

Release Notes
Oracle Banking Digital Experience
Patchset Release 22.2.6.0.0

Part No. F72987-01

April 2025

Release Notes

April 2025

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/

Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved.

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

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

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

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

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

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



Table of Contents

1. Preface	1-4
1.1 Purpose	1-4
1.2 Audience	1-4
1.3 Documentation Accessibility	1-4
1.4 Critical Patches	1-4
1.5 Diversity and Inclusion	1-4
1.6 Conventions	1-4
1.7 Screenshot Disclaimer	1-5
1.8 Acronyms and Abbreviations	1-5
2. FEATURES AND ENHANCEMENTS	2-1
2.1 Framework Enhancements	2-1
2.2 Originations	2-3
2.3 Payments & Transfers	2-7
2.4 Virtual Accounts Management	2-8
2.5 Liquidity Management	2-10
2.6 Supply Chain Finance	2-11
2.7 Cash Management	2-14
2.8 Trade Finance	2-29
3. QUALIFICATIONS	3-1
4. BROWSER SUPPORT	4-1
5. LANGUAGE SUPPORT	5-1
6. KNOWN ISSUES AND LIMITATIONS	6-1
6.1 Oracle Banking Digital Experience Known Issues	6-1
6.2 Oracle Banking Digital Experience Limitations	6-1

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.

<i>Italic</i>	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 22.2.6.0.0 release:

2.1 **Framework Enhancements**

2.1.1 **Timer Maintenance**

As part of this feature, Timer Maintenance is introduced to automate and schedule tasks based on different time intervals, improving efficiency and task management. The bank administrator can set, view, edit and delete timers for various tasks using the Timer Maintenance screen. Timers can be configured as One-time, Daily, Weekly, Monthly, Yearly and Custom. The administrator can validate the expression for each of the timer type. The timers can be enabled or disabled. The system prevents overlapping timers for the same task to avoid conflicts.

2.1.2 **Resource Bundle Maintenance**

Resource Bundle Maintenance screen is introduced to search and view the resource names based on module name and bundle name. The bank administrator will be able to edit the locale specific resource value. Once the details are edited, the transaction is sent to the user for approval. Resource Bundle Maintenance option appears within Configuration menu of the hamburger menu.

2.1.3 **Username Change Enhancement**

In Role Maintenance, the administrator can enable or disable the ability for users (Retail, Corporate, Business, Admins) to change their login ID/username which provides a control of this feature based on business requirements or security policies. If this configuration is enabled, the Retail or Corporate user can change the username from the 'Passwords & Security' profile settings. Once the username is changed, the user is able to login with the modified username. The change related to username can be seen in audit log. The administrator can change the username only in case of a revoked user i.e., if a user is revoked and another granted user with the same username exists, then the administrator should be able to change the username of the revoked user while granting access.

2.1.4 **Mailers in All Supported Languages**

The bank administrator can maintain mailers in all supported languages to ensure effective communication with customers in their preferred language. The content editor also supports multilingual input. Also, as a bank user I should be able to view the mailer content (subject & body) in my current logged in language. In case, the bank administrator has not added the content in my language, then the content should be shown in Bank's default language. The addition of multilingual support to mailers allows users to receive communications in their preferred language for a more personalized experience.

2.1.5 **Account Access Enhancements**

The User Account Access maintenance has been enhanced for bank administrators to map transaction groups to corporate accounts available under the group corporate. Administrators will have flexibility to map single or multiple transaction groups to either all accounts or specific selected accounts. An option is provided to append new transaction groups to the existing groups associated with a corporate account or replace the existing transaction group mappings with the newly selected transaction groups.

2.1.6 **Mobile Number Component Change**

The mobile number component is enhanced to capture the country code along with the mobile number. On selecting a particular country code, the mobile number formatting as well as the number of characters are validated. This component change with validations based on the selected mobile country code, ensures accurate and region-specific formatting.

2.1.7 **Portal & Login Page Revamp**

The user experience for Portal page as well as the Login page are enhanced with a more modern intuitive design and smoother navigation. The product features for each user type (Retail, Business, Corporate) have been added on the portal page to easily access the overall functionalities available. Additionally, users have the flexibility to customize their application experience by choosing their preferred theme and mode. They can easily switch between light mode and dark mode on the portal page. The digital banking login page has been streamlined and organized, creating a clean and clutter-free interface. On the mobile device, user can login using the user credentials or can opt for the alternate login method such as face ID, fingerprint, pattern and even passkey for quick access.

2.1.8 **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:

- **Hamburger Menu:** The hamburger menu for retail users has been made concise by reducing nested options for better overall user experience. This minimalist design has helped reduce visual clutter and save real estate on the screen, making the navigation more intuitive.
- **Personal Finance Management:** Personal Finance Management screens are enhanced to include various new features, such as the option to display completed goals, manage spend categories, Re-categorize and Split transactions functionalities.
- **Wealth Management Dashboard:** The Wealth Management dashboard is revamped to deliver a more intuitive and efficient experience for users. As a part of this enhancement, Risk Based Funds widget, Collections widget, News widget etc. are introduced.
- **Credit Cards:** The Credit Cards module is enhanced and upgraded with new functions to deliver a more visually appealing user experience for customers. A variety of features like Add-on Card Support on Credit Card Overview screen, EMLs, Credit Card Upgrade Options and Rewards are added to ease customer journey.

2.1.9 **Gesture Based Support**

For a mobile banking user, intuitive gesture-based controls are added to navigate the app more efficiently and enjoy a seamless banking experience. Users can explore swipe and long press gestures to create a fluid and engaging experience. Specific screens of below modules have been enhanced with gesture support:

- Current & Savings Accounts
- Term Deposit
- Recurring Deposit
- Loans & Finances
- Credit Cards
- Bill Payments
- Personal Finance Management

2.1.10 **Account Details Enhancement**

- Configurable Account Parameters: A Day 0 configuration is added in order to display consistent format for account information across all dropdowns and account fields. This will help recognize and select the correct account with uniform information such as account number, account name, branch and currency, following the bank's day 0 configuration standards. This enhancement provides more flexibility in how account information is presented, based on the bank's preferences and needs.
- IBAN Number Display: An option has been provided to display the IBAN in addition to the Current & Savings Account number, providing users with more comprehensive account details.

2.1.11 **Service Request Enhancements**

An option is introduced to integrate with the Bank's Appointment Booking System through the Service Request Module. The bank administrator can create a bank appointment template using the service request form builder. The end customer can request an appointment with a branch representative by raising a new service request. A new service request called 'Bank Appointment' has been added so that user can easily access the appointment booking feature in a way that is most convenient. The user can book a branch visit by specifying details like date and time along with the reason for visiting the branch.

2.2 **Originations**

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

Enhanced Guardian Information Capture in Retail Education Loans –

The Retail Education Loan Application form has been updated to capture extensive guardian information. The applicant can specify whether the guardian is an existing customer of the bank or has no prior relationship with the bank. If the guardian is an existing customer of the bank only the name, date of birth and customer ID of the guardian need to be provided. If the guardian is new to the bank, the applicant can specify information comprising of the guardian's basic personal information, identity and contact information.

← Guardian Information

Primary Applicant - Personal Course & Loan Information Disbursement & Repayment **Guardian - Personal** Guardian - Finances Guardian - Employment

Guardian Information

Is your guardian an existing customer of the bank?

☒ Yes ☐ No

Customer ID Required

First Name Required

Middle Name (Optional)

Last Name Required

Date Of Birth Required

Relationship with Student Required

[Continue](#) [Back](#)

[Scan QR-code anytime to continue on mobile.](#)

Online KYC Maintenances Enhancement

As of this release, the OBDX Originations Workflow Maintenance has been updated so as to enable the bank administrator to enable or disable the Online KYC step in the application form of a product category. If enabling the Online KYC step, the administrator can specify the mode of Online KYC to be enabled i.e., either Selfie KYC or National ID Verification.

