

Transaction Host Integration Matrix
Oracle Banking Digital Experience
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Transaction Host Integration Matrix

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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. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

2.1 Corporate Bulk File Upload- Payments

Legends

SDMC	Single Debit Multiple Credit – Single Accounting Entry on the Debit Account, provided the Payment Processor supports the same for that payment type.
MDMC	Multiple Debit Multiple Credit – Multiple Accounting Entries on the Debit Account.
SDSC	Single Debit Single Credit – Single or Multiple Accounting Entries on the Debit Account, both possible, provided the Payment Processor supports single accounting entry for that payment type. The Debit Account in all records needs to be the same account.

Note: The Payments Processor may not support Single Accounting Entry in File Uploads for URGENT Payments or SWIFT Payments, even if you submit the file as SDMC from OBDX.

	File Level Approval	Record Level Approval
SDMC	✓	×
MDMC	×	✓
SDSC	✓	✓

Financial Transactions

Payment Type	Accounting Type Supported	Payments Processor Supported
Internal Transfer	- SDMC - SDSC - MDMC	Oracle Banking Payments 14.8.0.0.0

Payment Type	Accounting Type Supported	Payments Processor Supported
SEPA	• SDMC • SDSC • MDMC	Oracle Banking Payments 14.8.0.0.0
SWIFT	• SDMC • SDSC • MDMC	Oracle Banking Payments 14.8.0.0.0
Mixed - Internal - SEPA - SWIFT	• MDMC	Oracle Banking Payments 14.8.0.0.0

Non-Financial Transactions

Payee Type	Accounting Type Supported	Payments Processor Supported For BIC Lookup / Account Validation
Internal	• SDSC	Oracle Banking Payments 14.8.0.0.0
SEPA	• SDSC	Oracle Banking Payments 14.8.0.0.0
SWIFT	• SDSC	Oracle Banking Payments 14.8.0.0.0
Mixed - Internal - SEPA - SWIFT	• MDMC	Oracle Banking Payments 14.8.0.0.0

2.2 Corporate Bulk File Upload – Bill Payments

Sr No.	Transaction Name / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.8.0.0.0
1	Upload File – Bill Presentment	✓	×	×
2	Uploaded Files Inquiry	✓	×	×
3	File Approval by the approver	✓	×	×

2.3 Corporate Bulk File Upload – Corporate Lending

Sr No.	Transaction Name / Function Name	Oracle Banking Payments 14.7.0.0.0	Oracle Banking Corporate Lending 14.8.0.0.0
1	Uploaded Files Inquiry	✓	×
2	File Approval by the approver	NH	NH
3	Trade Loan Drawdown Template Creation	NH	NH
4	Trade Loan Drawdown Creation	NH	NH

2.4 Corporate Bulk File Upload – Trade Finance

Sr No.	Transaction Name / Function Name	Oracle Banking Trade Finance 14.8.0.0	Oracle Banking Trade Finance Process Management 14.8.0.0.0
1	Uploaded Files Inquiry	NH	NH
2	File Approval by the approver	NH	NH
3	LC Template Creation	NH	NH
4	Beneficiary Creation	NH	NH

2.5 Corporate File Upload- Virtual Account Management

S No.	Transaction Name / Function Name	Oracle Banking Virtual Account Management 14.8.0.0.0
1	Virtual Account Creation	✓
2	Virtual Account Modification	✓
3	Virtual Account Closure	✓
4	Virtual Accounts Structure Creation	✓
5	Virtual Accounts Structure Modification	✓
6	Virtual Entity Creation	✓
7	Virtual Entity Modification	✓
8	Virtual Entity Closure	✓
9	Remittance ID Creation	✓
10	Add Special Rates	✓
	Uploaded Files Inquiry	×
	File Approval by the approver	NH

2.6 Corporate Accounts

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Current And Savings Account Overview	✓	✓
2	Current And Savings Account Details	✓	✓
3	Current And Savings Account Details - Nickname updation	NH	NH
4	Cheque Book Request	✓	NH

5	Stop/ Unblock Cheque	✓	✓
6	Cheque Status Inquiry	✓	✓
7	Request Statement	✓	✓
8	Transactions	✓	✓
9	E-Statement	×	✓
10	Pre-Generated Statements	×	✓

2.7 Corporate Bill Payments

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Pay Bills	✓	×	×
2	Add Biller*	✓	×	×
3	View Biller Details	✓	×	×
4	Edit Biller	✓	×	×
5	Delete Biller	✓	×	×
3	Manage Billers*	✓	×	×
4	Quick Bill Pay	✓	×	×
5	Quick Recharge	✓	×	×
6	Bill Payment History	✓	×	×

2.8 Corporate Credit Cards

Sr No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Credit Card Widget	✓	✗	✗
2	Credit Card Details	✓	✗	✗
3	Credit Card - Nickname updation	NH	NH	NH
4	Update Limits	✓	✗	✗
5	Change Billing Cycle	✓	✗	✗
6	Card Payment	✓	✗	✗
7	Request PIN	✓	✗	✗
8	Reset PIN	✓	✗	✗
9	Block Card	✓	✗	✗
10	Cancel Card	✓	✗	✗
11	Apply for Add-On Card	✓	✗	✗
12	Auto Pay	✓	✗	✗
13	Transactions	✓	✗	✗
14	Transactions - E-statements	✓	✗	✗
15	Transactions - Pre-generated Statements	✓	✗	✗
16	Inactive Cards Details	✓	✗	✗
17	Activate Card	✓	✗	✗
18	View and Redeem Rewards Points	✓	✗	✗

2.9 Corporate Customer Services

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.8.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.8.0.0.0
1	First Time Login	NH	NH	NH	NH
2	Forgot Password	NH	NH	NH	NH
3	Session Summary	NH	NH	NH	NH
4	Profile	NH	NH	NH	NH
5	E-Receipts	NH	NH	NH	NH
6	Security Settings-Change Password	NH	NH	NH	NH
7	Security Settings-Set Security Questions	NH	NH	NH	NH
8	Themes	NH	NH	NH	NH
9	Security Settings-Registered Device	NH	NH	NH	NH
10	Security Question Authentication	NH	NH	NH	NH
11	One Time Password Authentication	NH	NH	NH	NH
12	Live Chat	NH	NH	NH	NH
13	FATCA & CRS Form	×	×	NH	NH
14	<u>Mailbox- Mails (Without Interaction module)</u>	NH	NH	NH	NH
15	<u>Mailbox- Mails (With Interaction module)</u>	×	✓	NH	NH

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.8.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.8.0.0.0
16	<u>Mailbox- Alerts</u>	NH	NH	NH	NH
17	Mailbox- Notifications	NH	NH	NH	NH
18	<u>View Limits - Daily and Monthly</u>	NH	NH	NH	NH
19	<u>Loan Installment Calculator</u>	NH	NH	NH	NH
20	<u>Loan Eligibility Calculator</u>	NH	NH	NH	NH
21	<u>Term Deposits Calculator</u>	NH	NH	NH	NH
22	<u>Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate</u>	×	✓	NH	NH
23	<u>ATM / Branch Locator</u>	NH	NH	NH	NH
24	Leave Feedback	NH	NH	NH	NH
25	Reports				NH
26	Daily Balance Position Report	×	✓	NH	NH
27	Partywise Payee Maintenance Report	NH	NH	NH	NH
28	Partywise Pending Approval List Report	NH	NH	NH	NH
29	Transaction Summary Report	×	✓	NH	NH

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.8.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.8.0.0.0
30	Line Limit utilization widget	✕	✕	✓	NH
31	Top Programs	✕	✕	✕	✓
32	Invoice Timeline	✕	✕	✕	✓
33	Finance Maturing	✕	✕	✕	✓
34	Overdue Invoices	✕	✕	✕	✓
35	Overdue Finances	✕	✕	✕	✓
36	Quick Links	✕	✕	✕	✓
37	Service Request – Raise New Request	NH	NH	NH	NH
38	Service Request – Track Request	NH	NH	NH	NH

2.10 Corporate Foreign Exchange

SR No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0
1	Initiate Forex Deal Booking- Spot/forward	✓	✕
2	Initiate Forex Deal Booking- Swap	✓	✕
3	View Forex Deal Booking- Spot/forward	✓	✕
4	View Forex Deal Booking-Swap	✓	✕
5	Usage of FX Deal in payments	✓	✕

2.11 Corporate Loans

Sr No	Transaction / Function Name	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Corporate Lending (OBCL) 14.8.0.0.0
1	Overview		
	Corporate Loan Overview	✓	✓
	Application Tracker (Integrated with OBCLPM)	×	×
	Corporate Loan Summary	✓	✓
	Loans Maturing	×	✓
	Installments Due and Installment Payment	×	✓
	Quick Links	NH	NH
	Loan Installment Calculator	×	×
	Loan Eligibility Calculator	×	×
2	Loan Details	✓	✓
3	Loan Details - Nickname updation	NH	NH
4	Repayment		
	Repayment - With less than or more than installment amount (Integrated with OBCLPM)	✓	×
	Repayment - With equal to the installment amount (Integrated with OBCLPM)	✓	×
	Full Repayment (Integrated with OBCLPM)	×	×
5	Disbursement Inquiry	✓	✓
6	Schedule Inquiry	✓	✓
7	Rate Revision History	×	✓
8	Transactions	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Corporate Lending (OBCL) 14.8.0.0.0
9	Transactions – Search filters	✓	✗
10	Repayment Simulation	✗	✓
11	Messages	✗	✓
12	Advices	✗	✓

