved Drafts.
- The widget supports long press gestures on actions making the interface responsive and user-friendly for mobile users.

The Payments Dashboard provides a centralized control over all payments and related functions from one convenient location. No more toggling between menus. It also provides a highly organized and intuitive interface for accessing and managing all aspects of digital, enhancing overall banking experience and empowering customers to manage their payments with ease.

### 2.3.1.8 Enhanced User Experience in Payment Management

We have reimagined the user experience (ReUX) for payments, simplifying the user interactions with seamless interfaces, making the Payment journeys intuitive with fewer steps, reducing friction, and ensuring that even non-technical users can easily navigate and complete payment tasks.

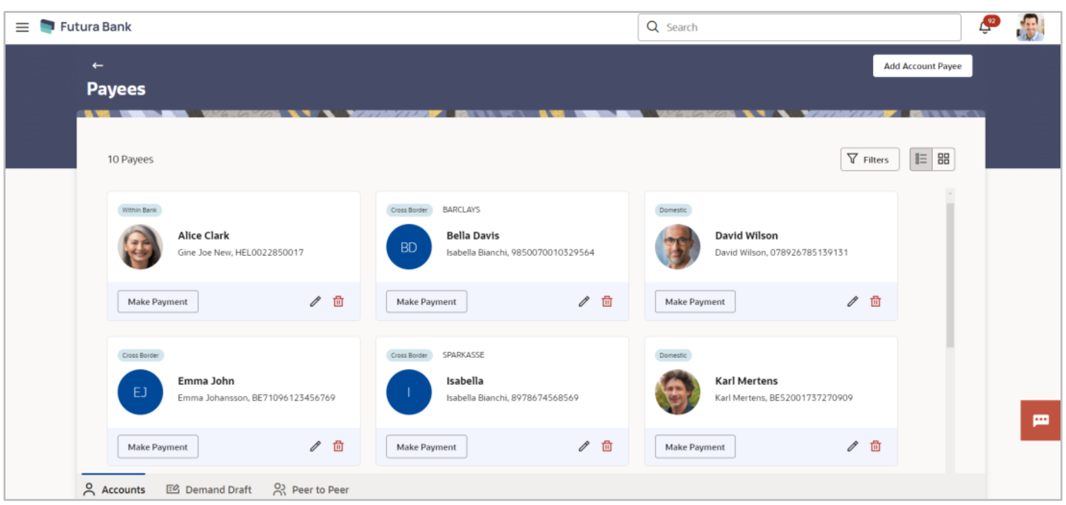
A Re-UXed Payment is designed to significantly reduce the time taken for users to complete payment transactions. ReUX aims to streamline workflows, minimize clicks, and reduce time spent on repetitive payments for both businesses or individual's users thus enhancing the functionality, usability, and overall satisfaction for users while making payments.

The redesigned payment transactions are mobile-friendly, convenient, simplified, and insightful for our customers. The responsive and adaptive designs offer smooth functionality across all devices (desktop, tablet, smartphone). We are also introducing gesture support for payment enquiries, enhancing the way users interact with their mobile devices and utilize their native capabilities.

Swipe gestures allow customers to left swipe on a list items to reveal options that can be performed on that item. For example, swiping on a Favourite Payment gives the option to either make the payment again or mark it as Un-favourite. Swiping all the way across the row performs the default action, which is "Pay Again" in this case. Similarly, swiping on a Payment Status inquiry offers options to copy and repeat the payment or download an e-receipt. A "More" option is also available to explore additional actions provided for the item.

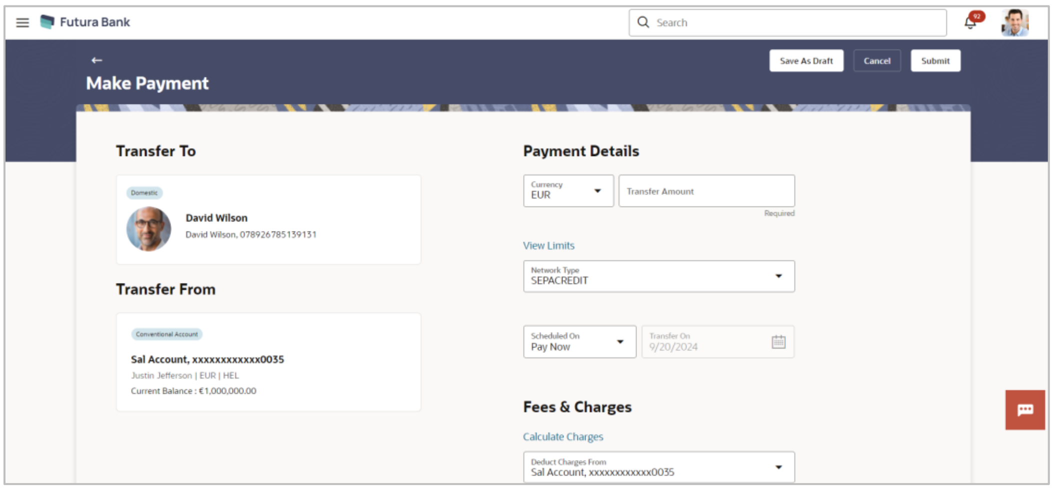
### 2.3.1.9 Payee Management

- The Manage Payees interface has been updated to provide a more organized and user-friendly way of handling payees.
- Users can now add, edit, and delete payees with a clearer, categorized view for Within Bank, Domestic, and Cross-Border payees, improving navigation and efficiency.
- Filters and search options have been incorporated to help users quickly locate specific payees, while an improved card and table view display payee details in a more accessible and visually appealing manner.
- The ReUX changes simplify the payee management experience, enabling faster setup and management of payee information for different types of transactions.



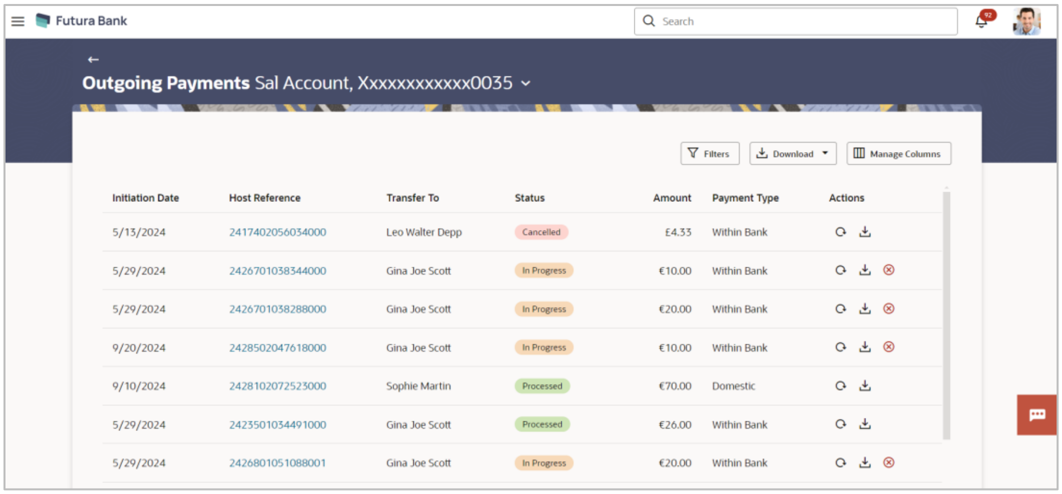
### 2.3.1.10 Make Payment

- The Make Payment transaction interface has been redesigned to offer a more intuitive and streamlined Payment. Users can now effortlessly Pay to a saved Payees or pay to a new Payee without adding it or transfer money between their Accounts from a single payment screen.
- Users can also schedule payments for a future date or set up recurring payments directly from this screen, eliminating the need to navigate to multiple screens for different tasks.
- The improved layout reduces the number of steps required to initiate a payment and provides clear prompts, making it easier to complete transactions accurately and efficiently.




### 2.3.1.11 Other Transactions

- ReUX improvements have been extended to various other transactions like inquiry screens, favourites and saved drafts listing screen to provide a consistent and user-friendly interface.
- These enhancements focus on a standard layout and clearer interaction paths, which improve user understanding and reduce the likelihood of errors.
- Changes include converting popups into drawers wherever user input is required, row clicks to open detail transaction page and positioning of buttons all of which contribute to a more cohesive and efficient experience for users.




### 2.3.1.12 Regionalization for Domestic Payments

The Regionalization of Domestic Payments feature in Oracle Banking Digital Experience allows the platform to tailor domestic payment fields to meet region-specific requirements, ensuring that users see only the payment fields relevant to their region. By configuring these fields according to regional specifications, implementation partners can enhance the reliability of domestic payment transactions, ensuring they meet local regulatory requirements and customer expectations.

The platform offers backend configuration tools for implementation partners to manage and adjust regional settings as needed, ensuring that the payment fields and payment networks displayed are appropriate for the user's region.