Standard Bank

Search

99+ AU

Origination Workflow Maintenance

Retail Workflow Business Workflow

Product Type
☒ Single Product ☐ Bundled Product

Application Type
☒ Single ☐ Joint

Product Category
 Checking Account

Default Workflow

Online KYC
Optional Step

Selfie

National ID Verification

Personal
Required Step

Ac. Specifications
Optional Step

Nominee
Optional Step

Review
Required Step

Terms of Service
Required Step

Account Funding
Required Step

Confirmation
Required Step

Activate

Customize Workflow

Online KYC
Optional Step

Selfie

National ID Verification

Personal
Required Step

Ac. Specifications
Optional Step

Nominee
Optional Step

Review
Required Step

Terms of Service
Required Step

Account Funding
Required Step

Confirmation
Required Step

Activate Reset

① Changes made to this application flow will have a resulting impact on bundled application flows.

① Some of the above steps might not appear in existing customer application forms based on the applicant's KYC status.

Submit Back

Relationship based loan interest rates

The Relationship based pricing feature enables banks to reward customers that have existing accounts, investments, or a strong banking history with a lower interest rate as a reward for their engagement with the bank.

An EMI Calculator has been added against all unsecured personal loan products and can be accessed by existing customers of the bank by selecting the 'Calculate EMI' option present on each product card on the Unsecured Personal Loans listing page. Once the customer enters the loan amount, tenure and other required information on the EMI Calculator screen, the system will calculate and present the customer with a preferential rate of interest that is derived with the help of the PDS tool considering the customers relationship with the bank. The customer will be able to view the breakdown of the interest rate and can also view the loan repayment schedule. If the customer finds the interest rate suitable, they can apply for the loan on the EMI calculator screen itself by selecting the Apply Now option. The loan amount and other information entered on the EMI Calculator is then prepopulated on the Loan Information screen in the application form that is generated.

This feature is available when OBRL is the host system and at present is available in OBDX for Unsecured Personal Loan products for the US region.

Other Enhancements

- **Interest Rate Types for Loans:** In case the loan product being applied for supports both fixed and flexible interest rates, then the applicant will be provided with the option to make a selection on the Loan Information section of the application form. This field has also been added on the EMI calculator of Personal Loan products available to existing customers. This enhancement is applicable to all loan product applications across Retail Generic (ROW), Retail US LZN and SMB.
- **Units to capture loan tenure:** The units supported for a loan product (Years, Months and Days) to capture the loan tenure can vary as maintained in the mid-office. Hence, there has been an enhancement made in OBDX to only display those units to capture loan tenure in the application form that are supported for the loan product. These can be a combination of Years, Months and Days. This enhancement is applicable to all loan product applications across Retail Generic (ROW), Retail US LZN and SMB.
- **Offer Letter Rejection Reason:** This enhancement is applicable to retail loan applications as well as retail savings and checking applications in which the applicant has opted for overdraft. If the applicant rejects the loan or overdraft offer from the application tracker, they are required to provide a reason for which the offer is being rejected. The means to capture the rejection reason has been updated in the mid-office system. Hence, this feature has been enhanced in OBDX as well to enable the applicant to select multiple reasons, as required.
- **Interest Payout Frequency for Deposits:** This feature is applicable when the host is RDEP. Previously the only interest payout frequency supported was Monthly. With this enhancement, the interest payout frequencies supported for the term deposit/certificate of deposit can be Weekly, Monthly, Quarterly, Half Yearly and Yearly.
- **Retail Unsecured Personal Loans for Women:** This feature is specific to the Retail Unsecured Personal Loan applications in the US region and has been introduced so as to facilitate loans designed by the bank specifically for women. Hence, the field Gender has been added in the Personal Information section of Retail US LZN Unsecured Personal Loan application forms. This field will be mandatory for all Retail US LZN Unsecured Personal Loan application forms that are designed specifically for women and if the applicant selects any value other than 'Female' they will not be able to proceed with the application form.

- **US region specific changes:** The field to capture Statement Mode has been removed from under the Account Specifications sections for checking accounts, savings accounts and certificates of deposit product application forms. The field 'Rank' has been added under the list of fields captured if the applicant is a serving defense officer or is a dependent of a serving defense officer. This information is captured only for Credit Cards and Unsecured Personal Loans applications.
- **Application Form PDF enhancement:** The Application Form PDF, containing all the information that was entered in the application form and available to the applicants from the application tracker, will be generated by the mid office (OBO) system as per standard template. Previous to this release, it used to be generated by OBDX.

2.3 Payments & Transfers

This release introduces key features and enhancements across user experience, security and performance.

2.3.1 Scan QR Code to make payments

Retail users can instantly send and receive payments within the same bank by scanning or sharing their account QR code. For enhanced security, QR codes are encrypted.

2.3.2 User Experience & Performance Improvements

- **Save and Use Drafts:** Users can now save drafts with *Pay Later* and *Recurring* options.
- **Share Payment Confirmation:** Payment confirmation can now be shared with others for better tracking and documentation.
- **Payee Management Access Control:** The *Account*, *DD*, and *P2P* tabs will now be hidden from Payee Management transaction if a user lacks access to respective payees.
- **Does Not Show 'Add as Payee' on Confirmation:** If a payment is made to an existing payee, the *Add as Payee* option will no longer appear on the confirmation screen.
- **Enhanced Payee Image Handling:** Payee images will now be automatically resized when uploaded.
- **Display Bank Code in Recent Payments:** Both incoming and outgoing transactions now display the bank code for better identification of the sender/receiver bank.
- **Enable 'Refresh' on Outward Payment Inquiry Page:** The Transaction details page now allows refresh only for few relevant statuses.
- **Payment Networks & Purpose Codes:** Payment networks can now be fetched from the underlying Product processors for proper mapping with purpose codes. Bank user can map the desired purpose code to the network and same will be available on the payment screen.
- **Account API Enhancements:** Now supports configurable parameters for *Search-As-You-Type* and *Search Filter by Criteria*.
- **E-Receipt Download Option:** Retail users can now download e-receipts from the confirmation screen.
- **Optimized API Calls for Payments & DD Screens:** Unnecessary API calls have been removed, improving performance and reducing system overhead.
- **Migrate Favourites to v2 API:** Favourites have been successfully migrated to the latest API version.

2.3.3 Cross-Border Payment configuration

The Cross-Border Payments screen is now configurable, enabling banks to customize it according to their specific requirements. This ensures that users see only the relevant payment fields as

configured by the bank. Implementation partners can configure cross-border payment transactions to meet bank requirements without the need for code changes.

2.3.4 Re-UX of Multiple Transfer Enhancements

Retail and corporate users with the required access can now initiate multiple payments directly from the Make Payment screen, simplifying the process for both single and multiple transactions initiation. Users no longer need to navigate separate menu options, making payment journeys more intuitive and efficient with fewer steps.

2.4 Virtual Accounts Management

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

Amount & Balance restrictions on Virtual Accounts:

- Amount Restrictions:
 - In addition to the existing restrictions on the number of transactions that can be performed on a Virtual Account for a period, now the user will also have an option to restrict the cumulative value of transactions that can be performed for a period.
 - Three new fields (Allowed amount, utilized amount and Available Amount) have been added for the same. This feature is available in both view and update Virtual Accounts restrictions.
- Balance Restriction:
 - New feature has been introduced to view and edit the maximum balance that can be held for a specific Virtual Account. This option is available under “View Virtual Accounts”.

Futura Bank

←

Virtual Account

ABZ Solutions | ***462

Virtual Account Name

VA 01 Dec 2024

Party Name

ABZ Solutions | ***462

Account Details

Virtual Account Name

VA 01 Dec 2024

Branch Name

HEL - HEL FC UNIVER

Purpose

Test

Linkage

Real Account

Interest Calculation Required

Yes

Account Expiry Date

-

Corresponden

Restrictions

Maximum Allowed Balance £999,999.99

The maximum allowed balance for this virtual account is £999,999.99 or less

Transaction Restrictions

Restriction	Period	Allowed Count	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
Periodic Restriction for OBDX	4/1/2018 to 4/30/2018	25	0	25	£200,000.00	£0.00	£200,000.00
Per Transaction Restriction for OBDX	Per Transaction	NA	NA	NA	£10,000.00	NA	NA

The

These are the restrictions applicable to Virtual Account. Utilization Count and Available Count are as per 1/24/2025.