2.12 Corporate Payments

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
1	Payments Dashboard Widgets	
	Quick Payments	NH
	Summary of Payments	✓
	Favourites	NH
	My Initiated Payments	NH
	Recent Payments	✓
	Saved Drafts	NH
2	Make Payment	
	My Accounts (Pay Now, Pay Later, Recurring)	✓
	Within Bank Account (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – India: NEFT (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✗
	Domestic Payments – India: RTGS (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✗
	Domestic Payments – India: IMPS (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✗

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
	Domestic Payments – SEPA: Credit Transfer (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – SEPA: Instant Transfer (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – US: Saved Payee and New (Pay Now, Pay Later, Recurring)	✗
	Cross Border Transfer (Saved Payee and New)** (Pay Now, Pay Later, Recurring)	✓
	Cross Border Transfer – Low Value Payments (Saved Payee and New) (Pay Now, Pay Later)	✓
	Save as Favourite	NH
	Save as Draft	NH
3	Multiple Transfers	
	Within Bank Account	✓
	Domestic Payments – India: NEFT	✗
	Domestic Payments – India: RTGS	✗
	Domestic Payments – India: IMPS	✗
	Domestic Payments – SEPA: Credit Transfer	✓
	Domestic Payments – SEPA: Instant Transfer	✓
	Cross Border Transfer	✓
4	Manage Payees	
	Within Bank Payees*	✓
	Domestic Payees*	✓
	Cross Border Payees*	✓
	Domestic Demand Draft Payees*	✓

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
	Cross Border Demand Draft Payees*	✓
	Payee User Mapping	NH
5	Issue Demand Draft	
	Domestic (Pay Now, Pay Later)	✓
	Cross Border (Pay Now, Pay Later)	✓
6	Inquiries	
	Incoming Payments	✓
	Outgoing Payments	✓
	Recurring Payments	✓
	UETR Status Inquiry	✓
7	Payment Cancellation	
	Own Accounts	✓
	Within Bank Account	✓
	Cross Border - SWIFT	✓
8	MT101 Instruction	
	Create MT101 Instruction	✓
	MT101 Inquiry	✓
	Add External Accounts	✓
	Create Inbound Agreement	✓
	Create Outbound Agreement	✓
	Inbound Agreement Inquiry	✓
	Outbound Agreement Inquiry	✓
9	Positive Pay	✓

2.13 Corporate Term Deposit

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview	✓	✓
2	New Term Deposit	✓	✓
3	New Term Deposit (Maturity Instruction)		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Interest and Principal	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	✗	✓
4	New Term Deposit (Payout Instruction)		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	✗	✓
	With payout instructions - Pay to domestic bank account	✗	✗
	With payout instructions - Pay to international bank account	✗	✗
5	Term Deposit Details	✓	✓
6	Deposit Details - Nickname updation	NH	NH
7	Edit Maturity Instructions		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Interest And Principal	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	✗	✓
8	Edit Payout Instruction		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	✗	✓
	With payout instructions - Pay to domestic bank account	✗	✗
	With payout instructions - Pay to international bank account	✗	✗
9	Top Up	✗	✓
10	Redeem Term Deposit to own account	✓	✓
11	Redeem Term Deposit to internal account	✗	✓
12	Redeem Term Deposit to domestic account	✗	✗
13	Redeem Term Deposit to international account	✗	✗
14	Transactions	✓	✓
15	Transactions- Request Statement	✗	✓
16	Transactions- Pre-Generated Statement	✗	✓

2.14 Corporate Cash Management

SR No	Transaction / Function Name	Oracle Banking Cash Management 14.8.0.0.0
1	Cash Flow Forecasting	
	Cash flow Forecasting	✓
	Cash flow Summary	✓
2	Expected Cash Flow	
	Create Expected Cash Flow	✓
	View/Edit Expected Cash Flow	✓
3	Collections	
	Create Cash Deposits	✓
	View Cash Deposits	✓
	Create Cheque Deposits	✓
	View Cheque Deposits	✓
	Create Cash Withdrawal	✓
	View Cash Withdrawal	✓
	View Pickup/Delivery Points	✓
4	Netting	
	Accept / Reject Netting	✓
	View / Edit Netting Structure	✓
	Netting Inquiry	✓
	Pay Out Netting	✓

2.15 Corporate Supply Chain Finance

Sr No	Transaction / Function Name	Oracle Banking Supply Chain Finance 14.8.0.0.0
1	Overview	✓
2	Create Program	✓
3	View Program	✓
4	Edit Program	✓
5	Link Receivables/Payables to Program	✓

6	Link Purchase Orders to Program	✓
7	Request Finance	✓
8	Finance Amendment	✓
9	View Finance	✓
10	Repayment of Finance	✓
11	View Limits	✓
12	Transaction Tracker	✓

2.16 Corporate Trade Finance Islamic

Sr No	Transaction / Function Name	Oracle Banking Trade Finance 14.8.0.0.0	Oracle Banking Trade Finance Process Management 14.8.0.0.0*
1	Initiate LC	x	✓
2	Initiate Import LC Amendment	x	✓
3	View Import LC	✓	x
4	View Import Bill	✓	x
5	Bill Discrepancy Acceptance	x	✓
5	Modify Import Bills	x	✓
6	Settlement of Bills	x	✓
7	View Export LC	✓	x
8	LC Amendment Acceptance	x	✓
9	Initiate Bills	x	✓
10	View Export Bill	✓	x
11	View Import Collection	✓	x
12	Initiate Collection	x	✓
13	View Export Collection	✓	x
14	View Inward Guarantee	✓	x
15	Settlement of Collections	x	✓

Sr No	Transaction / Function Name	Oracle Banking Trade Finance 14.8.0.0.0	Oracle Banking Trade Finance Process Management 14.8.0.0.0*
16	Modify Collection	x	✓
17	Guarantee Amendment Acceptance	x	✓
18	Initiate Bank Guarantee	x	✓
19	Amend Bank Guarantee	x	✓
20	View Outward Guarantee	✓	x
21	Bank Guarantee Islamic Settlement	x	✓
22	Initiate Shipping Guarantee	x	✓
23	View Shipping Guarantee	✓	x
24	Other Party Maintenance	NH	NH
25	Additional Condition Maintenance	NH	NH
26	Application Tracker	x	✓
27	Document and Clause Maintenance	NH	NH
28	Assignee Maintenance	NH	NH
29	Initiate Transfer LC	x	✓
30	Amend Transfer LC	x	✓
31	View Transfer LC	✓	x
32	Cancel Transfer Letter of Credit	x	✓
33	Assignment of proceeds	x	✓
34	Claim Lodgement	x	✓
35	Initiate Back to Back LC	x	✓
36	View Back to Back LC	✓	x

2.17 Corporate Trade Finance

Sr No	Transaction / Function Name	Oracle Banking Trade Finance 14.8.0.0.0	Oracle Banking Trade Finance Process Management 14.8.0.0.0*
1	Initiate LC	x	✓
2	Initiate Import LC Amendment	x	✓
3	View Import LC	✓	x
4	View Import Bill	✓	x
5	Modify Import Bills	x	✓
6	Bill Discrepancy Acceptance	x	✓
7	Modify Export Bills	x	✓
8	Settlement of Bills	x	✓
9	View Export LC	✓	x
10	LC Amendment Acceptance	x	✓
11	Initiate Bills	x	✓
12	View Export Bill	✓	x
13	View Import Collection	✓	x
14	Initiate Collection	x	✓
15	Modify Import Collection	x	✓
16	Settlement of Collections	x	✓
17	View Export Collection	✓	x
18	View Inward Guarantee	✓	x
19	Modify Export Collection	x	✓
20	Guarantee Amendment Acceptance	x	✓
21	Initiate Bank Guarantee	x	✓
22	Amend Bank Guarantee	x	✓
23	View Outward Guarantee	✓	x

Sr No	Transaction / Function Name	Oracle Banking Trade Finance 14.8.0.0.0	Oracle Banking Trade Finance Process Management 14.8.0.0.0*
24	Bank Guarantee Settlement	x	✓
25	Initiate Shipping Guarantee	x	✓
26	View Shipping Guarantee	✓	x
27	Other Party Maintenance	NH	NH
28	Additional Condition Maintenance	NH	NH
29	Application Tracker	x	✓
30	Document and Clause Maintenance	NH	NH
31	Assignee Maintenance	NH	NH
32	Initiate Transfer LC	x	✓
33	Amend Transfer LC	x	✓
34	View Transfer LC	✓	x
35	Cancel Transfer Letter of Credit	x	✓
36	Assignment of proceeds	x	✓
37	Claim Lodgement	x	✓
38	View Claims	✓	x
39	Initiate Back to Back LC	x	✓
40	View Back to Back LC	✓	x