### 2.3.1.13 Enhanced Role Access Management

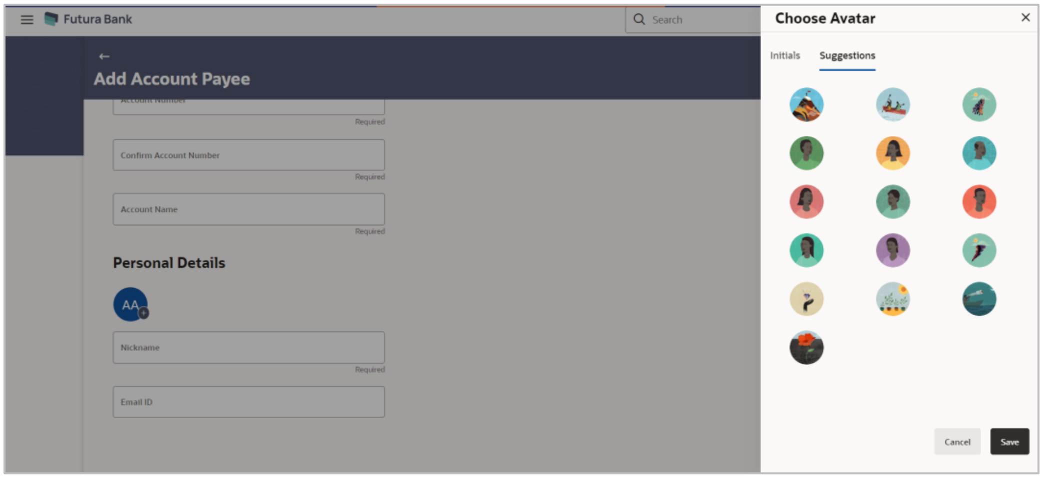
The Enhanced Role Access Management feature in Payment's module significantly increases operational efficiency for banks by streamlining how they manage user roles and permissions for payments. This feature enables bank administrators to control access levels with greater flexibility, security, and accuracy, allowing them to efficiently manage personnel access to various banking functions.

### 2.3.1.14 Profile Picture Avatar Enhancement

Oracle Banking Digital Experience provides users with new options for setting their profile images and avatars, allowing for a more personalized and visually engaging experience. This enhancement adds flexibility for users when setting up or updating their profile visuals, which can improve user recognition and accessibility across the platform.

Users can set their own images as profile pictures, or, for those who prefer not to upload a personal photo, the platform now offers a range of default avatars. These avatars include icon-based options, such as initials or graphic representations, providing a professional appearance without the need for a personal photo.

This option is also available while setting up the Payee.




### 2.3.2 Open Banking

- ReUX of Consent screens for UK Open Banking
- Added Consent Management screens for Berlin Group Open Banking
- Corporate user support for PISP APIs of Berlin Group standard

### 2.3.3 Virtual Accounts Management

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

**Access check in Statements:**

Currently, search results for the chosen statement type in both Pre-Generated and Ad hoc statements are driven only by the statement preference set at the Virtual Entity/Account level. With this change, an additional check will be applied to verify if an appropriate access has been provided to the Virtual Account(s) for the selected Virtual Entity for which the user wants to download the statement.

**Pre-Generated Statements -**

- PDF Statements
  - ➢ In the scenario, when the statement preference is set to the Virtual Entity Level (consolidated), users can generate the PDF statement only if they have access to all the Virtual accounts associated within that Virtual Entity.
  - ➢ If the statement preference level is at the Account Level, users can download the PDF statement only if appropriate access has been maintained to the Virtual Account in context.
- MT/CAMT Statements:
  - ➢ Users can download MT/CAMT statement only if an appropriate access has been provided to the Virtual Account in context.
- Ad hoc statements

➢ Users can download all statement types (PDF & MT/CAMT) provided an appropriate access has been maintained to the Virtual Account in context.

**Removal of Core DDA dependencies:**

This feature is a configuration to capture whether integration with bank's DDA is available or not for Oracle Banking Digital Experience. With this, the Virtual Account module will work seamlessly even when integration to the bank's DDA is not available. In such a scenario, the parameter "DDA availability for Virtual Accounts Management (Y/N)" will be set to N and the real account balances will not be displayed on the UI but the virtual account functionalities will continue to work.

**Role Transaction Mapping Clean-up -**

Existing functionality has been improved to simplify the categorization of role transaction mapping for all the transactions related to Virtual Accounts Management, effectively grouping them under the relevant transaction menu categories. Following changes have been done –

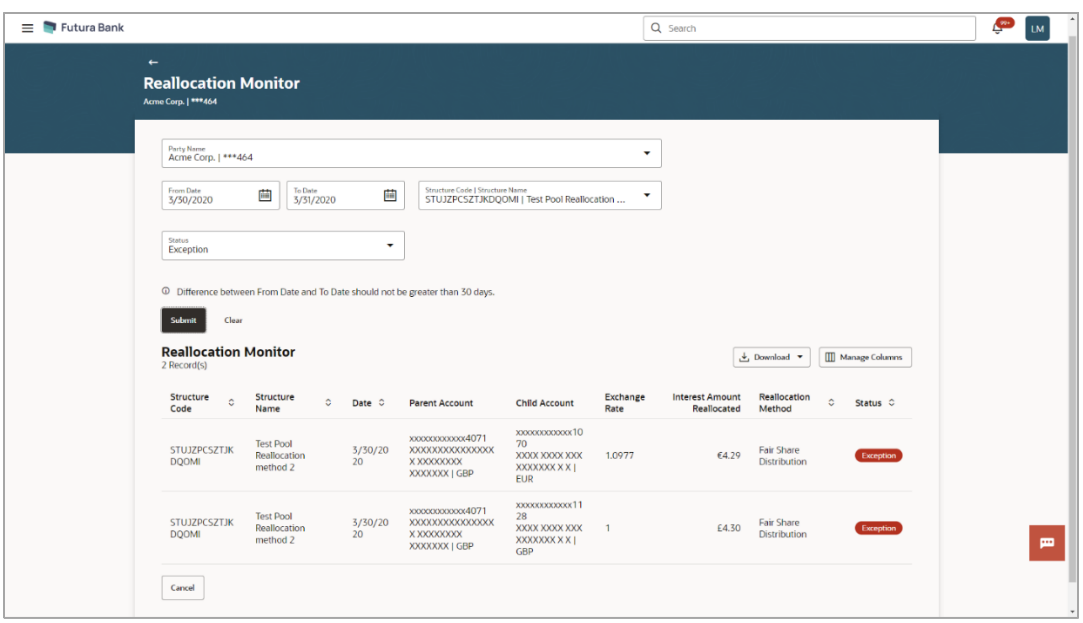
- Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.)

Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu works in line with the corresponding line items listed under RTM transactions.

### 2.3.4 Liquidity Management

**Reallocation Monitor:**

A new feature has been developed that enables a corporate user to search and view the reallocation details of a Pool structure. User can search and view the reallocation details of a structure for date range. Additional features include fetching the reallocation data based on status and downloading of the monitor data in CSV format.