Restrictions Maintenance
Acme Corp | ***462

Virtual Account: XXXXXXXXXXXX8521 | VA 01 FEB 25
Virtual Entity: Test Entity
Branch Name: HEL FC UNIVERSAL BANK
Currency: GBP

Party Name: Acme Corp | ***462

Balance Restriction
Maximum Allowed Balance: £400,002.00

ⓘ The maximum allowed balance for this virtual account is £999,999.99 or less

Transaction Restrictions

Restriction	Period	Allowed Count	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
Periodic Restriction for OBDX	4/1/2018 to 4/30/2018	27	0	27	£50,000.00	£0.00	£50,000.00
Per Transaction Restriction for OBDX	Per Transaction	NA	NA	NA	£2,000.00	NA	

Submit Cancel Back

Virtual Account Expiry Date:

This feature allows the users to define an expiry date during Virtual Account Creation. Additionally, users can also view the Expiry details, edit, and close Expired Virtual accounts.

Virtual Account
ABZ Solutions | ***462

New Virtual Account Templates

Party Name: ABZ Solutions | ***462

Account Details

Virtual Entity ID & Name: [Required]
Virtual Account Name: [Required]
Purpose: [Required]
Linkage: ☒ Structure ☐ Real Account
Interest Calculation Required: ☐
Account Expiry Date: 1/28/2025

Name Change Restrictions:

Currently during Virtual account creation, Virtual account name is defaulted to the Virtual Entity Name and is editable at an account level. With this change, based on the product selection user will be restricted from updating the Virtual Account name if the same is not permitted at the product level. User will be able to modify the Virtual Account name only if it is allowed at a product level.

The above change will be applicable in Create Virtual account (with or without templates), Edit Virtual Accounts & Create and modify Virtual account using File uploads.

2.5 Liquidity Management

Drain Pool:

This feature enables corporations to sweep out funds from notional pools. Pools are typically created to notionally combine balances across accounts and earn higher interest rates. With drain pool functionality, money can be swept out of such notional pools to accounts where money is needed and achieve better liquidity management.

Drain pool will be available in the application as a variant of Hybrid structure. During structure creation, user has to opt for Drain Pool flag as Yes in the structure details screen. Further, during a drain pool structure creation user is given the option to start the structure either with a pool or sweep structure. Apart from adding regular sweep or pool accounts, at appropriate places in the structure an entire pool structure can be added which will be represented by the notional header node on the screen.

To achieve sweeps from this pool, which is part of a drain pool structure, user can select one of the accounts as “Nominated Account” in which sweep will happen. Rest of the hybrid structure behaviour during view, edit etc. remains unchanged for a drain pool structure.

The screenshot shows the 'Create Hybrid Structure' interface in the Futura Bank application. The form is for 'Acme Corp. | ***464'. It includes a 'Structure Parameters' section with the following fields: 'Structure Name' (ACME CLOUD TEST), 'Effective Date' (2/15/2025), 'End Date' (2/27/2025), and 'Charge Account' (XXXXXXXXXXXX0089 | ALL SPORTS | GBP | HEL). There is also an 'Interest Method' dropdown set to 'Interest' and a checked checkbox for 'Drain Pool'.

Credit First Sweeps:

Credit First sweep feature is an enhancement done to the existing sweep structure functionality. Currently when a sweep structure is executed (during EOD/Intraday/Ad hoc), when the parent account has multiple children, the sweeps happen in based on sweep priority. With credit first sweep functionality,

- System will first perform the upward/one-way sweeps before performing the downward/two-way sweeps at each parent level.
- The priority maintained for sweeps will only be considered during the downward/ two-way sweeps- when child account is being funded.
- The priority should be ignored during the upward/one-way sweeps being performed from child to parent.

User can opt for this feature by marking the Credit First flag as Yes in the Structure Details screen of a sweep structure.

Create Hybrid Structure
Acme Corp. | ***464

Party Name: Acme Corp. | ***464

Structure Parameters

Structure Name: ACME CLOUD TEST

Effective Date: 2/15/2025

End Date: 2/27/2025

Charge Account: xxxxxxxxxxxx0089 | ALL SPORTS | GBP | HEL

Interest Method: Interest

☒ Drain Pool

Pool Details

Reallocation Method: Even Distribution

Default Sweep Instructions

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

Sweep Method: Zero Balance Model

Maximum: -

Maximum Deficit: -

Minimum: -

Minimum Deficit: -

Multiple: -

Credit First Sweep: ☐

Frequency

Frequency: AUTFREQUENCY7

Reverse Frequency: SweepCalendar01

Other Instructions

Sweep on Currency Holidays: ☐

Consider Post Balance Sweep: ☐

Currency Holiday Rate: Previous Day Rate

Holiday Treatment: Holiday

Maximum Backward Days: -

Backward Treatment: -

Next Cancel Back

2.6 Supply Chain Finance

As part of this release, Supply Chain Finance module has been enhanced with following features:

2.6.1 Enhancements to Request Finance Screen-

Display Simulated Interest Data:

- Corporate is able to avail finance against its outstanding invoices/debit notes or purchase orders in the request finance screen. Here user can select either single or multiple instruments for finance. Post selection for finance, the user can view applicable interest on the respective finance. View Finance Details hyperlink allows user to view the number of finances being disbursed against the selected invoices and its grouping parameters along with the applicable interest.

Request Finance
Reindeer Corp | ***262

Submit Clear

Select Purchase Order

If there are purchase order from this associated party which are not listed here then it is because the

Reference Number	Date	Accepted Amount	Outstanding Amount
<input checked="" type="checkbox"/> Po20Feb1	3/30/2018	\$1,000.00	\$1,000.00
<input checked="" type="checkbox"/> Po20Feb2	3/30/2020	\$2,000.00	\$2,000.00
<input checked="" type="checkbox"/> Po20Feb3	3/30/2020	\$2,000.00	\$2,000.00
<input checked="" type="checkbox"/> Po20Feb4	3/30/2020	\$2,000.00	\$2,000.00

5 Records Selected For Finance View Finance Details

Amount Requested for Finance
£4,000.00 \$5,000.00

2 Records 3 Records

View Finance Details

USD \$1,000.00(1)

Interest Slab Pricing Maturity Date 7/1/2047 Tenor 9000

Grouping Parameters

State No Purchase Order Status Accepted

Linked Purchase Order Details

Reference Number	Due Date	Buyer Division Code	Supplier Division Code	Purchase Order Amount
Po20Feb1	3/30/2018	-	-	\$1,000.00

USD \$4,000.00(2)

Interest Slab Pricing Maturity Date 7/1/2047 Tenor 9000

Grouping Parameters

State No Purchase Order Status Accepted

Linked Purchase Order Details

Reference Number	Due Date	Buyer Division Code	Supplier Division Code	Purchase Order Amount
Po20Feb3	3/30/2020	-	-	\$2,000.00
Po20Feb2	3/30/2020	-	-	\$2,000.00

USD \$5,080.00(2)

Interest Slab Pricing Maturity Date 7/1/2047 Tenor 9000

Grouping Parameters

State No Purchase Order Status Accepted

Consolidated finance message:

- Corporate user has the facility to select single or multiple instruments for finance. However, the number of finances being disbursed against selected invoices depends upon the flag of parameter '**Consolidated Disbursement flag**'. Basis the parameter the instruments will be either be disbursed into individual finance or will be grouped into a single finance. Accordingly, a message will be displayed to the corporate user on the portal to inform whether the individual finance is being disbursed or consolidated finance is being disbursed.

Request Finance
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Underlying Instrument
Invoice/Debit Note Purchase Order

Program Name
reqfinancelnr

Associated Party Name
AugSupp x

Currency to be disbursed
USD

Submit Clear

Limits
Reindeer Corp | ***262

No items to display.