2.18 Credit Facility Servicing

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.8.0.0.0
1	Overview (Dashboard)	✓

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.8.0.0.0
2	Facility Summary	✓
3	Credit Facility Details	✓
4	Collateral Summary	✓
5	Collateral Details	✓

2.19 Liquidity Management

Sr No.	Transaction Name / Function Name	Oracle Banking Liquidity Management 14.8.0.0.0
1	Liquidity Management - Overview	✓
2	Account Structures	✓
3	Create Account Structure	✓
4	View Account Structure	✓
5	Edit Account Structure	✓
6	Ad hoc Execution of Account Structure	✓
7	Pause Account Structure	✓
8	Copy Account Structure	✓
9	Simulation Structure	✓
10	Create Structure Simulation	✓
11	View Structure Simulation	✓
12	Edit Structure Simulation	✓
13	Intercompany Loan	✓
14	Sweep Monitor	✓
15	Pool Monitor	✓
16	Hybrid Monitor	✓

Sr No.	Transaction Name / Function Name	Oracle Banking Liquidity Management 14.8.0.0.0
17	Charges Inquiry	✓
18	Mobile Touch Point	✓

2.20 Receivables/Payables Management

Sr No	Transaction / Function Name	Oracle Banking Supply Chain Finance 14.8.0.0.0	Oracle Banking Cash Management System 14.8.0.0.0
1	Associated Party Management		
	On-board Associated Party	✓	✓
	View Associated Parties	✓	✓
2	Receivables/Payables Management		
	Invoices		
	Create Invoice – online entry	✓	✓
	Create Invoice – bulk file upload	✓	✓
	Create Invoice – invoice image upload	✓	✓
	View Invoice	✓	✓
	Save Invoice as Template	NH	NH
	Delete Invoice Template	NH	NH
	Discount Offer Application	✓	✓
	Debit Notes		
	Create Debit Note – online entry	✓	✓
	Create Debit Note – bulk file upload	✓	✓
	View Debit Note	✓	✓
	Save Debit Note as Template	NH	NH
	Delete Debit Note Template	NH	NH
	Discount Offer Application	✓	✓
	Manage Receivables/Payables		
	Invoices and Debit Notes - Accept, Edit, Cancel, Raise Dispute, Resolve Dispute, Assignment	✓	✓
	Discount Offer – Accept/Reject	✓	✓

Sr No	Transaction / Function Name	Oracle Banking Supply Chain Finance 14.8.0.0.0	Oracle Banking Cash Management System 14.8.0.0.0
	Credit Notes		
	Create Credit Note – online entry	✓	✓
	Create Credit Note – bulk file upload	✓	✓
	View Credit Note	✓	✓
	Save Credit Note as Template	NH	NH
	Delete Credit Note Template	NH	NH
3	Purchase Order Management		
	Create Purchase Order – online entry	✓	✓
	Create Purchase Order – bulk file upload	✓	✓
	Create Purchase Order – purchase order image upload	✓	✓
	View Purchase Order	✓	✓
	Edit Purchase Order	✓	✓
	Accept/Reject Purchase Order	✓	✓
	Cancel Purchase Order	✓	✓
	Save Purchase Order as Template	NH	NH
	Delete Purchase Order Template	NH	NH
4	Reconciliation		
	Create Reconciliation Rule	✓	✓
	View/Edit Reconciliation Rule	✓	✓
	Manual Reconciliation	✓	✓
	Invoice with Payments Reconciliation	✓	✓
	Invoice with Credit Notes Reconciliation	✓	✓
	Debit Note with Payments Reconciliation	✓	✓
	Debit Note with Credit Notes Reconciliation	✓	✓
	Cash Flow – Payment Reconciliation	NH	✓
	View Payments	✓	✓

Sr No	Transaction / Function Name	Oracle Banking Supply Chain Finance 14.8.0.0.0	Oracle Banking Cash Management System 14.8.0.0.0
	Bulk Upload of Payments	✓	✓
5	De-Reconciliation		
	Invoice – Payment De-reconciliation	✓	✓
	Cash Flow – Payment De-reconciliation	NH	✓
6	Allocation		
	Create Allocation Rule	✓	✓
	View/Edit Allocation Rule	✓	✓
	Manual Allocation	✓	✓
7	Dynamic Discounting		
	Create Discount Offer	✓	×
	View Discount Offers	✓	×

2.21 Virtual Account Management

Sr No	Transaction / Function Name	Oracle Banking Virtual Account Management 14.8.0.0.0
1	Virtual Entity Creation and Maintenance	✓
2	Virtual Account Creation and Maintenance	✓
3	Virtual Accounts Structure Creation and Maintenance	✓
4	Remittance ID Creation and Maintenance	✓
5	Virtual Identifier Transaction Inquiry	✓
6	Virtual Multi-Currency Account Creation and Maintenance	✓
7	Internal Credit Line creation and maintenance	✓
8	Create Internal Credit Line Linkage and maintenance	✓
9	Special Rate Maintenance	✓
10	General Rate Maintenance	✓
11	Move Money	✓

Sr No	Transaction / Function Name	Oracle Banking Virtual Account Management 14.8.0.0.0
12	Transaction Inquiry	✓
13	Pre-Generated Statement	✓
14	Ad hoc Statement	✓
15	Charges Inquiry	✓
16	Mobile Touch Point	✓

2.22 Islamic Banking – Corporate Accounts

Sr No	Transaction / Function Name	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Saving and Current Accounts Widget	✓
2	Current And Savings Account Details (Except Accrued Interest and Average Balance)	✓
3	Current And Savings Account Details - Nickname updation	NH
4	Cheque Book Request	NH
5	Cheque Status Inquiry	✓
6	Stop/ Unblock Cheque	✓
7	Request Statement	✓
8	Transactions	✓
9	Transactions - E-Statements	✓
10	Transactions - Pre-Generated Statements	✓

2.23 Islamic Banking - Corporate Islamic Finance

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Loans and Finances Widget	×	✓
2	Overview		
	Loans and Finances Overview	×	✓
	Loans and Finances Application Tracker	×	×
	Loans and Finances Account Summary	×	✓
	Installments Due	×	✓
	Quick Links	NH	NH
	Loans and Finances Installment Calculator	NH	NH
	Loans and Finances Eligibility Calculator	NH	NH
3	Loans and Finances Details	×	✓
4	Loans and Finances Details - Nickname updation	NH	NH
5	Disbursement Inquiry	×	✓
6	Schedule Inquiry	×	✓
7	Rate Revision History	×	×
8	Loans and Finances Repayment	×	✓
9	Transactions	×	✓

2.24 Islamic Banking – Corporate Term Deposit

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview	✗	✓
2	New Term Deposit (Single holder)	✗	✓
3	New Term Deposit (Maturity Instruction)-		
	New Term Deposit (Maturity Instruction)-Close on maturity	✗	✓
	New Term Deposit (Maturity Instruction)-Renew profit and Principal	✗	✓
	New Term Deposit (Maturity Instruction)-Renew Principal and Pay Out the profit	✗	✓
	New Term Deposit (Maturity Instruction)-Renew Special Amount and Pay Out the remaining amount	✗	✓
	Calculate Maturity	✗	✗
4	New Term Deposit (Payout Instruction)		
	New Term Deposit (Payout Instruction)-Pay to own account	✗	✓
	New Term Deposit (Payout Instruction)-Pay to internal account	✗	✓
	New Term Deposit (Payout Instruction)-Pay to domestic bank account	✗	✗
	New Term Deposit (Payout Instruction) – Pay To International Bank Account	✗	✗
5	Term Deposit Details	✗	✓
6	Term Deposit Details - Nickname updation	NH	NH
7	Edit Maturity Instructions		
	Edit Maturity Instructions-Close on maturity	✗	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE E Core Banking 11.10.0.0.0	Oracle FLEXCUBE E Universal Banking 14.8.0.0.0
	Edit Maturity Instructions-Renew Profit And Principal	✕	✓
	Edit Maturity Instructions-Renew Principal and Pay Out the Profit	✕	✓
	Edit Maturity Instructions-Renew Special Amount and Pay Out the remaining amount	✕	✓
8	Redeem Term Deposit to own account	✕	✓
9	Redeem Term Deposit to internal account	✕	✓
10	Redeem Term Deposit to domestic account	✕	✕
11	Redeem Term Deposit to International Account	✕	✕
12	Transactions	✕	✓
	Transactions– E-Statement	✕	✓
	Transactions-Pre-Generated Statement	✕	✓
13	Request Statement	✕	✓
14	Top-Up	✕	✕
15	Deposit Calculator	NH	NH

2.25 Islamic Banking – Retail Accounts

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview Widget	✕	✓
2	Current & Savings Accounts (Summary)	✕	✓
3	Current & Savings Account Details (Except Accrued Interest and Average Balance)	✕	✓