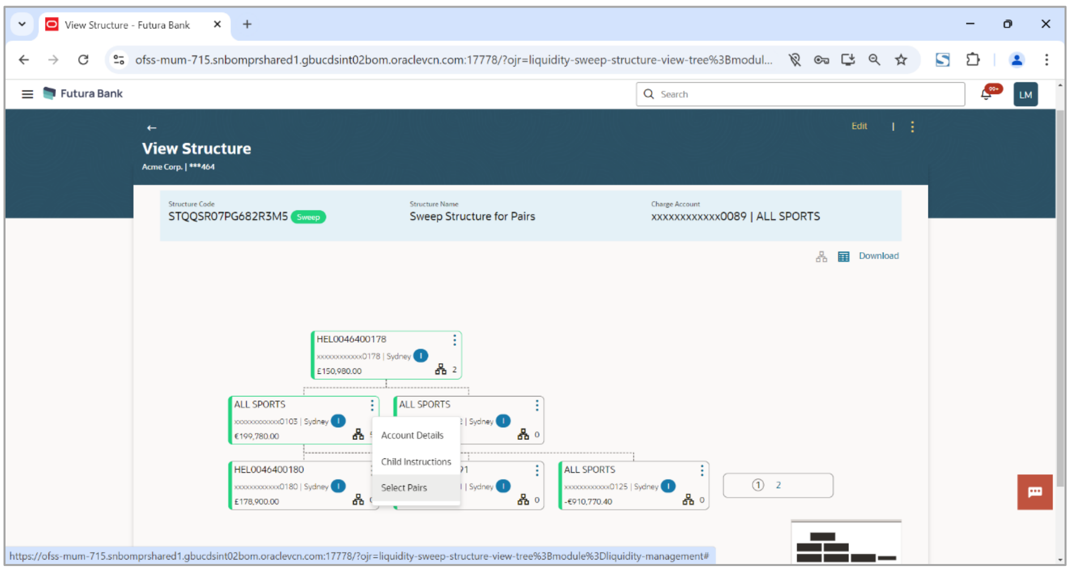
**Removal of Core DDA dependencies:**

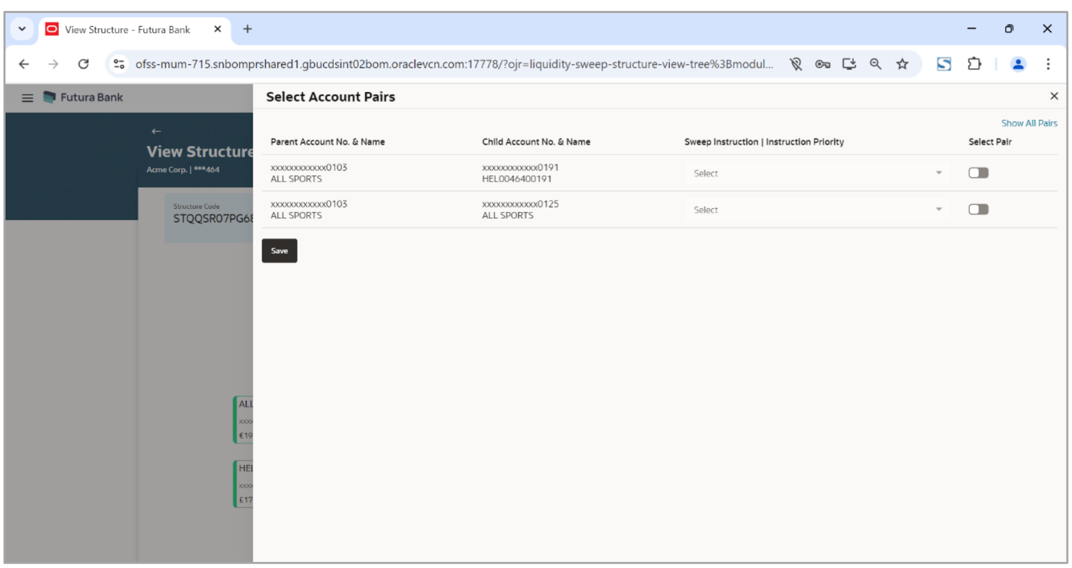
This feature is a configuration to capture whether integration with bank's DDA is available or not for Oracle Banking Digital Experience. With this, the Liquidity Management module will work seamlessly even when integration to the bank's DDA is not available. In such a scenario, the parameter "DDA availability for Liquidity Management (Y/N)" will be set to N, the real account balances displayed will be from Oracle Banking Liquidity Management instead of the DDA.

**Ad hoc account pair execution in Sweep Structure:**

In addition to the existing functionality of ad hoc executing the entire structure, users will now be able to ad hoc execute account pair too in a sweep structure. This feature has been incorporated in View Sweep structure screen where the users can select one or more account pairs and execute instructions at pair level.

Note: This feature is available only for sweep structures and not available in sweep part of hybrid structures.



**Role Transaction Mapping Clean-up -**

Existing functionality has been improved to simplify the categorization of role transaction mapping for all the transactions related to Liquidity Management, effectively grouping them under the relevant transaction menu categories. Following changes have been done –

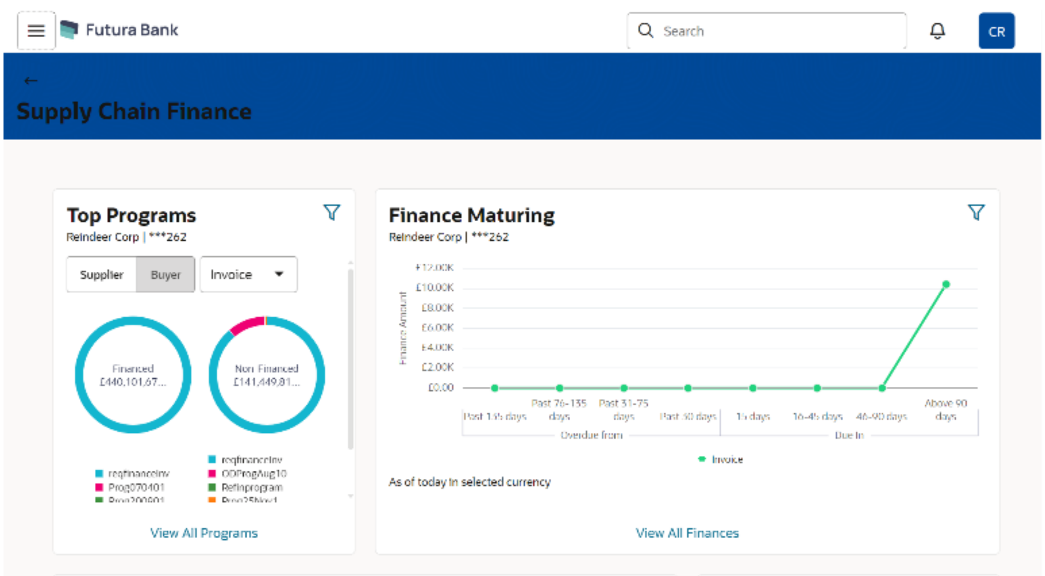
- Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.)

Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu works in line with the corresponding line items listed under RTM transactions.

## 2.3.5 Supply Chain Finance

### 2.3.5.1 Overview

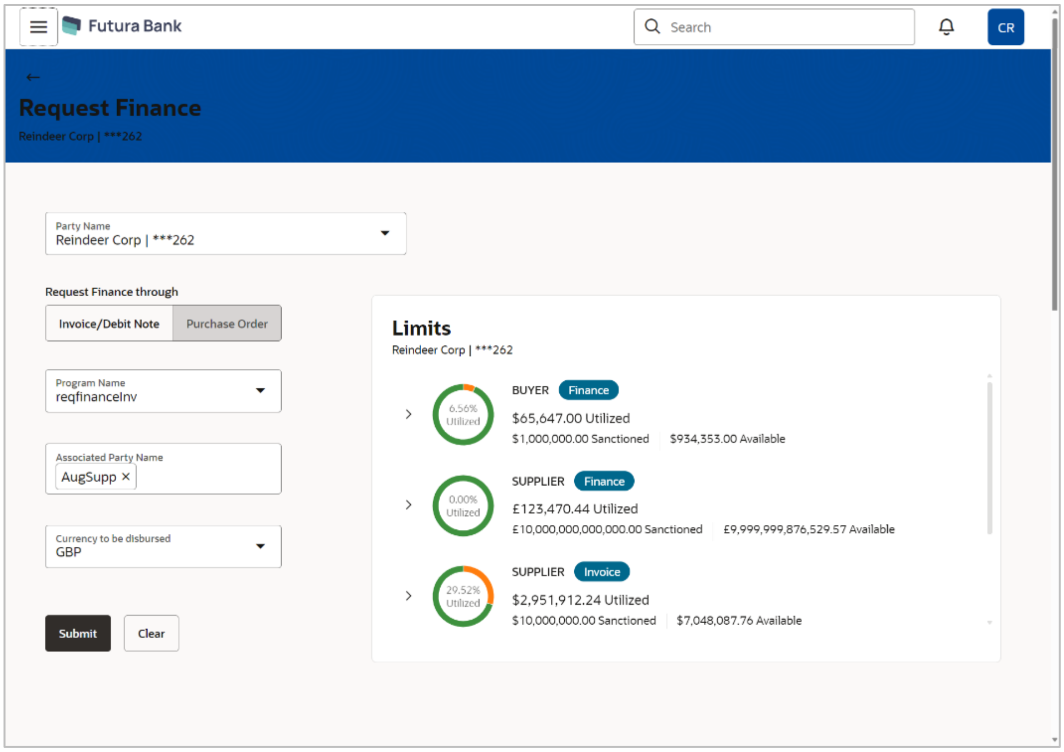
As part of this release, View program widget has been enhanced to display purchase order-based programs. All the purchase orders linked to programs but are not yet linked to invoices will be listed in the widget and represented graphically. It also provides a bifurcated data of financed and non-financed purchase orders.