As of Today, in Limit currency
Applicable for Supply Chain Finance

2.6.2 Enhancements to View Finance Screen

View finance screen displays all the outstanding finances belonging to the logged party or the selected party. Reversal of a particular stage of the finance is now supported in Host. The reversal record of the finance stage will also be visible to the user on the portal in View finance details screen. Reversal is possible of disbursement, amendment and settlement stages of a finance.

View Finance Details

Finance Reference Number: 0040911221544936 Disbursed

Finance Date: 11/9/2022

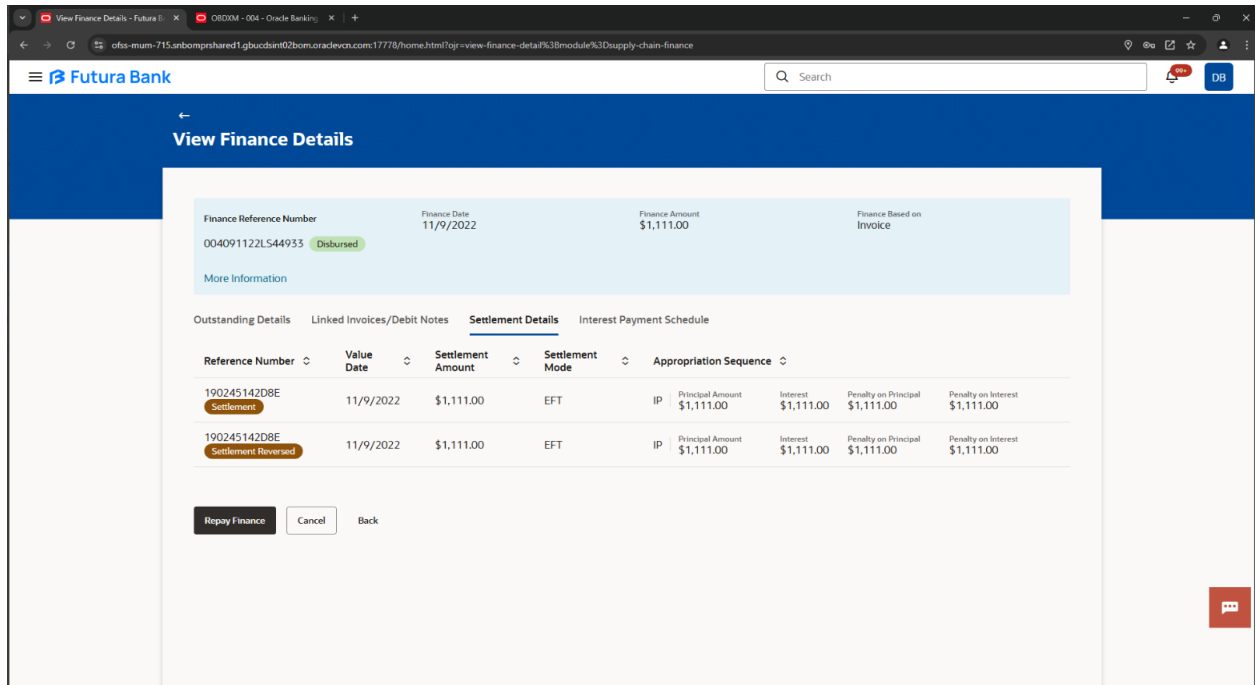
Finance Amount: \$1,111.00

Finance Based on: Invoice

[More Information](#)

Sequence Number	Amendment Date	Value Date	Maturity Date	Past Due Date	Interest Amount	Penalty on Principal Amount	Penalty on Interest Amount	Status
2	11/9/2022	11/9/2022	3/1/2025	3/1/2025	\$260.22	\$0.00	\$0.00	Amendment
3	11/9/2022	11/9/2022	2/28/2025	2/28/2025	\$259.91	\$0.00	\$0.00	Amendment Reversed

Repay Finance Cancel Back



2.7 Cash Management

2.7.1 Create Expected Cash Flow

As part of this release, Create Expected Cashflow screen enhanced with the following features:

Real Account Number:

Mandatory validation check for real account has been enabled in Create Expected Cash Flow Screen.

BIC Code

BIC (Bank Identification Code) field has been introduced in the Create Expected Cash Flow screen.

The image shows two overlapping forms from the Futura Bank interface. The background form is titled 'Set-up Expected Cash Flow' and includes a 'Party Name' dropdown menu with 'Acme Corp | ***462' selected, and an 'Added Cash Flow' section with 'Submit', 'Cancel', and 'Back' buttons. The foreground form is titled 'Create Expected Cash Flow' and contains the following fields:

- Type:** Radio buttons for 'Inflow' (selected) and 'Outflow'.
- Expected Date:** A date picker field.
- Category:** A dropdown menu.
- Customer Reference Number:** A text input field.
- Real Account:** A dropdown menu.
- Virtual Account:** A section with 'Virtual Account Number' and 'Virtual Account Name' text inputs, and a 'Search' button.
- IBC Code:** A text input field.
- Counter Party Id:** A text input field.
- Counter Party Name:** A text input field.
- Currency:** A dropdown menu with 'LAK' selected.
- Amount:** A text input field.
- Revised Expected Date:** A date picker field.
- Narration:** A text input field.
- Recurring:** A toggle switch.
- Additional Details:** A section with an expandable arrow and an 'Add' button.

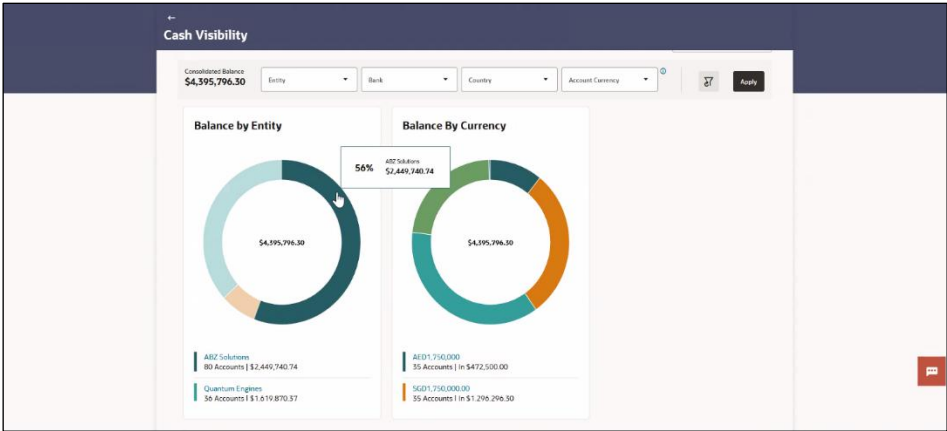
2.7.2 Cash Visibility

As part of this release, Cash Visibility screen has been introduced to enable the corporate users to view the CASA accounts and balances as well as forecast cash positions through different widgets. Below are the Widgets that are made available to corporate customers in Cash visibility screen.

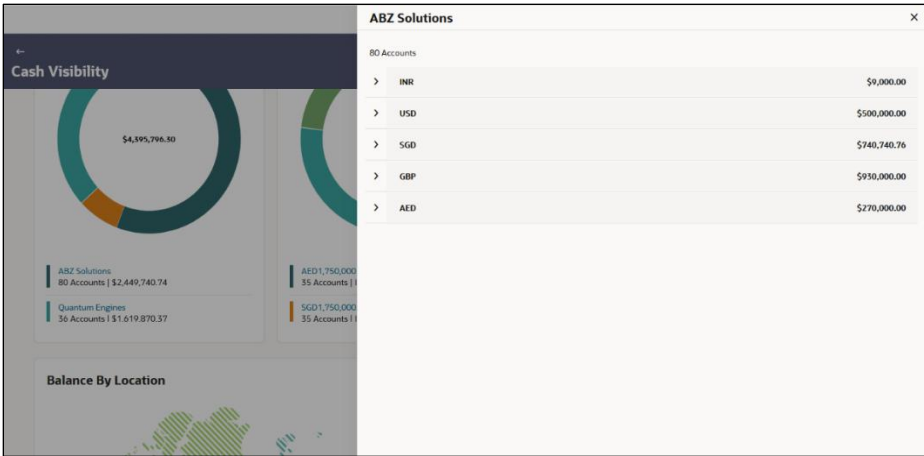
- Balance by Entity
- Balance by Currency
- Balance by Location
- Cash Flow