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
4	Current & Savings Account Details - Nickname updation	NH	NH
5	Debit Cards	x	✓
6	New Debit Card	x	NH
7	Debit Card Limits	x	✓
8	Debit Card - International Transactions check update	x	x
9	Update Daily Limits	x	NH
10	Block Card	NH	NH
11	Unblock Card	NH	NH
12	Request PIN	NH	NH
13	Reset PIN	NH	NH
14	Reissue Card	NH	NH
15	Upgrade Card	NH	NH
16	Cheque Book Request	x	NH
17	Cheque Status Inquiry	x	✓
18	Stop/ Unblock Cheque	x	✓
19	Transactions	x	✓
20	Transactions - E-statements Subscription	x	✓
21	Transactions - Request Statement	x	✓
22	Transactions - View Pre-generated Statement	x	✓
23	Inactive Accounts	x	✓

2.26 Islamic Banking - Retail Loan Finance

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Loans & Finances Widget	×	✓
2	Loans & Finances (Summary)	✓	✓
3	Loans & Finance Details	×	✓
4	Loans & Finances Details - Nickname upadation	NH	NH
5	Disbursement Inquiry	×	✓
6	Schedule Inquiry	×	✓
7	Repayment	×	✓
8	Transactions	×	✓
9	Closed Loans & finances	×	✓
10	Loan Installment Calculator	NH	NH
11	Loan Eligibility Calculator	NH	NH

2.27 Islamic Banking – Retail Term Deposits

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview Widget	×	✓
2	New Deposit	×	✓
3	New Deposit (Maturity Instruction)		
	New Deposit (Maturity Instruction)- Close on maturity	×	✓
	New Deposit (Maturity Instruction)- Renew profit and Principal	×	✓

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
	New Deposit (Maturity Instruction)- Renew Principal and Pay Out the profit	×	✓
	New Deposit (Maturity Instruction)- Renew Special Amount and Pay Out the remaining amount	×	✓
4	New Deposit (Payout Instruction)		
	New Deposit (Payout Instruction)-Pay to own account	×	✓
	New Deposit (Payout Instruction)-Pay to internal account	×	✓
	New Deposit (Payout Instruction)-Pay to domestic bank account	×	×
	New Deposit (Payout Instruction)-Pay to International bank account	×	×
5	Term Deposits Summary	×	✓
6	Deposit Details	×	✓
7	Deposit Details - Nickname updation	NH	NH
8	Edit Maturity Instructions		
	Edit Maturity Instructions-Close on maturity	×	✓
	Edit Maturity Instructions-Renew Profit And Principal	×	✓
	Edit Maturity Instructions-Renew Principal and Pay Out the Profit	×	✓
	Edit Maturity Instructions-Renew Special Amount and Pay Out the remaining amount	×	✓
9	Edit Payout Instruction		
	Edit Payout Instruction-Pay to own account	×	✓

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
	Edit Payout Instruction-Pay to internal account	x	✓
	Edit Payout Instruction-Pay to domestic bank account	x	x
	Edit Payout Instruction-Pay to International bank account	x	x
10	Redemption to own account	x	✓
11	Redemption to internal account	x	✓
12	Redemption to domestic account	x	x
13	View Statement	x	✓
	View Statement – E-statement	x	✓
	View Statement - Request Statement	x	✓
	View Statement - Pre-generated Statement	x	✓
14	Request Statement	x	✓
15	Closed deposits	x	✓
16	Deposit Calculator	NH	NH

2.28 Account Aggregation

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Payments 14.8.0.0.0
	Account Aggregation – Retail			
1	External Account Link/Delink	NH	NH	NH
2	Dashboard – My Net worth	NH	✓	NH
3	Dashboard – Account Summary	NH	✓	NH

4	Dashboard – Recent Activity	NH	✓	NH
5	Dashboard – Transfers	×	×	✓

2.29 Chatbot Banking

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0 Oracle Banking Payments	Oracle Banking Corporate Loans 14.8.0.0.0
	Chatbot Mobile Banking				
1	View Account Balance	✓	✓	NH	NH
2	Fund Transfer-Existing Payee	✓	✗	✓	NH
3	View Recent Transactions	✓	✓	NH	NH
4	ATM / Branch Locator	NH	NH	NH	NH

2.30 iMessage Payments

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.8.0.0.0
1	Payment Initiation		
	Transfer Money - New Payee (Place a Hold on the Debit Account on Payment Initiation)	✓	✓
	Transfer Money - New Payee (Debit the Account on payment initiation)	✗	✓
2	Claim Money		
	New to Bank - Account Information - Internal Account	✓	✓
	New to Bank – Account Information - External Account	✓	✓
	Existing User - Account Information - Internal Account	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.8.0.0.0
	Existing User - Account Information - External Account	✓	✓

2.31 Merchant Payments

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.8.0.0.0
1	External Payments Interface	✓	✓

2.32 Passwordless Login through Passkeys

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Multifactor Authentication through Passkeys	NH	NH

2.33 Personal Finance Management

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Payments (OBPM) 14.8.0.0.0
1	Personal Finance Management Overview - My Spends	✓	✓	✓
2	Personal Finance Management Overview - Goals	✗	✓	✗
3	Personal Finance Management Overview - Budget	✓	✓	✓
4	Spends- Spend Analysis	✓	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Payments (OBPM) 14.8.0.0.0
5	Budget- Create Budget/ Manage Budget	✓	✓	✓
6	Create Goals with Payout (Own, Internal)	✗	✓	✗
7	Create Goals with Payout (Domestic, International)	✗	✗	✗
8	Edit Goals with Payout (Own, Internal)	✗	✓	✗
9	Edit Goals with Payout (Domestic, International)	✗	✗	✗
10	Withdraw Goals with Payout (Own, Internal)	✗	✓	✗
11	Withdraw Goals with Payout (Domestic, International)	✗	✗	✗
12	Goal Calculator	✗	✓	✗
13	Closed Goals	✗	✓	✗
14	Contribute to Goal	✗	✓	✓

2.34 PIN / Pattern / Touch and Face Authentication

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Definition of Pattern	NH	NH
2	Pattern based Authentication	NH	NH
3	Manage Pattern	NH	NH
4	Definition of PIN	NH	NH
5	PIN Based Authentication	NH	NH
6	Manage PIN	NH	NH
7	Set Face Recognition	NH	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
8	Login Using Face ID	NH	NH
9	Set Touch ID Recognition	NH	NH
10	Login Using Touch ID	NH	NH
11	Alternate login through PIN/Pattern/Touch/Face ID	NH	NH

2.35 Push Notifications

Sr No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Push notifications on the device	NH	NH	NH

2.36 Quick Snapshot

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Enable Quick Snapshot	NH	NH
2	Quick Snapshot - Balance Inquiry	✓	✓
3	Quick Snapshot - Recent Transactions	✓	✓
4	Disable Quick Snapshot	NH	NH

2.37 Retail Accounts

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview Widget	✓	✓
2	Current & Savings Accounts (Summary)	✓	✓
3	Current & Savings Account Details (Except Accrued Interest and Average Balance)	✓	✓
4	Current & Savings Account (with Accrued Interest and Average Balance information)	✓	×
5	Current and Savings Account Details - Nickname updation	NH	NH
6	Debit Cards	×	✓
7	New Debit Card	×	NH
8	Debit Card Limits	×	✓
	Debit Card - International Transactions check update	×	×
	Update Daily Limits	×	✓
9	Block Card	NH	NH
10	Unblock Card	NH	NH
11	Request PIN	NH	NH
12	Reset PIN	NH	NH
13	Reissue Card	NH	NH
14	Upgrade Card	NH	NH
15	Cheque Book Request	✓	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
16	Cheque Status Inquiry - Number	✓	✓
	Cheque Status Inquiry – Range/ Status	✗	✓
17	Stop/ Unblock Cheque - Number	✓	✓
	Stop/ Unblock Cheque – Range / Status	✓	✓
18	Transactions		
	Transactions - E-statements Subscription	✗	✓
	Transactions - Request Statement	✓	✓
	Transactions – View Pre-generated Statement	✗	✓
19	Request Statement	✗	✓
20	Inactive Accounts	✓	✓
21	Sweep-in		
22	Sweep-in- View	✓	✗
23	Sweep In - Add	✓	✗
24	Sweep In - Delete	✓	✗

2.38 Retail Bill Payments

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Bill Payment	✓	×	×
2	Register Biller*	✓	×	×
3	View Biller Details	✓	×	×
4	Edit Biller	✓	×	×
5	Delete Biller	✓	×	×
6	Manage Billers*	✓	×	×
7	Quick Bill Payment	✓	×	×
8	Quick Recharge	✓	×	×
9	Bulk Bill Payment	✓	×	×
10	Bill Payment History	✓	×	×

2.39 Retail Credit Cards

Sr No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Credit Card Widget	✓	×	×
2	Credit Card Details	✓	×	×
3	Credit Card - Nickname updation	NH	NH	NH