### 2.3.5.2 Request Finance

As part of this release, Request Finance transaction has been enhanced with following changes-

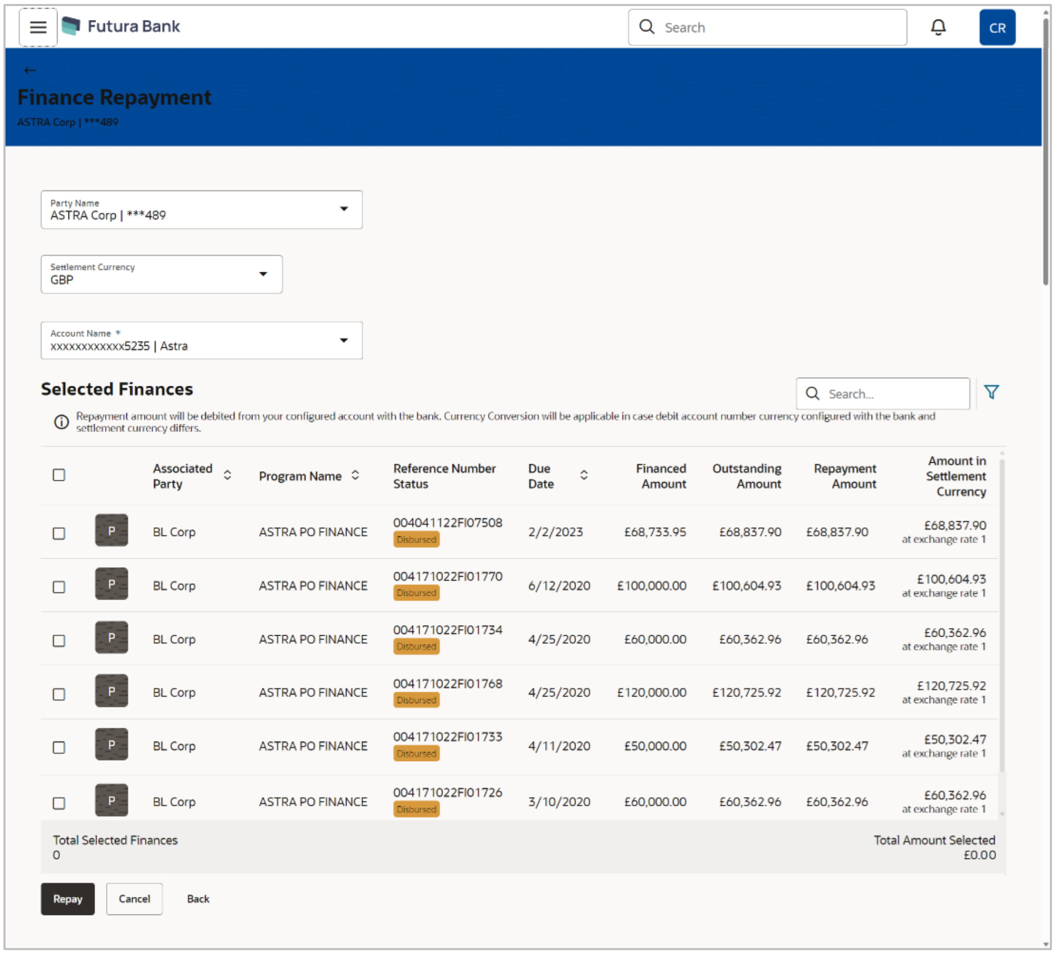
- Enabled modification of the Invoice or Purchase Order amount that is being requested for finance. User can either edit amount of each record or can edit the total amount being requested for finance.
- Limits widget was enhanced to display detail limits of the corporate in a hierarchical manner. Additional all types of limits availed by the corporates are displayed till the granular level.




### 2.3.5.3 Repayment of Finance

As part of this release, Repayment of Finance transaction has been enhanced with following changes -

- UI has been enhanced to enable the corporate to provide the account number to be utilized for repayment or settlement of loan.

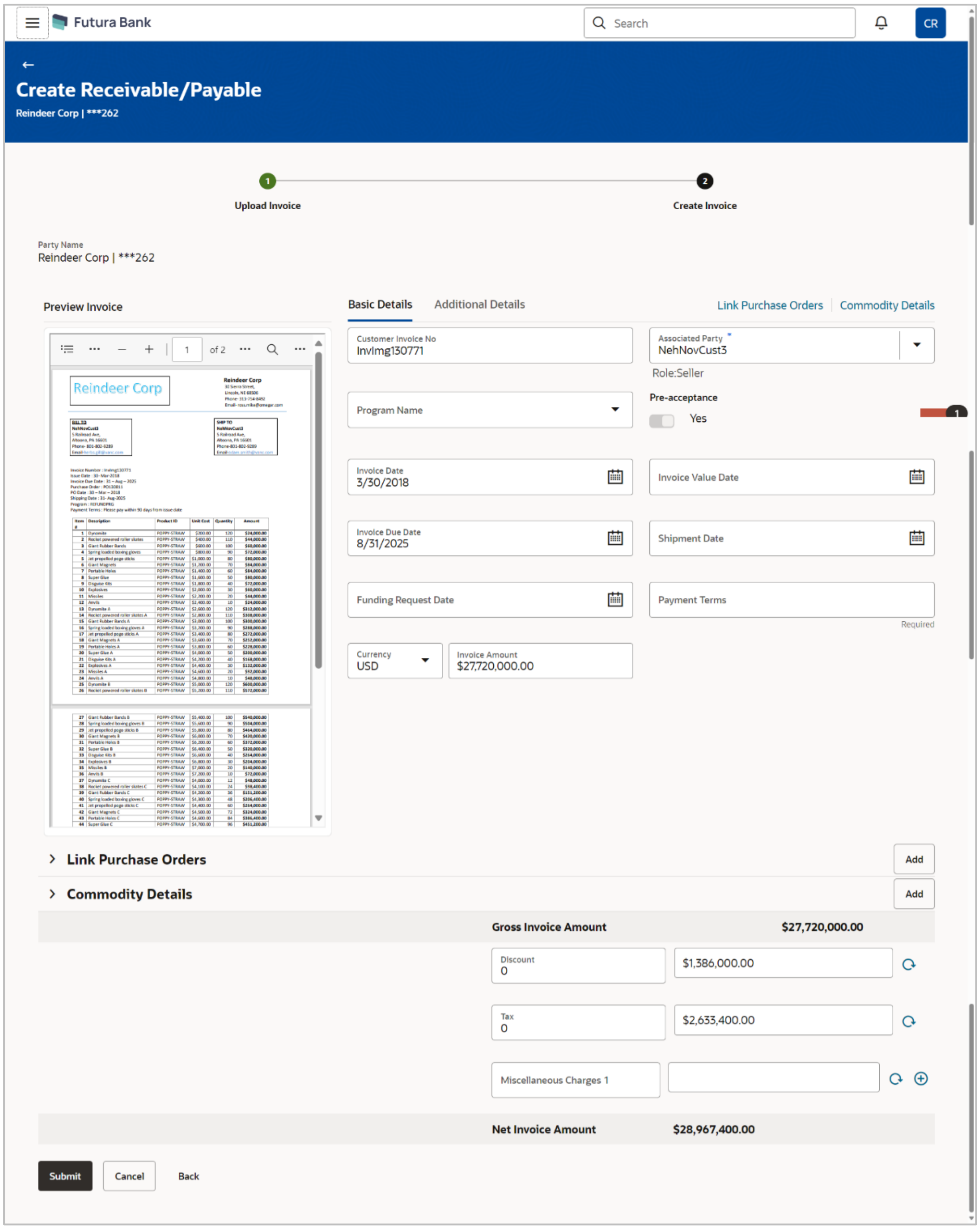



### 2.3.5.4 Receivables/Payables

Create Receivables/Payables via Document Upload - Automated Invoice Processing using COHERE

As part of this release, Create Receivables/Payables for Invoice Creation feature via document upload has been enhanced with the following capabilities:

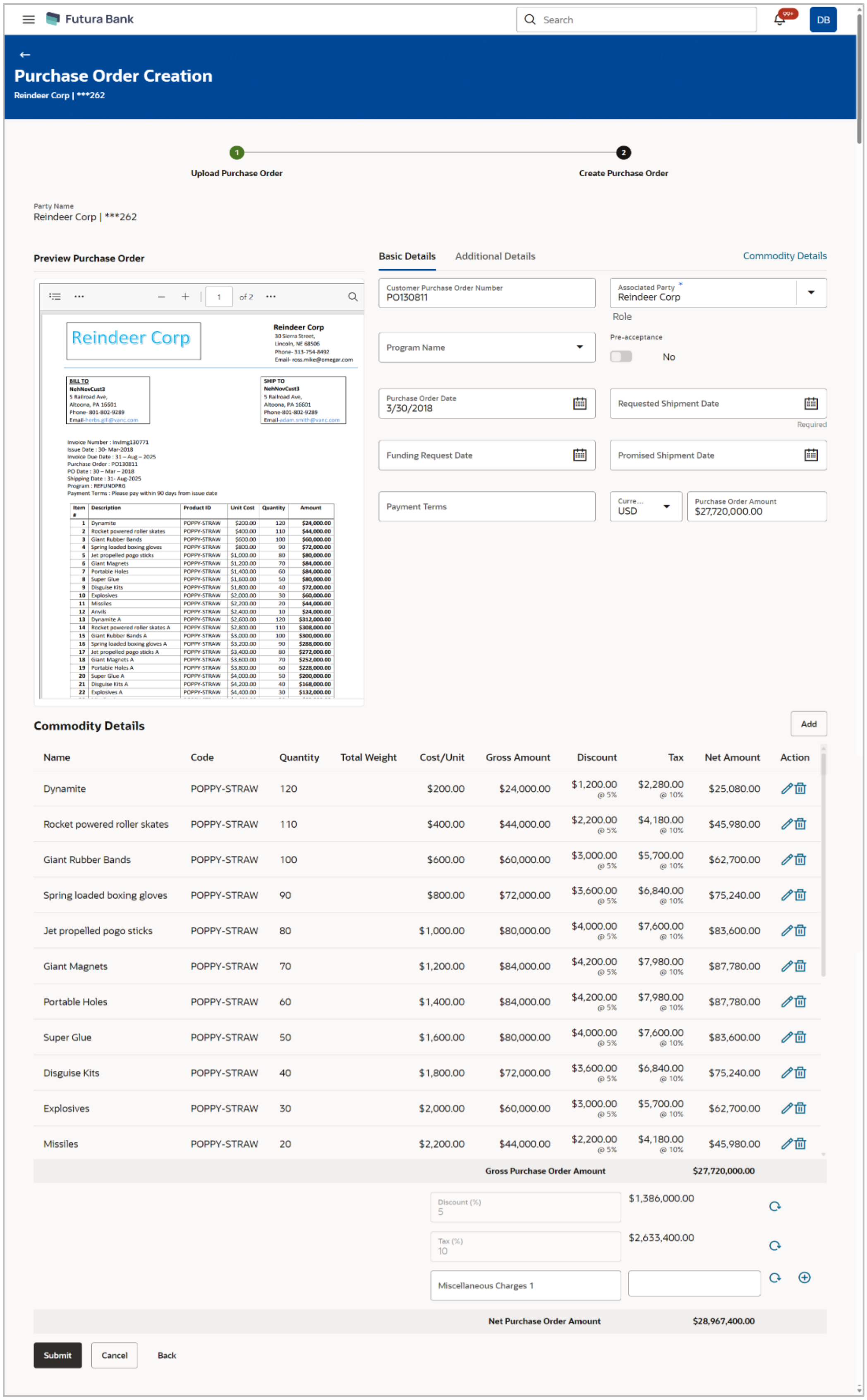
- Invoice information is now extracted using generative AI tool viz COHERE. The information is extracted and auto populated in the fields including the commodity details.
- The user can validate the information and update any data if wrongly extracted and submit the invoice for creation.
- Banks can choose to set the data extraction tool to be either NLP or COHERE. The maintenance is available in the bank admin screen.