Balance by Entity

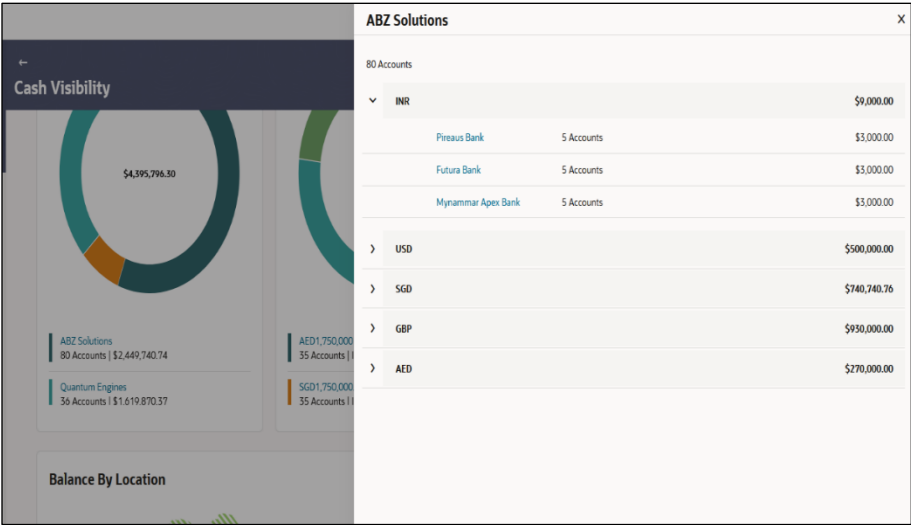
This widget shows combined balances in the chosen currency for different entities based on various filters such as bank, country, and currency. Users can choose one or more entities to see the total balances for those selected entities. The 'View in currency' filter changes the balances to a specific currency for all the chosen entities. A warning sign will show if there is a negative balance. You can also drill down to see account balances for each entity.



The drill down is available to view the Entity-account wise balances



Further drill down is available to view Currency-bank wise account details.

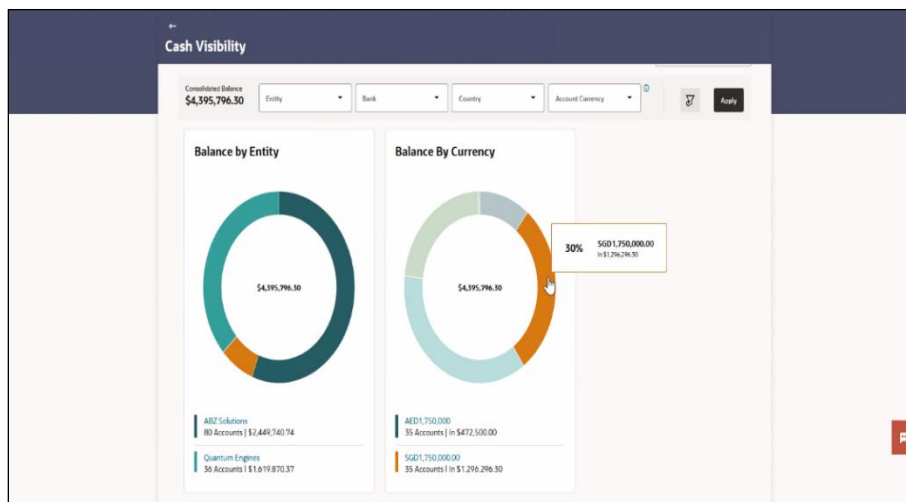


By clicking the bank, Account details screen will appear for accounts maintained in that bank for that entity.

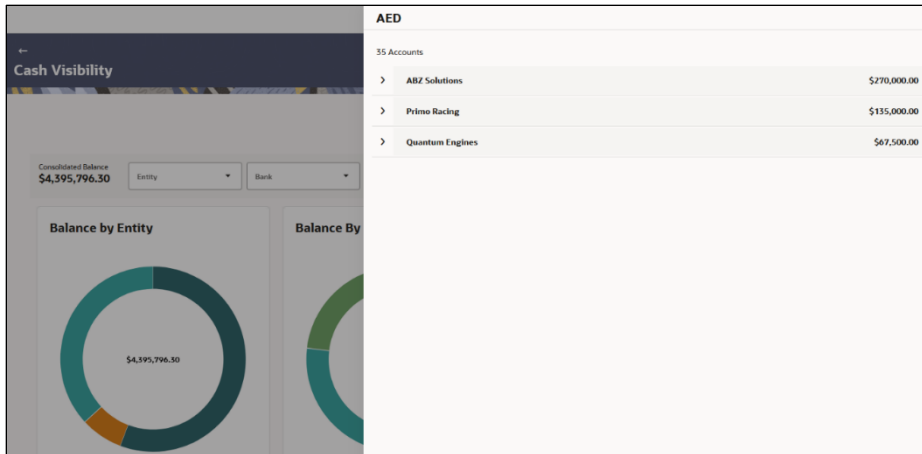
Account Details						
Account Details						
5 Record(s)						
<div>Download</div> <div>Manage Columns</div>						
Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD001 TESTUSD001	\$25,000.00	12/10/2024, 3:19 AM	\$25,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD002 TESTUSD002	\$10,000.00	12/10/2024, 3:19 AM	\$10,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD003 TESTUSD003	\$15,000.00	12/10/2024, 3:19 AM	\$15,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD004 TESTUSD004	\$45,000.00	12/13/2024, 12:28 AM	\$45,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD005 TESTUSD005	\$40,000.00	12/13/2024, 12:28 AM	\$40,000.00

Balance by Currency

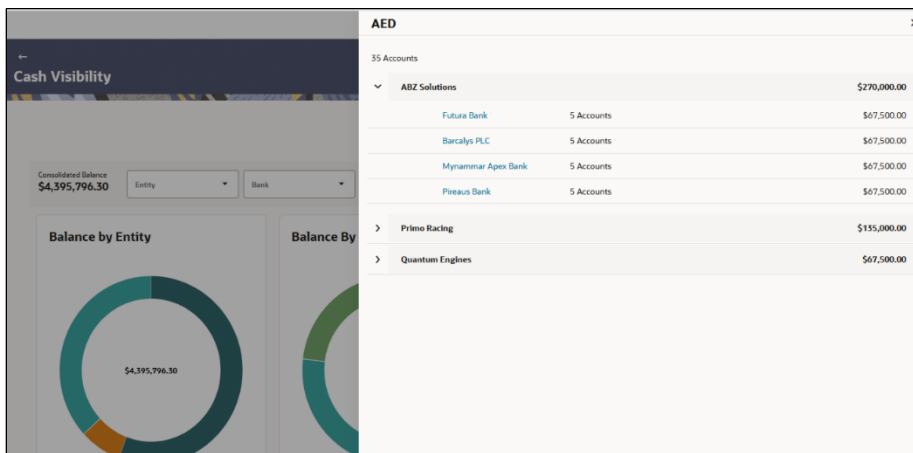
This widget displays the aggregated balances across account currencies basis various filter selection like entity, country and bank. Users can select single or multiple currencies to view the aggregated balances for selected currencies 'View in currency' filter converts the aggregated balances in a specific currency for all the 'selected' currencies. The warning sign will indicate negative balance. The drill down is available to view the currency wise account balances.



The drill down is available to view Currency wise account balances.



Further drill down is available to view Entity bank wise account details.



In this, click bank name to navigate to account details of accounts maintained in that bank for that entity.