Sr No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
4	Update Limits	✓	✗	✗
5	Change Billing Cycle	✓	✗	✗
6	Card Payment	✓	✗	✗
7	Request PIN	✓	✗	✗
8	Reset PIN	✓	✗	✗
9	Block/Unblock Card	✓	✗	✗
10	Cancel Card	✓	✗	✗
11	Apply for Add-On Card	✓	✗	✗
12	Auto Pay	✓	✗	✗
13	Transactions	✓	✗	✗
14	Transactions - E-statements	✓	✗	✗
15	Transactions - Pre-generated Statements	✓	✗	✗
16	Inactive Cards Details	✓	✗	✗
17	Activate Card	✓	✗	✗
18	View and Redeem Rewards Points	✓	✗	✗
19	Enable/Disable International Transactions	✓	✗	✗

2.40 Retail Customer Services

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	User Registration - Self Onboarding	✓	✓
2	Log-in to the application	NH	NH
3	Log-out of the application	NH	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
4	Loan Installment Calculator	NH	NH
5	Loan Eligibility Calculator	NH	NH
6	Term Deposits Calculator	NH	NH
7	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	x	✓
8	Goal Calculator	x	✓
9	First Time Login	NH	NH
10	Forgot Password	NH	NH
11	Forgot Username	NH	NH
12	Live Chat	NH	NH
13	FATCA & CRS Form	x	x
14	Mailbox- Mails (Without Interaction module)	NH	NH
15	Mailbox- Mails (With Interaction module)	x	✓
16	Mailbox- Alerts	NH	NH
17	Mailbox-Notifications	NH	NH
18	Interest Certificate	✓	x
19	Balance Certificate	✓	x
20	TDS	✓	x
21	Service Request – Raise New Request	NH	NH
22	Service Request – Track Request	NH	NH
23	Leave Feedback	NH	NH
24	Session Summary	NH	NH
25	Personalize Dashboard	NH	NH
26	ATM / Branch Locator	NH	NH
27	Apply Online For A New Account	x	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
28	Track Your Application	x	✓
29	View Limits - Daily and Monthly	NH	NH
30	Profile	✓	✓
31	My Preference – Primary Account Number	NH	NH
32	Alerts Subscription	NH	NH
33	Third Party Consent	NH	NH
34	Security Question Authentication	NH	NH
35	Security and Login - Set Security Questions	NH	NH
36	Security and Login - Change Password	NH	NH
37	Security and Login - SMS and Missed Call Banking	NH	NH
38	Themes	NH	NH
39	Manage Registered Devices	NH	NH
40	Nominations	✓	x
41	Service Advisor	✓	x
42	One Time Password	NH	NH

2.41 Retail Loans

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview	✓	✓
2	Loans & Finances (Summary)	✓	✓
3	Loan & Finance Details	✓	✓
4	Loan Details - Nickname updation	NH	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
5	Loan & Finance Repayment		
	With lesser than or more than installment amount	×	✓
	With equal to the installment amount	✓	✓
6	Disbursement Inquiry	✓	✓
7	Schedule Inquiry	✓	✓
8	Transactions	✓	✓
9	Closed Loans	✓	✓
10	Loan Installment Calculator	NH	NH
11	Loan Eligibility Calculator	NH	NH

2.42 Retail Payments

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
1	Payments Dashboard Widgets	
	Quick Payments	NH
	Summary of Payments	✓
	Favourites	NH
	Recent Payments	✓
	Saved Drafts	NH
2	Make Payment	
	My Accounts (Pay Now, Pay Later, Recurring)	✓
	Within Bank Account (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
	Domestic Payments – India: NEFT (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✗
	Domestic Payments – India: RTGS (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✗
	Domestic Payments – India: IMPS (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✗
	Domestic Payments – SEPA: Credit Transfer (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – SEPA: Instant Transfer (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – US: Saved Payee and New (Pay Now, Pay Later, Recurring)	✗
	Cross Border Transfer (Saved Payee and New)** (Pay Now, Pay Later, Recurring)	✓
	Cross Border Transfer – Low Value Payments (Saved Payee and New) (Pay Now, Pay Later)	✓
	Save as Favourite	NH
	Save as Draft	NH
3	Multiple Transfers	
	Within Bank Account	✓
	Domestic Payments – India: NEFT	✗
	Domestic Payments – India: RTGS	✗
	Domestic Payments – India: IMPS	✗
	Domestic Payments – SEPA: Credit Transfer	✓
	Domestic Payments – SEPA: Instant Transfer	✓
	Cross Border Transfer	✓

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
4	Manage Payees	
	Within Bank Payees*	✓
	Domestic Payees*	✓
	Cross Border Payees*	✓
	Domestic Demand Draft Payees*	✓
	Cross Border Demand Draft Payees*	✓
	Payee User Mapping	NH
5	Issue Demand Draft	
	Domestic (Pay Now, Pay Later)	✓
	Cross Border (Pay Now, Pay Later)	✓
6	Inquiries	
	Incoming Payments	✓
	Outgoing Payments	✓
	Recurring Payments	✓
7	Payment Cancellation	
	Own Accounts	✓
	Within Bank Account	✓
	Cross Border - SWIFT	✓
8	Manage Debtors	
	Add Debtor	✓
	Request Money	✓
9	Positive Pay	✓

2.43 Retail Peer To Peer Payments

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.8.0.0.0
1	Transfer Money - New Payee (Email / Mobile Number)		
	Transfer Money - New Payee (Place a Hold on the Debit Account on Payment Initiation)	✓	✓
	Transfer Money - New Payee (Debit the Account on payment initiation)	✗	✓
2	Payee Maintenance – Peer To Peer Payee	NH	NH
3	Claim Money – Mobile/Email		
	New to Bank – Account Information - Internal Account	✓	✓
	New to Bank – Account Information - External Account	✓	✓
	Existing User – Account Information - Internal Account	✓	✓
	Existing User – Account Information - External Account	✓	✓

2.44 Retail Recurring Deposits

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Relationship Overview Widget	✓	×
2	New Recurring Deposit	✓	×
3	Add/ View Nominee Details	✓	×
4	View Interest Link	✓	×
6	Redeem Recurring Deposit	✓	×
5	Recurring Deposit Summary	✓	×
7	Recurring Deposit Details	✓	×
12	Maturity Amount Pay To (Internal) – on New Recurring Deposit, Redemption & Edit maturity details page.	✓	×
13	Maturity Amount Pay To (Domestic Bank Account / International Account) – on New Recurring Deposit, Redemption & Edit maturity details page.	×	×
14	Maturity Amount Pay To Own Account – on New Recurring Deposit, Redemption and Edit Maturity Details Page	✓	×

2.45 Retail Term Deposit

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview widget	✓	✓
2	Term Deposits Summary	✓	✓
3	New Deposit with single and joint holders – NRE/NRO/FCNR/RFC	✓	×
	New Deposit with single and joint holders – Conventional	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
4	View Interest Link	✓	×
5	Add/ View Nominee Details	✓	×
6	New Deposit (Maturity Instruction) NRE/NRO/FCNR/RFC		
	With Maturity Instruction as Close on maturity	✓	×
	With Maturity Instruction as Renew Principal and Interest	✓	×
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	×
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	×	×
7	New Deposit (Maturity Instruction) Conventional		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Principal and Interest	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	×	✓
8	New Deposit (Payout Instruction) NRE/NRO/FCNR/RFC		
	With payout instructions - Pay to own account	✓	×
	With payout instructions - Pay to internal account	✓	×
	With payout instructions - Pay to domestic bank account	×	×
	With payout instructions – Pay to International Account	×	×

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
9	New Deposit (Payout Instruction) – Conventional		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	✓	✓
	With payout instructions - Pay to domestic bank account	x	x
	With payout instructions – Pay to International Account	x	x
10	Deposit Details	✓	✓
11	Deposit Details - Nickname updation	NH	NH
12	Edit Maturity Instruction - NRE/NRO/FCNR/RFC		
	With Maturity Instruction as Close on maturity	✓	x
	With Maturity Instruction as Renew Principal and Interest	✓	x
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	x
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	x	x
13	Edit Maturity Instruction - Conventional		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Principal and Interest	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	x	✓
14	Edit Payout Instruction- NRE/NRO/FCNR/RFC		

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
	With payout instructions - Pay to own account	✓	×
	With payout instructions - Pay to internal account	✓	×
	With payout instructions - Pay to domestic bank account	×	×
	With payout instructions - Pay to International bank account	×	×
15	Edit Payout Instruction - Conventional		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	✓	✓
	With payout instructions - Pay to domestic bank account	×	×
	With payout instructions – Pay to International bank account	×	×
16	Top Up - NRE/NRO/FCNR/RFC	×	×
17	Top Up - Conventional	×	✓
18	Redemption - NRE/NRO/FCNR/RFC		
	Redemption to own account	✓	×
	Redemption to internal account	✓	×
	Redemption to domestic account	×	×
	Redemption to international account	×	×
19	Redemption - Conventional		
	Redemption to own account	✓	✓
	Redemption to internal account	✓	✓
	Redemption to domestic account	×	×
	Redemption to international account	×	×