## Create Purchase Order via Document Upload - Automated Invoice Processing using COHERE

As part of this release, Create Purchase Order for purchase order creation feature via document upload has been enhanced with the following capabilities:

- Purchase Order information is now extracted using generative AI tool viz COHERE. The information is extracted and auto-populated in the fields including the commodity details.
- The user can validate the information and update any data if wrongly extracted and submit the purchase order for creation.
- Banks can choose to set the data extraction tool to be either NLP or COHERE. The maintenance is available in the bank admin screen.


Futura Bank
Search
DB
Purchase Order Creation
Reindeer Corp | ***262
Upload Purchase Order
Create Purchase Order
Party Name
Reindeer Corp | ***262
Preview Purchase Order
Basic Details
Additional Details
Commodity Details
Customer Purchase Order Number
PO130811
Associated Party
Reindeer Corp
Role
Program Name
Pre-acceptance
No
Purchase Order Date
3/30/2018
Requested Shipment Date
Required
Funding Request Date
Promised Shipment Date
Payment Terms
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Add
Name Code Quantity Total Weight Cost/Unit Gross Amount Discount Tax Net Amount Action
Dynamite POPPY-STRAW 120 $200.00 $24,000.00 $1,200.00 @ 5% $2,280.00 @ 10% $25,080.00
Rocket powered roller skates POPPY-STRAW 110 $400.00 $44,000.00 $2,200.00 @ 5% $4,180.00 @ 10% $45,980.00
Giant Rubber Bands POPPY-STRAW 100 $600.00 $60,000.00 $3,000.00 @ 5% $5,700.00 @ 10% $62,700.00
Spring loaded boxing gloves POPPY-STRAW 90 $800.00 $72,000.00 $3,600.00 @ 5% $6,840.00 @ 10% $75,240.00
Jet propelled pogo sticks POPPY-STRAW 80 $1,000.00 $80,000.00 $4,000.00 @ 5% $7,600.00 @ 10% $83,600.00
Giant Magnets POPPY-STRAW 70 $1,200.00 $84,000.00 $4,200.00 @ 5% $7,980.00 @ 10% $87,780.00
Portable Holes POPPY-STRAW 60 $1,400.00 $84,000.00 $4,200.00 @ 5% $7,980.00 @ 10% $87,780.00
Super Glue POPPY-STRAW 50 $1,600.00 $80,000.00 $4,000.00 @ 5% $7,600.00 @ 10% $83,600.00
Disguise Kits POPPY-STRAW 40 $1,800.00 $72,000.00 $3,600.00 @ 5% $6,840.00 @ 10% $75,240.00
Explosives POPPY-STRAW 30 $2,000.00 $60,000.00 $3,000.00 @ 5% $5,700.00 @ 10% $62,700.00
Missiles POPPY-STRAW 20 $2,200.00 $44,000.00 $2,200.00 @ 5% $4,180.00 @ 10% $45,980.00
Gross Purchase Order Amount $27,720,000.00
Discount (%) 5 $1,386,000.00
Tax (%) 10 $2,633,400.00
Miscellaneous Charges 1
Net Purchase Order Amount $28,967,400.00
Submit
Cancel
Back

### 2.3.6 Cash Management

#### 2.3.6.1 View Expected Cash Flow

As part of this release, View/Edit Expected Cashflow screen enhanced with the following features:

**Filters**

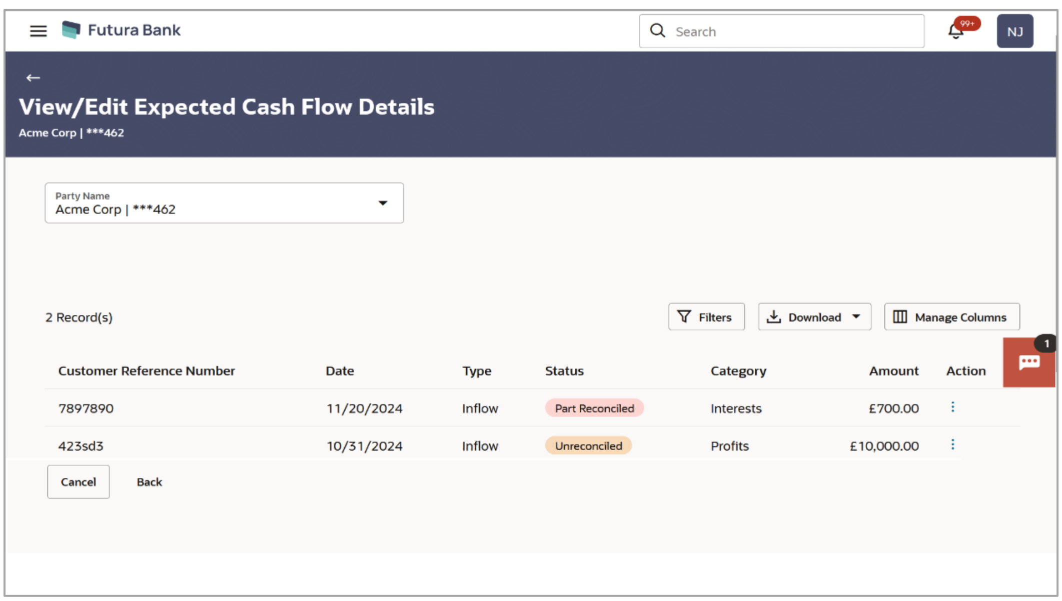
Filters overlay window has been introduced in the View/Edit Expected Cash Flow search screen to filter the cash flow transaction records.

**Download**

An option is available to download the expected cash flow records in CSV format.

**Manage Columns**

Manage columns introduced to set up column preferences/rearrangement of the preferred columns displayed in the screen.