Account Details

Account Details

5 Record(s)

Download

Manage Columns

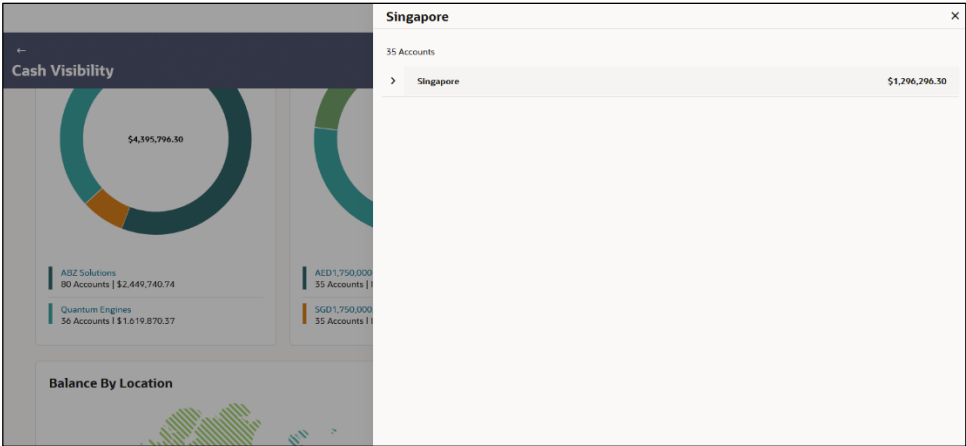
Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Citicorp Bank AM Singapore	1.35	XXXXXXXXXXXX1003 AMG Account 3	SGD20,000.00	12/17/2024, 8:13 AM	\$14,814.81
ABZ Solutions	Citicorp Bank AM Singapore	1.35	XXXXXXXXXXXX1004 AMG Account 4	SGD30,000.00	12/17/2024, 8:13 AM	\$22,222.22
ABZ Solutions	Citicorp Bank AM Singapore	1.35	XXXXXXXXXXXX1005 AMG Account 5	SGD40,000.00	12/17/2024, 8:13 AM	\$29,629.63
ABZ Solutions	Citicorp Bank AM Singapore	1.35	XXXXXXXXXXXX1001 AMG Account 1	SGD10,000.00	12/17/2024, 7:58 AM	\$7,407.41
ABZ Solutions	Citicorp Bank AM Singapore	1.35	XXXXXXXXXXXX1002 AMG Account 2	SGD15,000.00	12/17/2024, 7:59 AM	\$11,111.11

Balance by Location

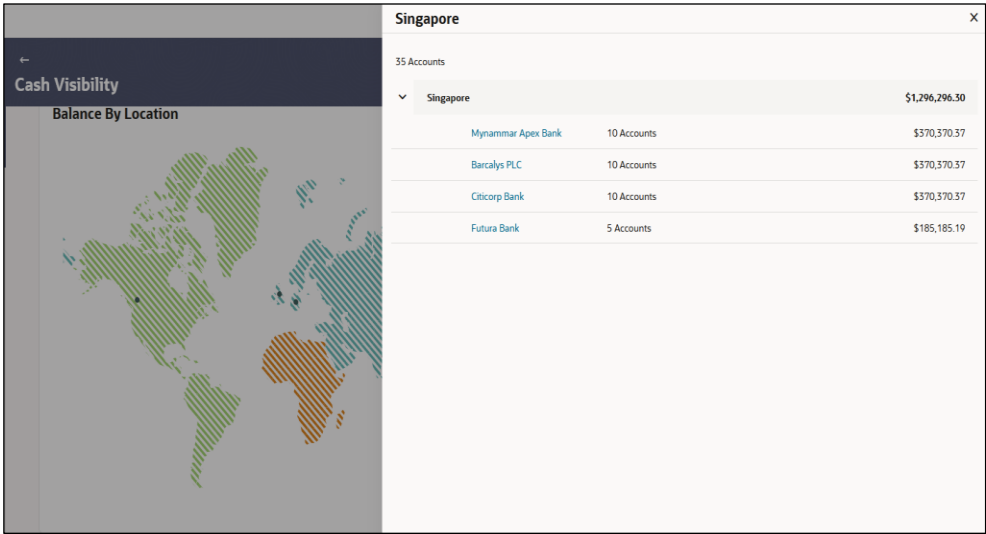
This widget displays aggregated balances across locations/countries basis various filter selection like bank, entity, ccy etc. User can select single or multiple locations/countries to view the aggregated balances for selected locations/countries. 'View in currency' filter converts the balances in a specific currency for 'selected' locations. The warning sign will indicate negative balance. The drill down is available to view the location wise account Balance.



The drill down is available to view Country wise account balance



Further drill down is available to view country-bank wise account details.



In this, click bank name to navigate to account details of accounts maintained in that bank for that entity.

Account Details

Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD001 TESTUSD001	\$25,000.00	12/10/2024, 3:19 AM	\$25,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD002 TESTUSD002	\$10,000.00	12/10/2024, 3:19 AM	\$10,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD003 TESTUSD003	\$15,000.00	12/10/2024, 3:19 AM	\$15,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD004 TESTUSD004	\$45,000.00	12/13/2024, 12:28 AM	\$45,000.00
ABZ Solutions	Futura Bank Haryana Branch	1.24	XXXXXXXXXXXXP001 TESTGBP001	-£10,000.00	12/13/2024, 12:29 AM	-\$12,400.00
ABZ Solutions	Futura Bank Haryana Branch	1.24	XXXXXXXXXXXXP002 TESTGBP002	-£25,000.00	12/13/2024, 12:29 AM	-\$31,000.00

2.7.3 Cash flow

Cashflow widget have below three different charts in separate tabs to enable users to forecast cash positions across accounts in various entities, countries, banks etc.

- Cash flow Projection
- Cash flow Reconciliation
- Cash flow Summary

Based on the generic filter selection like entity, bank, location and 'view in currency', the data gets displayed.

Historic/Forecast Filter: The loaded data will depend on the chosen historic or forecast values. For historical selections, the data will include past cash flow records where the expected debit or credit cash flow date is earlier than the current business date.

If the User selects forecast, date will get populated for future cashflows (where expected Dr/Cr cashflow date > current business date).

Frequency: User can Select the frequency to filter the data as per selected frequency and Span.

- For Daily frequency, span available for selection is 10D, 20D, 30D.
- For Weekly frequency, span available for selection is 4W, 8W, 12W.
- For Monthly frequency, span available for selection is 6M, 9M, 12M.
- For Quarterly frequency, span available for selection is 4Q, 6Q.

Prediction: User can enable Predicted filter to view the predicted cash flow data along with expected and actual data

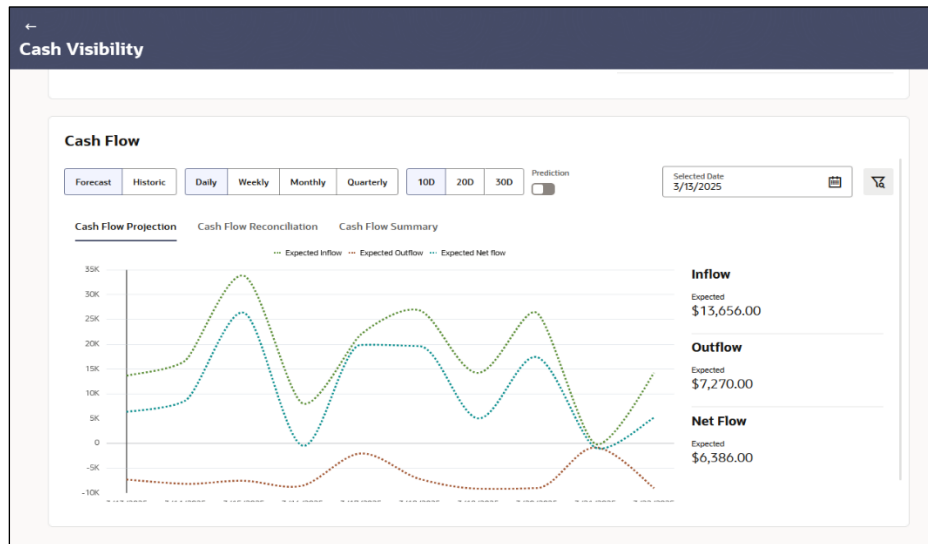
Account Number Filter: User can select specific account to view the appropriate cash flow/balance data for that specific account or "All" accounts.

Date Filter

User can select date filter values to view appropriate cash flow numeric values. The dropdown values should get populated as per frequency and span selection.