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
20	Transactions- NRE/NRO/FCNR/RFC	✓	×
	Transactions- Request Statement - NRE/NRO/FCNR/RFC	×	×
	Transactions- Pre-generated Statement - NRE/NRO/FCNR/RFC	×	×
21	Transactions- Conventional	✓	✓
	Transactions– E-Statement	×	✓
	Transactions- Request Statement	×	✓
	Transactions- Pre-generated Statement	×	✓
22	Request Statement- NRE/NRO/FCNR/RFC	×	×
23	Closed deposits- NRE/NRO/FCNR/RFC	✓	×
24	Request Statement - Conventional	×	✓
25	Closed deposits - Conventional	✓	✓

2.46 Wealth Management

Sr No	Transaction / Function Name	Third Party Mutual Fund Processor
1	Investments Overview	✓
2	Open Investment Account *	✓
3	Risk Profiling	✓
4	Purchase Mutual Funds*	✓
5	Redeem Mutual Funds	✓
6	Switch Mutual Funds	✓

Sr No	Transaction / Function Name	Third Party Mutual Fund Processor
7	Order Status	✓
8	Investment Details	✓
9	Transaction Reports	✓
10	Capital Gain Reports	✓
11	Dividend Reports	✓

2.47 SMS and Missed Call Banking

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	SMS Banking Registration	NH	NH
2	Account Balance Inquiry	✓	✓
3	Account Statement Request	✓	✓
4	Last 5 Transactions Inquiry	✓	✓
5	Request Cheque Book	✓	×
6	Stop Cheque Request	✓	✓
7	Cheque Status Inquiry	✓	✓
8	Deposit Inquiry	✓	✓
9	Disable Account Access	NH	NH
10	Help	NH	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
11	Primary Account Number Update	NH	NH
12	Primary Account Number Inquiry	NH	NH

2.48 Soft Token Application

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Soft Token Application	NH	NH

2.49 Scan to Pay

Sr No.	Transaction Name / Function Name	Oracle Banking Payments 14.8.0.0.0
1	Scan to Pay - Internal Payment	✓

2.50 Siri Payment and Account Balance Inquiry

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.8.0.0.0
1	Siri Payment to the maintained beneficiary (Internal)	NH	✓
2	Siri Payment to the maintained beneficiary (Domestic - NEFT)	NH	✓
3	Siri Payment to the maintained beneficiary (Domestic - RTGS)	NH	✓
4	Siri Payment to the maintained beneficiary (Domestic - IMPS)	NH	✓
5	Siri Payment to the maintained beneficiary (SEPA - Credit Transfer) NH	NH	✓
6	Siri Payment to the maintained beneficiary (International)	NH	x

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle Banking Payments 14.8.0.0.0
7	View Account Balance	✓	NH

2.51 Voice Assistant

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Balance Inquiry for Savings Account	✓	✓
2	Balance Inquiry for Checking Account	✓	✓
3	Balance Inquiry for Term Deposit Account	✓	✓
4	Outstanding Balance Inquiry for a Loan Account	✓	✓
5	Last Five Transactions in Savings Account	✓	✓
6	Last Five Transactions in Checking Account	✓	✓
7	Next Installment Amount	✓	✓

2.52 PIN / Pattern / Touch and Face Authentication

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Definition of Pattern	NH	NH
2	Pattern based Authentication	NH	NH
3	Manage Pattern	NH	NH
4	Definition of PIN	NH	NH
5	PIN Based Authentication	NH	NH
6	Manage PIN	NH	NH
7	Alternate login through PIN/Pattern/Touch/Face ID	NH	NH

2.53 Wallets

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Payments 14.8.0.0.0
1	Futura Wallet Widget	✓	✗	✓
2	Add funds to wallet – My Account	✓	✗	✓
3	Add funds to wallet – Request From Wallet	✓	✗	✓
4	Add funds to wallet – External sources	✓	✗	✗
5	Transfer Money – Between Wallets	✓	✗	✓
6	Transfer Money – From Wallets	✓	✗	✓
7	Requested Funds Summary	✓	✗	✓
8	View Statement			

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Payments 14.8.0.0.0
	View Statements- E-statements	x	x	✓
	View Statements- Request Statement	✓	x	✓
	View Statements- Pre-generated Statement	x	x	✓
9	Account Details	✓	✓	x
10	CASA account opening for existing Wallet user	x	✓	x

2.54 Wearable

Sr No.	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking Payments 14.8.0.0.0
1	Wearable Registration	NH	NH	NH
2	Login	NH	NH	NH
3	Own Account Transfer	✓	×	✓
4	Transaction Approval	NH	NH	NH
5	Snapshot	✓	✓	NH
6	Locate Us	NH	NH	NH

2.55 Small & Medium Business Accounts

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview Widget	✓	✓
2	Current & Savings Accounts (Summary)	✓	✓
3	Current & Savings Account Details (Except Accrued Interest and Average Balance)	✓	✓
4	Current & Savings Account (with Accrued Interest and Average Balance information)	✓	×
5	Current and Savings Account Details - Nickname updation	NH	NH
6	Debit Cards	×	✓
7	New Debit Card	×	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
8	Debit Card Limits	×	✓
	Debit Card - International Transactions check update	×	×
	Update Daily Limits	×	✓
9	Block Card	NH	NH
10	Unblock Card	NH	NH
11	Request PIN	NH	NH
12	Reset PIN	NH	NH
13	Reissue Card	NH	NH
14	Upgrade Card	NH	NH
15	Cheque Book Request	✓	NH
16	Cheque Status Inquiry - Number	✓	✓
	Cheque Status Inquiry – Range/ Status	×	✓
17	Stop/ Unblock Cheque - Number	✓	✓
	Stop/ Unblock Cheque – Range / Status	✓	✓
18	Transactions		
	Transactions - E-statements	×	✓
	Transactions - Request Statement	✓	✓
	Transactions - Pre-generated Statement	×	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
19	Request Statement	×	✓
20	Inactive Accounts	✓	✓
21	Sweep-in		
	Sweep-in- View	✓	×
	Sweep In - Add	✓	×
	Sweep In - Delete	✓	×

2.56 Small and Medium Business Bill Payments

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Bill Payment	✓	×	×
2	Register Biller*	✓	×	×
3	View Biller Details	✓	×	×
4	Edit Biller	✓	×	×
5	Delete Biller	✓	×	×
6	Manage Billers*	✓	×	×
7	Quick Bill Payment	✓	×	×

Sr No	Transaction / Function Name	Third Party	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
8	Quick Recharge	✓	×	×
9	Bulk Bill Payment	✓	×	×
10	Bill Payment History	✓	×	×

2.57 Small and Medium Business Credit Cards

Sr No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Credit Card Widget	✓	×	×
2	Credit Card Details	✓	×	×
3	Credit Card - Nickname updation	NH	NH	NH
4	Update Limits	✓	×	×
5	Change Billing Cycle	✓	×	×
6	Card Payment	✓	×	×
7	Request PIN	✓	×	×
8	Reset PIN	✓	×	×
9	Block/Unblock Card	✓	×	×
10	Cancel Card	✓	×	×
11	Apply for Add-On Card	✓	×	×
12	Auto Pay	✓	×	×
13	Transactions	✓	×	×
14	Transactions - E-statements	✓	×	×

Sr No	Transaction / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
15	Transactions - Pre-generated Statements	✓	×	×
16	Inactive Cards Details	✓	×	×
17	Activate Card	✓	×	×
18	View and Redeem Rewards Points	✓	×	×
19	Enable/Disable International Transactions	✓	×	×

2.58 Small & Medium Business Customer Services

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Log-in to the application	NH	NH
2	Log-out of the application	NH	NH
3	Loan Installment Calculator	NH	NH
4	Loan Eligibility Calculator	NH	NH
5	Term Deposits Calculator	NH	NH
6	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	×	✓
8	First Time Login	NH	NH
9	Forgot Password	NH	NH
10	Forgot Username	NH	NH
11	Live Chat	NH	NH
12	FATCA & CRS Form	×	×
13	Mailbox- Mails (Without Interaction module)	NH	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
14	Mailbox- Mails (With Interaction module)	x	✓
15	Mailbox- Alerts	NH	NH
16	Mailbox-Notifications	NH	NH
17	Interest Certificate	✓	x
18	Balance Certificate	✓	x
19	TDS	✓	x
20	Service Request – Raise New Request	NH	NH
21	Service Request – Track Request	NH	NH
22	Leave Feedback	NH	NH
23	Session Summary	NH	NH
25	ATM / Branch Locator	NH	NH
26	Apply Online For A New Account	x	✓
27	Track Your Application	x	✓
28	View Limits - Daily and Monthly	NH	NH
29	Profile	✓	✓
30	My Preference – Primary Account Number	NH	NH
31	Alerts Subscription	NH	NH
33	Security Question Authentication	NH	NH
34	Security and Login - Set Security Questions	NH	NH
35	Security and Login - Change Password	NH	NH
36	Security and Login - SMS and Missed Call Banking	NH	NH
37	Themes	NH	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
38	Manage Registered Devices	NH	NH
39	Nominations	✓	×
40	Service Advisor	✓	×
41	One Time Password	NH	NH