#### 2.3.6.2 Accept/Reject Netting

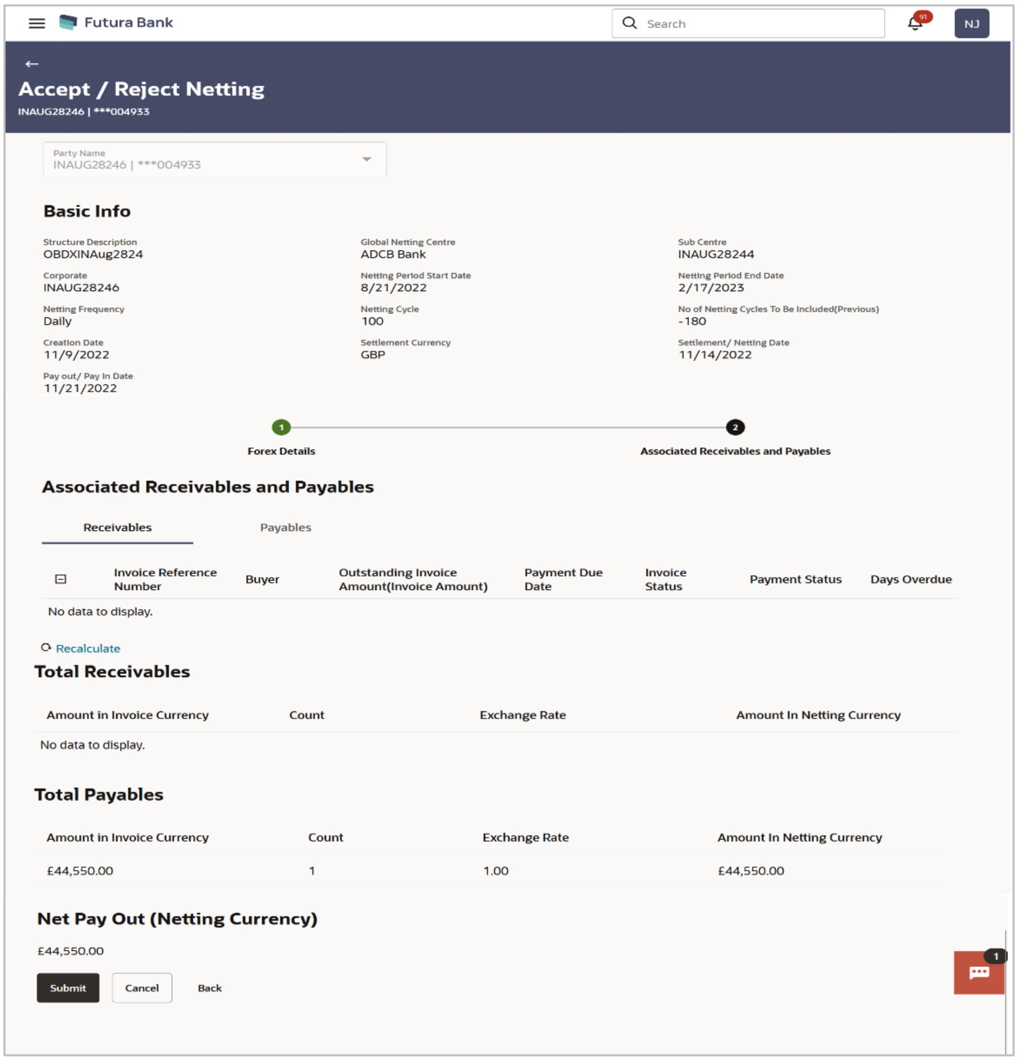
As part of this release new columns are included in the receivables and payables tab in netting accept/reject and netting payout screen as follows:

- Invoice status
- Payment status
- Days overdue

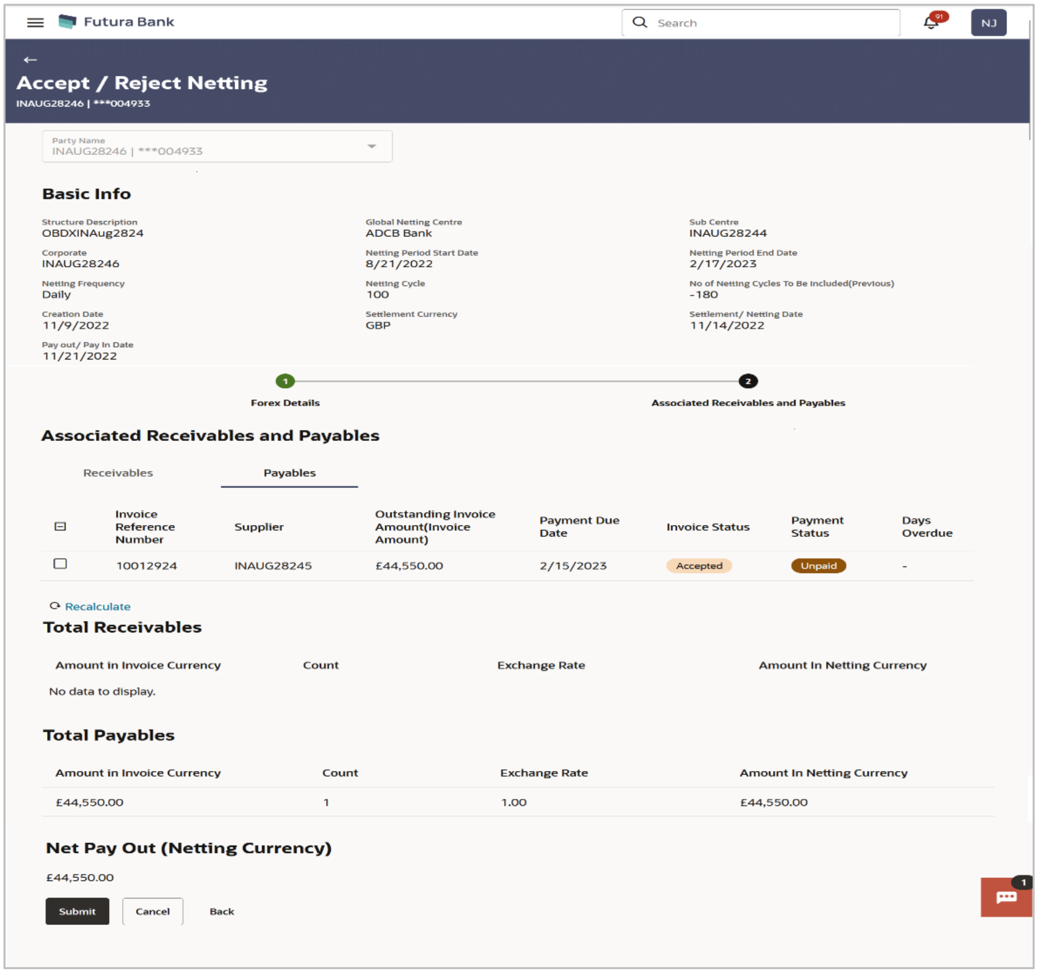
Below are the fields renamed into new ones in the Accept/Reject Netting screen

- Subsidiary – Label changed to corporate
- Supplier/Buyer - It can change dynamically, if receivables then buyer should get populated and vice versa.
- Outstanding Invoice Amount (Invoice Amount)- These are two different fields but should get displayed in the same field/column.

### Accept/Reject Netting – Associated Receivables



**Accept/Reject Netting – Associated Payables**




### 2.3.6.3 <u>View/Edit Netting structure</u>

As part of this release, View Netting structure and Edit Netting structure screens has been enhanced to include new field in the screen:

- Frequency
- Pay In mode
- Pay Out Mode

Also, below field labels to be changes in basic info section in structure info UI in view & Edit Netting structure