Cash Flow Projection:

Cash flow Projection will display the aggregated cash flow (inflow/outflow and NetFlow) data in form of trend line as per the account and date filter. The data loaded will be based on selection of historic/Forecast values, frequency, span, Date and account Filters. User can also enable the prediction filter to get predicted cashflow details.



Cash Flow Reconciliation:

Cash Flow Reconciliation will show combined reconciled and unreconciled cash flow data (inflows, outflows, and totals) using bar graphs, organized by account and date filters. The displayed data will depend on the chosen historic or forecast values, frequency, time span, date, and account filters.



Cash Flow Summary

The cash flow summary will present a table displaying the total cash flow, including inflows, outflows, and any surplus or deficit, organized by account and date. The information provided will depend on the chosen historic or forecast values, frequency, time span, date, and account filters.

Cash Flow

Forecast Historic Daily Weekly Monthly Quarterly 10D 20D 30D

Cash Flow Projection Cash Flow Reconciliation Cash Flow Summary

Description	3/16/2025	3/17/2025	3/18/2025	3/19/2025	3/20/2025	3/21/2025	3/22/2025	3/23/2025	3/24/2025	3/25/2025
Inflow	\$8,124.00	\$21,878.00	\$26,832.00	\$14,186.00	\$2,540.00	\$0.00	\$14,200.00	\$10,800.00	\$10,400.00	\$14,200.00
Outflow	\$8,500.00	\$2,000.00	\$7,200.00	\$9,051.94	\$8,935.00	\$0.00	\$8,980.00	\$4,005.00	\$8,407.00	\$9,000.00
Surplus/Deficit	-\$376.00	\$19,878.00	\$19,632.00	\$5,134.06	-\$6,395.00	\$0.00	\$5,220.00	\$6,795.00	\$1,993.00	\$4,200.00

2.7.4 Cancellation Feature

As a part of this release, Action column is added with the Cancel hyperlink to cancel cash deposits/ cheque deposit/ cash withdrawal transactions before being picked by host for processing.

View Cash Deposits:

View Cash Deposits

Acme Corp | ***462

Acme Corp | ***462

Cash Deposits Inquiry

151 Record(s)

FiltersDownloadManage Columns

Deposit Slip Number	Reference Number	Deposit Amount	Credit Account Number	Deposit Slip Date	Status	Action
490778	CD300120250754991	£100.00		11/9/2022	Failed	
1000120225	CD120220250431051	£10,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
1000120226	CD120220250431052	£12,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
6113502375	CD030320250959001	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
2501610341	CD161020240912111	£10,000.00	xxxxxxxxxxxx0024	10/16/2024	Review Rejected	
9549026772	CD030320251113081	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
4562382702	CD030320251114071	£100.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
3423	CD20120251135231	£200.00		1/22/2025	Request	Cancel
2332	CD20120251135232	£300.00		1/22/2025	Request	Cancel
809000	CD340120250622481	£100.00		1/24/2025	Request	Cancel
16120490	CD40120250852371	£100.00		1/24/2025	Review Pending	Cancel
54654	CD280220250743191	£200.00		2/28/2025	Request	Cancel
352465	CD280220250748571	£200.00		2/28/2025	Request	Cancel

Cancel Cash Deposit Details

Acme Corp | ***462

Review

You initiated a Cancel request for Cash Deposit. Please review the details before you confirm.

Acme Corp | ***462

Deposit Amount: £1,000.00

Deposit Date: 2/10/2025

Credit Account Number: XXXXXXXXXXXX0024

More Information

Deposit Slip Number: 1052

Deposit Date: Mumbai

Branch Name: FLEXICURE-UNIVERSAL-BRANCH

Branch Location: Mumbai

Branch Type: Point of Service

Branch Type: Pickup

Pooling Details

Pooling Level: Division

Account Credit Limit: Pooling Level

Percentage Pooling: No

ConfirmCancelBack

View Cheque Deposits

View Cheque Deposits

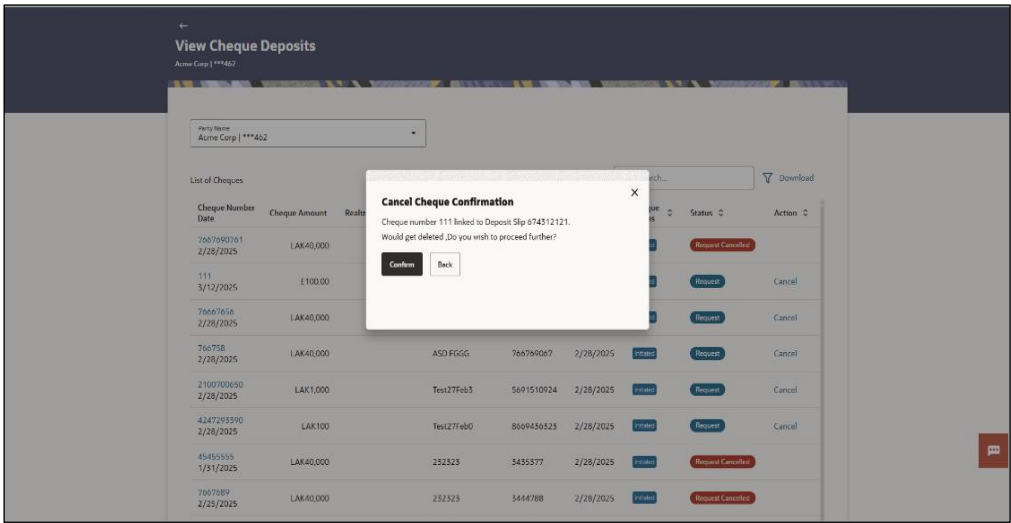
Acme Corp | ***462

Acme Corp | ***462

List of Cheques

SearchDownload

Cheque Number	Cheque Amount	Realization Amount	Drawer Name	Deposit Slip...	Deposit Slip...	Cheque Status	Status	Action
7667690761	LAK 40,000		enidg	766769076	2/28/2025	Request	Request	Cancel
76676906	LAK 40,000		qmgp dtrsc	76676945	2/28/2025	Request	Request	Cancel
76676985	LAK 40,000		253325	3444788	2/28/2025	Request	Request	Cancel
766758	LAK 40,000		ASD PGGG	766769067	2/28/2025	Request	Request	Cancel
2100700900	LAK 1,000		twc27f6d83	5691510924	2/28/2025	Request	Request	Cancel
43487291390	LAK 100		twc27f6d80	8669456323	2/28/2025	Request	Request	Cancel
9088152822	LAK 100		twc27f6d82	1156949979	2/28/2025	Request	Request	Cancel
5732046699	LAK 100		twc27f6d86	1156949979	2/28/2025	Request	Request	Cancel
45453555	LAK 40,000		253325	5435577	2/28/2025	Request	Request Cancelled	
7667690010	£1,000.00		werb ngrng	766769009	2/27/2025	Request	Review Rejected	



View Cash Withdrawal

View Cash Withdrawal
Acme Corp | ***462

Cash Withdrawal Inquiry
208 Records

Filters Download Manage Columns

Reference Number	Slip Number	Cheque Number	Withdrawal Date	Debit Account Number	Withdrawal Amount	Status	Action
CW12022025061857	54444467	252444	5/8/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CW12022025063458	76676890		5/26/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CW12022025064123	766768900		5/27/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CW28022025041148	766769999		5/27/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CW12022025065153	766769900		5/21/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CW26022025111524	5776805724	406125420	5/6/2025	xxxxxxxxxx0024	£500.00	Request	Cancel
CW26022025112629	552761626	727658018	5/6/2025	xxxxxxxxxx0024	£500.00	Request	Cancel
CW12022025062783	76676902		5/7/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CW12022025064352	955895889	486713942	5/5/2025	xxxxxxxxxx0024	£500.00	Request	Cancel
CW20022025062732	7759517865	647209021	5/5/2025	xxxxxxxxxx0024	£500.00	Request	Cancel

Cancel Cash Withdrawal Details
Acme Corp | ***462

Review
You initiated a cancel request for Cash Withdrawal. Please review details before you confirm!