2.59 Small & Medium Business Loans

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview	✓	✓
2	Loans & Finances (Summary)	✓	✓
3	Loan & Finance Details	✓	✓
4	Loan Details - Nickname updation	NH	NH
5	Loan & Finance Repayment		
	With lesser than or more than installment amount	×	✓
	With equal to the installment amount	✓	✓
6	Disbursement Inquiry	✓	✓
7	Schedule Inquiry	✓	✓
8	Transactions	✓	✓
9	Closed Loans	✓	✓
10	Loan Installment Calculator	NH	NH
11	Loan Eligibility Calculator	NH	NH

2.60 Small and Medium Business Payments

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
1	Payments Dashboard Widgets	
	Quick Payments	NH
	Summary of Payments	✓
	Favourites	NH
	Recent Payments	✓
	Saved Drafts	NH
2	Make Payment	
	My Accounts (Pay Now, Pay Later, Recurring)	✓
	Within Bank Account (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – India: NEFT (Saved Payee and New) (Pay Now, Pay Later, Recurring)	×
	Domestic Payments – India: RTGS (Saved Payee and New) (Pay Now, Pay Later, Recurring)	×
	Domestic Payments – India: IMPS (Saved Payee and New) (Pay Now, Pay Later, Recurring)	×
	Domestic Payments – SEPA: Credit Transfer (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – SEPA: Instant Transfer (Saved Payee and New) (Pay Now, Pay Later, Recurring)	✓
	Domestic Payments – US: Saved Payee and New (Pay Now, Pay Later, Recurring)	×
	Cross Border Transfer (Saved Payee and New)** (Pay Now, Pay Later, Recurring)	✓

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
	Cross Border Transfer – Low Value Payments (Saved Payee and New) (Pay Now, Pay Later)	✓
	Save as Favourite	NH
	Save as Draft	NH
3	Multiple Transfers	
	Within Bank Account	✓
	Domestic Payments – India: NEFT	x
	Domestic Payments – India: RTGS	x
	Domestic Payments – India: IMPS	x
	Domestic Payments – SEPA: Credit Transfer	✓
	Domestic Payments – SEPA: Instant Transfer	✓
	Cross Border Transfer	✓
4	Manage Payees	
	Within Bank Payees*	✓
	Domestic Payees*	✓
	Cross Border Payees*	✓
	Domestic Demand Draft Payees*	✓
	Cross Border Demand Draft Payees*	✓
	Payee User Mapping	NH
5	Issue Demand Draft	
	Domestic (Pay Now, Pay Later)	✓
	Cross Border (Pay Now, Pay Later)	✓
6	Inquiries	

Sr.No	Transaction / Function Name	Oracle Banking Payments 14.8.0.0.0
	Incoming Payments	✓
	Outgoing Payments	✓
	Recurring Payments	✓
7	Payment Cancellation	
	Own Accounts	✓
	Within Bank Account	✓
	Cross Border - SWIFT	✓
8	Manage Debtors	
	Add Debtor	✓
	Request Money	✓
9	Positive Pay	✓

* Host integration is required only to validate information captured as part of payee details. Payee information is not stored in the host system.

** Recurring payment is only qualified for SWIFT based bank payees.

2.61 Small & Medium Business Soft Token Application

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Soft Token Application	NH	NH

2.62 Small & Medium Business Term Deposit

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
1	Overview widget	✓	✓
2	Term Deposits Summary	✓	✓
3	New Deposit with single and joint holders – Conventional	✓	✓
4	View Interest Link	✓	✗
5	Add/ View Nominee Details	✓	✗
6	New Deposit (Maturity Instruction) Conventional		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Principal and Interest	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	✗	✓
7	New Deposit (Payout Instruction) – Conventional		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	✓	✓
	With payout instructions - Pay to domestic bank account	✗	✗

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
	With payout instructions – Pay to International Account	×	×
8	Deposit Details	✓	✓
9	Deposit Details - Nickname updation	NH	NH
10	Edit Maturity Instruction - Conventional		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Principal and Interest	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	×	✓
11	Edit Payout Instruction - Conventional		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	✓	✓
	With payout instructions - Pay to domestic bank account	×	×
	With payout instructions – Pay to International bank account	×	×
12	Top Up - Conventional	×	✓
13	Redemption - Conventional		
	Redemption to own account	✓	✓
	Redemption to internal account	✓	✓
	Redemption to domestic account	×	×
	Redemption to international account	×	×
14	Transactions- Conventional	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0
	Transactions– E-Statement	✗	✓
	Transactions- Request Statement	✗	✓
	Transactions- Pre-generated Statement	✗	✓
15	Request Statement - Conventional	✗	✓
16	Closed deposits - Conventional	✓	✓

2.63 Core – Corporate Admin

Sr. No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
1	Corporate Administrator Dashboards	NH	NH	NH
2	Limits Definition			
	Limits Definition – View	NH	NH	NH
	Limits Definition – Create	NH	NH	NH
	Limits Definition - Delete Limit	NH	NH	NH
3	Limits Package Management			
	Limit Package Management – View	NH	NH	NH
	Limit Package Management – Create	NH	NH	NH
	Limit Package Management - Edit	NH	NH	NH

Sr. No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Limit Package Management – Delete	NH	NH	NH
4	User Management			
	User Management-View	✓	✓	NH
5	Group Corporate Onboarding			
	Group Corporate Profiling	✓	✓	NH
	Party Account Access	✓	✓	NH
	User Management	✓	✓	NH
	User Group Maintenance	✓	✓	NH
	User Account Access	✓	✓	NH
	User Report Mapping	NH	NH	NH
	Workflow Management	✓	✓	NH
	Approval Rules	✓	✓	NH
6	File Upload Maintenance			
	File Identifier Maintenance – Summary	✓	✓	NH
	File Identifier Maintenance - Create	✓	✓	NH
	File Identifier Maintenance - View	✓	✓	NH
	File Identifier Maintenance - Edit	NH	NH	NH
7	User File Identifier Mapping			

Sr. No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	User File Identifier Mapping - User Interface Details	✓	✓	NH
	User File Identifier Mapping - Summary	✓	✓	NH
	User File Identifier Mapping - Create	✓	✓	NH
	User File Identifier Mapping – Edit	NH	NH	NH
7	Mailbox – Alerts (Summary and Details)	NH	NH	NH
7.1	Notifications	NH	NH	NH
9	Reports			
9.1	Report Generation			
	View Scheduled Reports	✓	✓	NH
	Edit Schedule Reports	NH	NH	NH
9.2	My Reports			
	My Reports - Adhoc	✓	✓	NH
	My Reports - Schedule	✓	✓	NH
10	Session Summary	NH	NH	NH
11	My Profile	NH	NH	NH
12	Security Settings			
	Change Password	NH	NH	NH
	Set Security Questions	NH	NH	NH
13	Forgot Password	NH	NH	NH
14	Forgot Username	NH	NH	NH

Sr. No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
15	ATM / Branch Locator	NH	NH	NH