- Subsidiary label to be changed to Parent corporate for nodes that are linked directly to global netting center or subcenter
- Subsidiary label to be changed to child corporate for nodes that are linked to parent corporate.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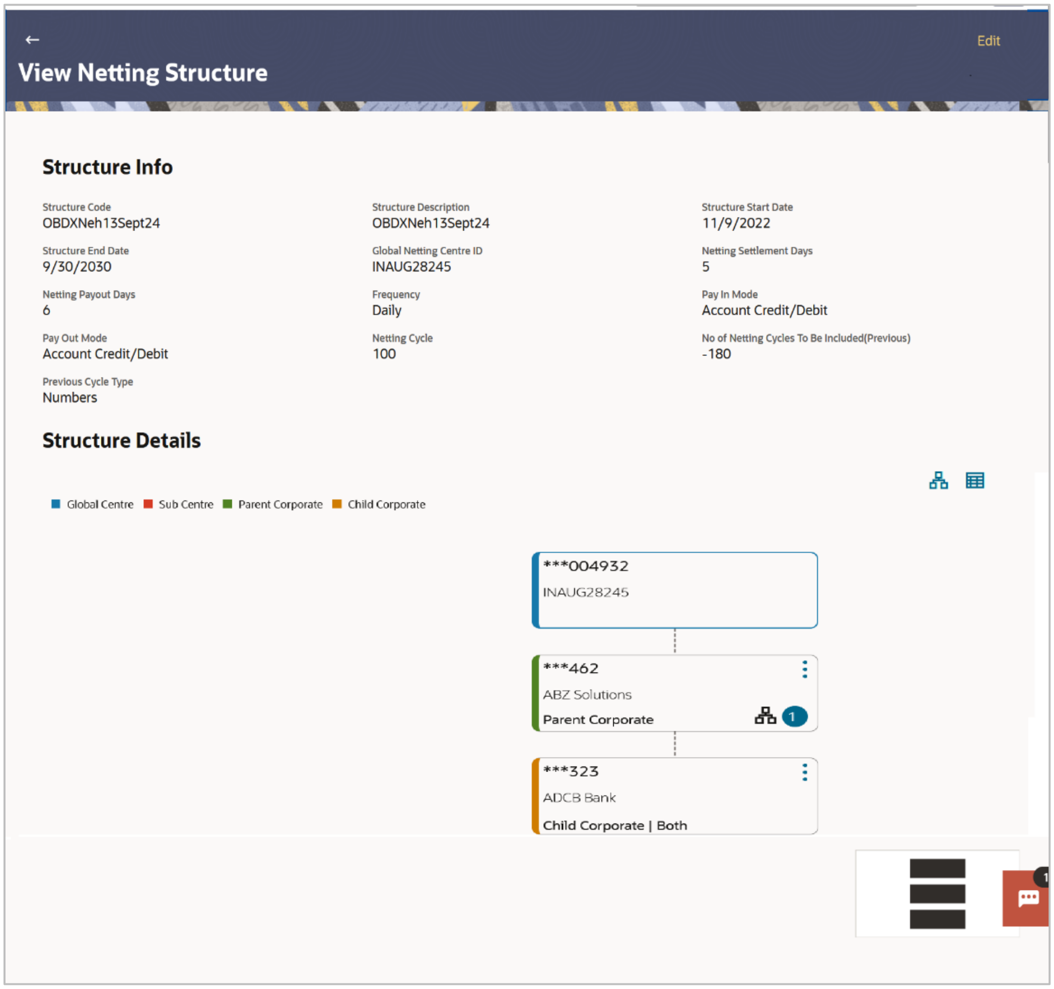
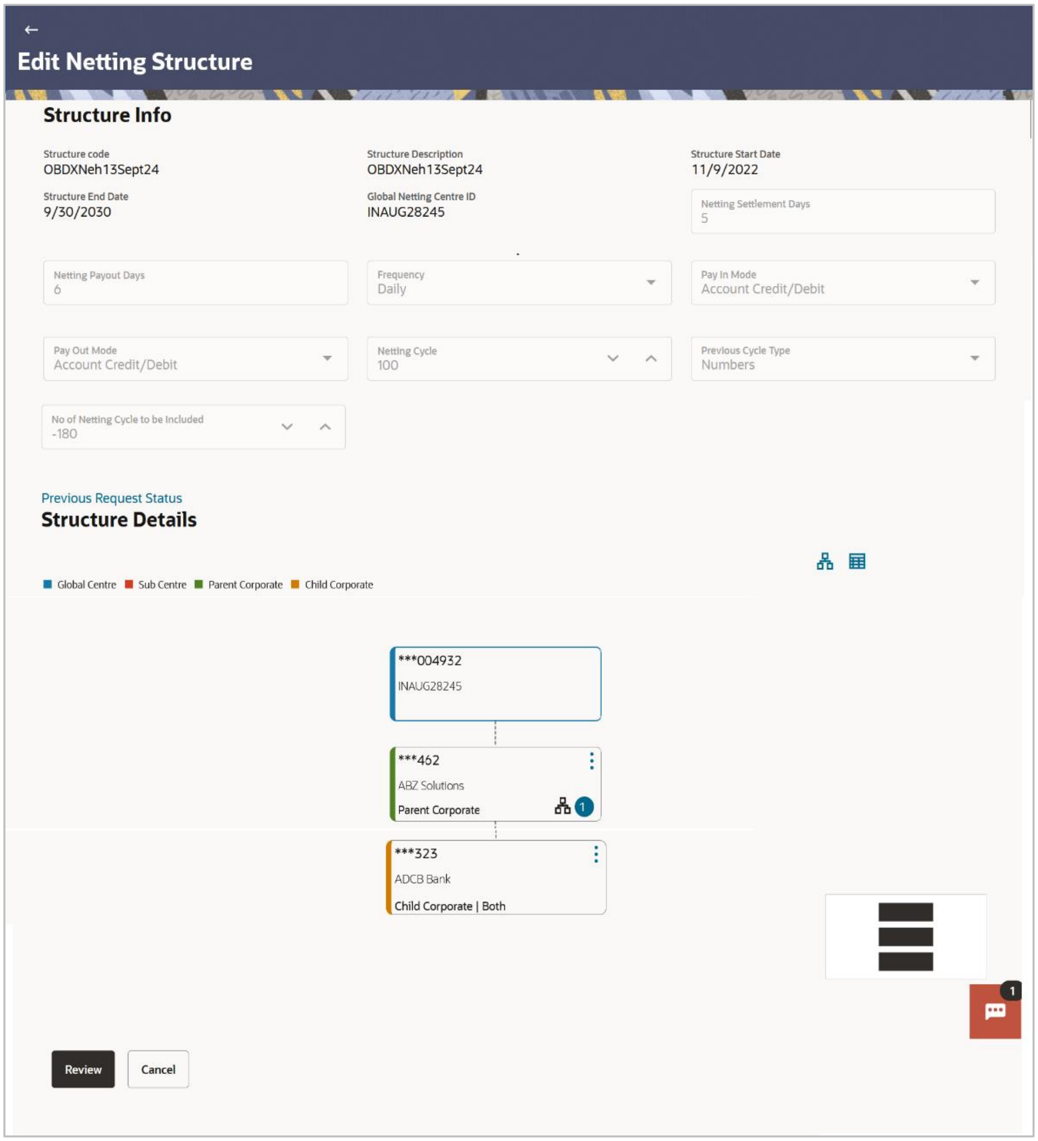
### View netting Structure



**Edit netting Structure**

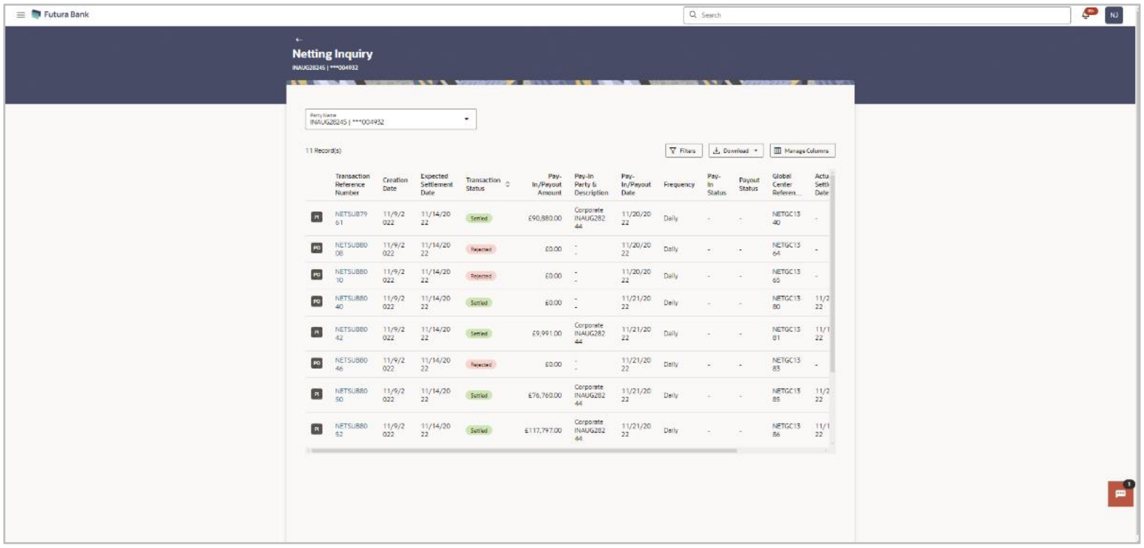



### 2.3.6.4 Netting

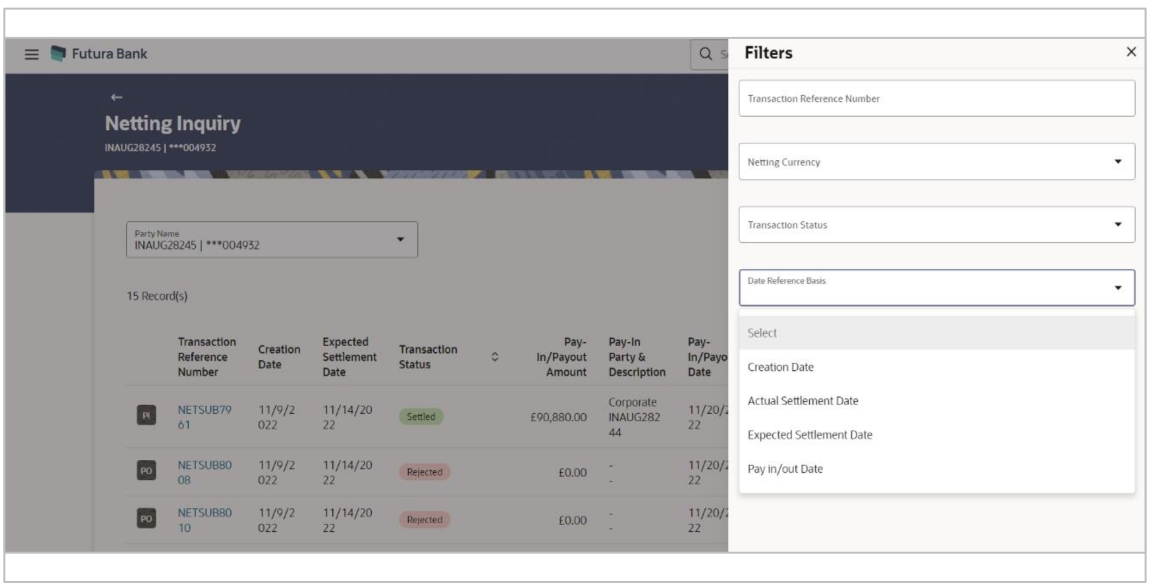
**Netting Inquiry**

As part of this release new columns are included in the netting inquiry landing page screen as follows:

- Creation date
- Settlement date is changed to Expected Settlement Date
- Pay-in Party & Description
- Frequency
- Global Center Reference Number
- Actual Settlement Date




## Netting Inquiry-Filters




The dropdown values in Date Reference basis in the netting inquiry filter are enhanced as follows:

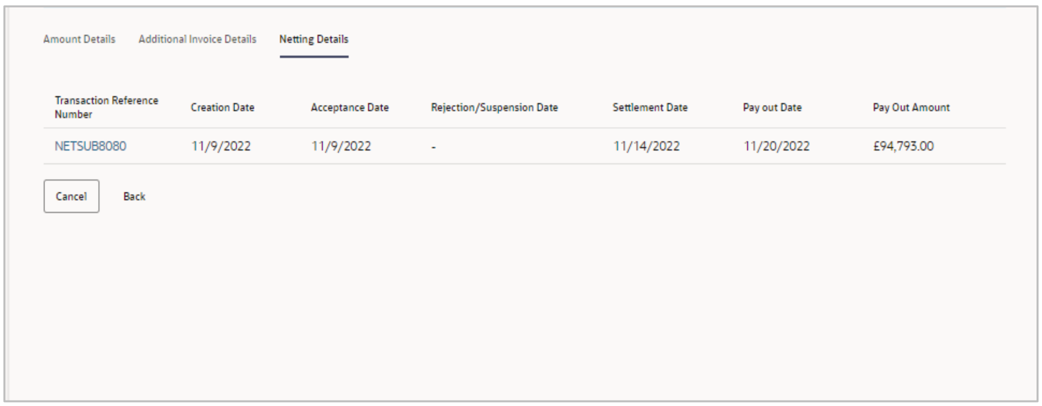
- Creation Date
- Expected Settlement Date
- Actual Settlement Date
- Payin/Payout Date

#### 2.3.6.5 Receivables & Payables

##### 2.3.6.5.1 Receivables/Payables

- With this enhancement, corporate users can view the details of netting transactions (summary page) linked to invoices that have been considered for netting.

**View Invoice Details – Netting Details tab**




#### 2.3.6.6 Reconciliation/Allocation Rule

The View/edit Reconciliation/Allocation Rule screen has been enhanced with the following features:

**Filters**

Filter overlay window has been added in the view/edit reconciliation/allocation rule screen, to filter the transaction with the various parameters.

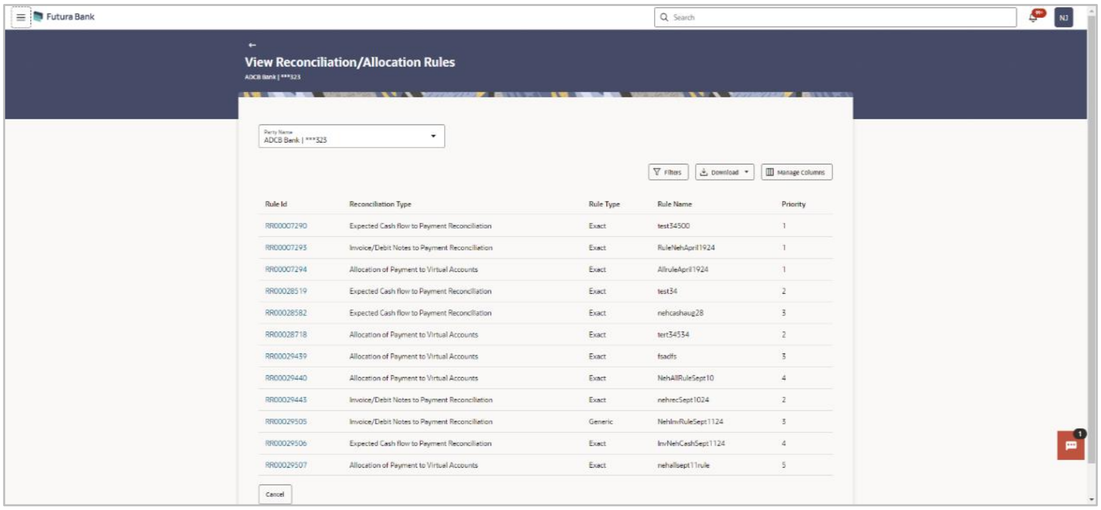
**Manage Columns**

Manage Columns overlay window has been added in view/edit reconciliation/allocation rule screen, to reorder or modify or save column preferences in view reconciliation rules screen.

**Download**

With this option, user can download the reconciliation rules list in CSV format.

**View/Edit Reconciliation/Allocation Rules**




## 2.3.7 Trade Finance

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:

### 2.3.7.1 Cancel Transfer Letter of Credit

As a part of OBDX enhancement, a new transaction is introduced where the corporate user has the option to cancel the issued transfer Letter of Credit.

User can search for the desired Transfer LC that has to be cancelled from the lookup. When the user has selected the required LC, the details of the same is displayed on the screen. User can also validate the charges fetched from Back office in the Charges, Commissions and Taxes tab of the screen. There is also an option to attach any documents, view and check the standard instructions and accept the terms and conditions required for the cancellation of outward Transfer LC contract.

Corporate Checker can approve, reject, send to modify, and lock the submitted transaction. Once submitted to Bank, the application can be tracked under app tracker and will follow bidirectional flow.

### 2.3.7.2 Transfer LC Amendment Changes

Following are the enhancements done to Trade Finance Transfer LC Amendment Module:

- Allowed the user to amend Transfer LC amount including Tolerance if any and update the Total Exposure value.
- System validation added to check if the increase in Transfer LC amount is not greater than the Outstanding amount in Parent LC. System should display an error if it is greater.

#### 2.3.7.3 Export LC Amendment Changes

Following are the enhancements done to Trade Finance Export LC Amendment Module:

In case balance under Parent Export LC is not available, system should display error, for decrease in LC amount.

# 3. QUALIFICATIONS

| Sr. No. | Oracle Banking Digital Experience Modules | Host Integration* | Version |
|---|---|---|---|
| 1 | Oracle Banking Digital Experience Originations | Oracle Banking Originations | 14.7.5.0.0 |
| 2 | Oracle Banking Digital Experience Retail Servicing | Oracle FLEXCUBE Core Banking<br>Oracle FLEXCUBE Universal Banking<br>Oracle Banking Payments | 11.10.0.0.0<br>14.7.4.0.0<br>14.7.5.0.0 |
| 3 | Oracle Banking Digital Experience Corporate Servicing | Oracle FLEXCUBE Core Banking<br>Oracle FLEXCUBE Universal Banking<br>Oracle Banking Payments | 11.10.0.0.0<br>14.7.4.0.0<br>14.7.5.0.0 |
| 4 | Oracle Banking Digital Experience SMS Banking | Oracle FLEXCUBE Core Banking<br>Oracle FLEXCUBE Universal Banking | 11.10.0.0.0<br>14.7.4.0.0 |
| 5 | Oracle Banking Digital Experience Retail Peer to Peer Payment | Oracle FLEXCUBE Core Banking<br>Oracle FLEXCUBE Universal Banking<br>Oracle Banking Payments | 11.10.0.0.0<br>14.7.4.0.0<br>14.7.5.0.0 |
| 6 | Oracle Banking Digital Experience Merchant Payments | Oracle FLEXCUBE Core Banking<br>Oracle FLEXCUBE Universal Banking | 11.10.0.0.0<br>14.7.4.0.0 |
| 7 | Oracle Banking Digital Experience Customer Financial Insights | Oracle FLEXCUBE Core Banking<br>Oracle FLEXCUBE Universal Banking | 11.10.0.0.0<br>14.7.4.0.0 |
| 8 | Oracle Banking Digital Experience Corporate Trade Finance | Oracle Banking Trade Finance | 14.7.5.0.0 |

| Sr. No. | Oracle Banking Digital Experience Modules | Host Integration* | Version |
|---|---|---|---|
| | | Oracle Banking Trade Finance Process Management | 14.7.5.0.0 |
| 9 | Oracle Banking Digital Experience Wallets | Oracle FLEXCUBE Universal Banking<br><br>Oracle Banking Payments | 14.7.4.0.0<br><br>14.7.5.0.0 |
| 10 | Oracle Banking Digital Experience Corporate Virtual Account Management | Oracle Banking Virtual Account Management | 14.7.5.0.0 |
| 11 | Oracle Banking Digital Experience Corporate Liquidity Management | Oracle Banking Liquidity Management | 14.7.5.0.0 |
| 12 | Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management | Oracle Banking Supply Chain Finance<br><br>Oracle Banking Cash Management | 14.7.5.0.0<br><br>14.7.5.0.0 |

* 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 22.2.5.0.0 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 22.2.5.0.0 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 22.2.5.0.0 release.

## 6.1 Oracle Banking Digital Experience Known Issues

NA

## 6.2 Oracle Banking Digital Experience Limitations

NA