Party Name:
Acme Corp | ***462

Reference Number:	Slip Number:	Withdrawal Date:	Withdrawal Amount:
CW12022025063837	54444467	5/8/2025	£40,000.00

More Information

Confirm Cancel Back

2.7.5 Status Enhancements

As part of this release, **Status** column is enhanced with new options to indicate the consolidated statuses in View Cash deposit, View Cheque Deposits, View Cash Withdrawal screens.

View Cash Deposits

The available Status options now are:

- Credited
- Credit Deposit in process
- Credited Deposit Success
- Failed
- Processing
- Rejected
- Request

- Request Cancelled
- Request Pending
- Review Rejected

View Cash Deposits
Acme Corp | ***462

Cash Deposits Inquiry
151 Record(s)

Filters Download Manage Columns

Deposit Slip Number	Reference Number	Deposit Amount	Credit Account Number	Deposit Slip Date	Status	Action
490778	CD000120250754991	£100.00		11/9/2022	Cancel	
1000120225	CD120220250431051	£10,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
1000120226	CD120220250431052	£12,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
6113902375	CD030320250999001	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
2501610241	CD161020240931211	£10,000.00	xxxxxxxxxxxx0024	10/16/2024	Review Rejected	
954026772	CD030320251113081	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
4562382702	CD030320251114071	£100.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
3423	CD220120251135231	£200.00		1/22/2025	Request	Cancel
2332	CD020120251135232	£300.00		1/22/2025	Request	Cancel
809000	CD240120250622481	£100.00		1/24/2025	Request	Cancel
16120490	CD240120250852371	£100.00		1/24/2025	Review Pending	Cancel
54654	CD280220250745191	£200.00		2/28/2025	Request	Cancel
952465	CD280220250748571	£200.00		2/28/2025	Request	Cancel

View Cheque Deposits

The available Status options now are:

- Credited
- Credited Success
- Failed
- Partially Reversed
- Processing
- Rejected
- Request
- Request Cancelled
- Reversed
- Review Pending
- Review Rejected

View Cheque Deposits
Acme Corp | ****462

Entity Name: Acme Corp | ****462

List of Cheques

Cheque Number	Cheque Amount	Realization Amount	Drawer Name	Deposit Slip...	Deposit Slip...	Cheque Status	Action
766760701 2/28/2025	LAK 40,000		e-vlg	766760701	5/28/2025	Request	Cancel
76676056 2/28/2025	LAK 40,000		q-mey dnc	76676056	2/28/2025	Request	Cancel
76676089 2/25/2025	LAK 40,000		252325	5444780	2/28/2025	Request	Cancel
7667608 2/28/2025	LAK 40,000		ASD FGGS	7667608	2/28/2025	Request	Cancel
100500000 2/28/2025	LAK 1,000		Test27H48	5691510924	2/28/2025	Request	Cancel
4247293390 2/28/2025	LAK 100		Test27H40	8646456325	2/28/2025	Request	Cancel
9588152822 2/28/2025	LAK 100		Test27H42	1156049979	2/28/2025	Request	Cancel
573204699 2/28/2025	LAK 100		Test27H46	1156049979	2/28/2025	Request	Cancel
4545555 1/31/2025	LAK 40,000		252325	5455577	2/28/2025	Request	Cancel
766760810 2/28/2025	£ 1,000.00		sweth-igng	7667608	2/27/2025	Request	Cancel

View Cash Withdrawal

The available Status options are:

- Debited
- Debited Success
- Failed
- Processing
- Request
- Request Cancelled
- Review Pending
- Review Rejected

View Cash Withdrawal
Acme Corp | ****462

Entity Name: Acme Corp | ****462

Cash Withdrawal Inquiry

208 Record(s)

Reference Number	Slip Number	Cheque Number	Withdrawal Date	Debit Account Number	Withdrawal Amount	Status	Action
CR1702202508185 7	54444467	2523444	5/31/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CR2702202508145 8	76676890		5/28/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CR2702202508112 3	76676890		5/27/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CR2802202504114 8	766769999		5/27/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CR2702202508115 3	76676990		5/21/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CR2602202511152 4	8776805734	408125420	5/6/2025	xxxxxxxxxx0024	£500.00	Request	Cancel
CR2602202511262 9	552761626	727658018	5/6/2025	xxxxxxxxxx0024	£500.00	Request	Cancel
CR2702202508275 3	76676902		5/7/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel
CR270220250455 2	9565895889	408713942	5/5/2025	xxxxxxxxxx0024	£500.00	Request	Cancel
CR2002202506225 3	7795517865	647209021	5/2/2025	xxxxxxxxxx0024	£500.00	Request	Cancel

2.7.6 Cash Flow File Upload

As a Part of this release, Cash Flow File upload Format is enhanced with new mandatory fields.

Create Cashflow file upload

- Real account field to be made mandatory.
- BIC Code field introduced.
- Account access check removed from Real Account to make provision for External accounts.
- Own account flag value made mandatory, can be either Y or N
- Real account /Virtual Account mapping validation to be removed.

Edit Cashflow File Upload

Along with the existing validations present in Cashflow Modification thru file Upload, user should not be able to modify the below fields.

- Real Account
- BIC Code
- Virtual Account
- Own Account Flag

2.8 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:

2.8.1 Initiate BG Accountee changes

The OBDX system enhancement now supports the ability to request a Guarantee issuance from the Accountee on behalf of the Applicant. This applies even when the Applicant is not a Bank customer or does not have a limit with the Bank. In the existing Initiate Outward Guarantee details screen, the "Applicant" field has been updated to allow users to select whether the Applicant is an "Existing Customer" or a "Non-Customer."

These changes are applicable for Conventional and Islamic counterparts.

2.8.2 Amend BG Accountee Changes

In the Outward Guarantee amendment, Guarantees related to the counterparty will be listed based on the customer name, who will be the counterparty of the contract. Additionally, the advanced search will now allow searching for contracts based on the Applicant Name.

These changes are applicable for Conventional and Islamic counterparts.

2.8.3 Cancel Bank Guarantee Accountee Changes

Users can now initiate the cancellation of Outward Bank Guarantees by applying additional filters from the advanced lookup search. Under the cancellation process, the advanced search will now allow searching for contracts based on the Applicant Name.

These changes are applicable for Conventional and Islamic counterparts.

2.8.4 BG Claim Settlement Accountee Changes

The "Customer Name" field has been added to the search screen as part of the additional filter criteria to list contracts based on the counterparty details of the BG, along with the existing details.

These changes are applicable for Conventional and Islamic counterparts.

2.8.5 View Claim Settlement Accountee Changes

The "Customer Name" field has been added to the search screen as part of the additional filter criteria to list contracts based on the counterparty details of the BG, along with the existing details.

These changes are applicable for Conventional and Islamic counterparts.

2.8.6 Modify Claim Accountee Changes

The "Customer Name" field has been added to the search screen as part of the additional filter criteria to list contracts based on the counterparty details of the BG, along with the existing details.

These changes are applicable for Conventional and Islamic counterparts.

2.8.7 View Outward BG Counter Party Changes

As a part of OBDX enhancement new field 'Customer Name' is introduced in the listing of Outward Guarantee in 'View Outward Guarantee/Stand By LC' transactions. OBDX is enhanced to add a new field 'Applicant Name' in Search filter of Outward Bank Guarantee.

These changes are applicable for Conventional and Islamic counterparts.

2.8.8 Transfer LC Listing and View

Under Trade Finance > Letter of Credit > Export Letter of Credit, a new menu titled "View Transfer LC" has been introduced to display Transfer LC contracts.

These changes are applicable for Conventional and Islamic counterparts.

3. QUALIFICATIONS

* Refer the **Oracle Banking Digital Experience Transaction Host Integration Matrix** user manual to view module specific transaction level integration details.

4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience Patchset 22.2.6.0.0 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 22.2.6.0.0 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 22.2.6.0.0 release.

6.1 Oracle Banking Digital Experience Known Issues

NA

6.2 Oracle Banking Digital Experience Limitations

NA