2.64 Core

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
1	Dashboards			
	System Administrative Transactions	NH	NH	NH
	Administrative Maker Transactions	NH	NH	NH
	Administrative Approver Transactions	NH	NH	NH
2	System Rules			
	Maintain system rules	NH	NH	NH
	View system rules	NH	NH	NH
	Edit system rules	NH	NH	NH
3	Transaction Aspects			
	View Transaction Aspects	NH	NH	NH
	Update Transaction Aspects	NH	NH	NH
4	Role Maintenance			
	Create Application Roles	NH	NH	NH
	Search Application Roles	NH	NH	NH
	View Application Roles	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Edit Application Roles	NH	NH	NH
	Delete Application Roles	NH	NH	NH
5	Entitlements			
	Entitlements- View	NH	NH	NH
	Entitlements- Edit	NH	NH	NH
6	Limits Definition			
	Limits Definition – View	NH	NH	NH
	Limits Definition – Create	NH	NH	NH
	Limits Definition - Delete Limit	NH	NH	NH
7	Limits Package Management			
	Limit Package Management - View	NH	NH	NH
	Limit Package Management - Create	NH	NH	NH
	Limit Package Management - Edit	NH	NH	NH
	Limit Package Management - Delete	NH	NH	NH
8	Password Policy Maintenance			
	Password Policy Maintenance - Edit	NH	NH	NH
9	Manage Brand			
	Manage Brand – Summary	NH	NH	NH
	Manage Brand – View	NH	NH	NH
	Manage Brand – Create	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Manage Brand – Edit	NH	NH	NH
	Manage Brand – Delete	NH	NH	NH
	Brand Mapping	NH	NH	NH
	Brand Mapping Summary	NH	NH	NH
	Create Mapping	NH	NH	NH
	Delete Mapping	NH	NH	NH
10	Alerts Maintenance			
	Alerts Maintenance - Search	NH	NH	NH
	Alerts Maintenance - Create	NH	NH	NH
	Alerts Maintenance – Edit	NH	NH	NH
	Alerts Maintenance - Delete	NH	NH	NH
11	Authentication			
	Authentication - View	NH	NH	NH
	Authentication - Edit	NH	NH	NH
	Authentication - Create	NH	NH	NH
12	Security Questions Maintenance			
	View Security Questions	NH	NH	NH
	Security Questions Maintenance-Edit	NH	NH	NH
	Security Questions Maintenance-Create	NH	NH	NH
13	Party Preferences			
	Party Preferences - Search	✓	✓	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Party Preferences - Create	✓	✓	NH
	Party Preferences - View	✓	✓	NH
	Party Preferences – Edit	NH	NH	NH
	Party Preference for Non Customer Corporate	NH	NH	✓
14	User Management			
	User Management- Create	✓	✓	NH
	User Management- View	✓	✓	NH
	User Management- Edit	✓	✓	NH
	User Management for Non-Customer Corporate User	NH	NH	✓
15	Print Password			
	Print Password - Search	NH	NH	NH
	Print Password - Print	NH	NH	NH
16	Party Account Access			
	Party Account Access - Mapping (Create)	✓	✓	NH
	Party Account Access- View	✓	✓	NH
	Party Account Access- Edit	NH	NH	NH
	Party Account Access- Delete	NH	NH	NH
17	User Account Access			
	User Account Access - Mapping (Create)	✓	✓	NH
	User Account Access - Search	✓	✓	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	User Account Access – Edit	NH	NH	NH
	User Account Access - Delete	NH	NH	NH
18	Party Resource Access			
	Party Resource Access - Mapping (Create)	✓	✓	NH
	Party Resource Access- View	✓	✓	NH
	Party Resource Access- Edit	NH	NH	NH
	Party Resource Access- Delete	NH	NH	NH
19	User Resource Access			
	User Resource Access - Mapping (Create)	✓	✓	NH
	User Resource Access - Search	✓	✓	NH
	User Resource Access – Edit	NH	NH	NH
	User Resource Access - Delete	NH	NH	NH
21	User Group Management			
	User Groups – Select User Type	NH	NH	NH
	User Groups - Admin User – Create	NH	NH	NH
	User Groups - Admin User – Search Summary	NH	NH	NH
	User Groups - Admin User – Edit Group	NH	NH	NH
	User Groups – Retail & Business User – Create	NH	NH	NH
	User Groups - Retail & Business User – Search Summary	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	User Groups - Retail & Business User – Edit Group	NH	NH	NH
22	Approvals			
22.1	Workflow Management			
	Admin Workflow Management – Create	NH	NH	NH
	Admin Workflow Management – Search	NH	NH	NH
	Admin Workflow Management – View	NH	NH	NH
	Admin Workflow Management – Edit	NH	NH	NH
	Retail & Business Workflow Management – Create	NH	NH	NH
	Retail & Business Workflow Management – Search	NH	NH	NH
	Retail & Business Workflow Management – View	NH	NH	NH
	Retail & Business Workflow Management – Edit	NH	NH	NH
22.2	Approval Rules			
	Admin Approval Rules – Create	NH	NH	NH
	Admin Approval Rules – Search	NH	NH	NH
	Admin Approval Rules – View	NH	NH	NH
	Admin Approval Rules – Edit	NH	NH	NH
	Retail & Business Approval Rules – Create	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Retail & Business Approval Rules – Search	NH	NH	NH
	Retail & Business Approval Rules – View	NH	NH	NH
	Retail & Business Approval Rules – Edit	NH	NH	NH
23	Alerts Subscription			
	Alerts Subscription – Search	✓	✓	NH
	Subscribe/ Unsubscribe Alerts	✓	✓	NH
24	Goal Category			
	Goal Category – Search	NH	NH	NH
	Goal Category – View	NH	NH	NH
	Goal Category – Create	NH	NH	NH
	Goal Category – Edit	NH	NH	NH
25	Spend Category			
	Spend Category – Search	NH	NH	NH
	Spend Category – View	NH	NH	NH
	Spend Category - Create	NH	NH	NH
	Spend Category - Edit	NH	NH	NH
26	Working Window			
	Transaction Working Window - Search	NH	NH	NH
	Transaction Working Window - Create	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Transaction Working Window - Edit	NH	NH	NH
	Transaction Working Window - Delete	NH	NH	NH
27	Transaction Blackout			
	Transaction Blackout - Search	NH	NH	NH
	Transaction Blackout - Create	NH	NH	NH
	Transaction Blackout - Edit	NH	NH	NH
	Transaction Blackout - Delete	NH	NH	NH
28	User Group - Subject Mapping			
	User Group - Subject Mapping - Search	NH	NH	NH
	User Group - Subject Mapping - Create	NH	NH	NH
	User Group - Subject Mapping - Modify	NH	NH	NH
29	Mailbox			
29.1	Mails			
	Mailbox - Inbox	NH	NH	NH
	Mailbox - Sent Mail	NH	NH	NH
	Mailbox - Deleted Mail	NH	NH	NH
29.2	Alerts	NH	NH	NH
29.3	Notifications	NH	NH	NH
30	Mailers			
	Mailers - Search and View	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Mailers - Create	NH	NH	NH
	Mailers - Edit	NH	NH	NH
	Mailers - Delete	NH	NH	NH
31	Reports			
32	Report Generation			
	View Scheduled Reports	✓	✓	NH
	Edit Schedule Reports	NH	NH	NH
33	My Reports			
	My Reports - Adhoc	NH	NH	NH
	My Reports - Schedule	NH	NH	NH
34	User Report Mapping			
	User Report Mapping – Admin User- Search	NH	NH	NH
	User Report Mapping - Admin User- Create	NH	NH	NH
	User Report Mapping – Admin User- - Edit	NH	NH	NH
	User Report Mapping – Retail & Business User- Search	NH	NH	NH
	User Report Mapping - Retail & Business User- Create	NH	NH	NH
	User Report Mapping – Retail & Business User- - Edit	NH	NH	NH
35	ATM / Branch Maintenance			
	ATM/ Branch Maintenance - View	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	ATM/ Branch Maintenance - Add	✓	✓	NH
	ATM/ Branch Maintenance - Edit	✓	✓	NH
	ATM/ Branch Maintenance - Delete	NH	NH	NH
36	Product Mapping			
	Product Mapping - Search	✓	✓	NH
	Product Mapping - View	✓	✓	NH
	Product Mapping - Edit	✓	✓	NH
	Product Mapping - Create	✓	✓	NH
37	Payee Restriction Setup			
	Payee Restriction Setup - Search	NH	NH	NH
	Payee Restriction Setup - View	NH	NH	NH
	Payee Restriction Setup - Edit	NH	NH	NH
	Payee Restriction Setup - Create	NH	NH	NH
38	Audit Log	NH	NH	NH
39	My Profile	NH	NH	NH
40	Security Settings			
	Change Password	NH	NH	NH
	Set Security Questions	NH	NH	NH
41	Touch Point Maintenance			
	Touch Point Maintenance- Search	NH	NH	NH
	Touch Point Maintenance- View	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Touch Point Maintenance- Edit	NH	NH	NH
	Touch Point Maintenance- Create	NH	NH	NH
42	Touch Point Group Maintenance			
	Touch Point Group Maintenance- Search	NH	NH	NH
	Touch Point Group Maintenance- View	NH	NH	NH
	Touch Point Group Maintenance- Edit	NH	NH	NH
	Touch Point Group Maintenance- Create	NH	NH	NH
43	Transaction Group Maintenance			
	Transaction Group Maintenance - Search	NH	NH	NH
	Transaction Group Maintenance - View	NH	NH	NH
	Transaction Group Maintenance - Edit	NH	NH	NH
	Transaction Group Maintenance - Create	NH	NH	NH
	Transaction Group Maintenance- Delete	NH	NH	NH
44	Relationship Mapping Maintenance			
	Relationship Mapping Maintenance - View	✓	✓	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Relationship Mapping Maintenance - Edit	✓	✓	NH
45	Relationship Matrix			
	Relationship Matrix Maintenance – Search	NH	NH	NH
	Relationship Matrix Maintenance – View	NH	NH	NH
	Relationship Matrix Maintenance - Edit	NH	NH	NH
46	User Helpdesk	✓	✓	NH
47	Feedback Capture			
	Search Feedback Template	NH	NH	NH
	View Feedback Template	NH	NH	NH
	Edit Feedback Template	NH	NH	NH
	Create Feedback Template	NH	NH	NH
48	Feedback Analytics	NH	NH	NH
49	Request Processing	NH	NH	NH
	Service Request – Summary	NH	NH	NH
	Service Request Details	NH	NH	NH
	Approve or Reject Service Requests	NH	NH	NH
50	Dashboard Builder – Design			
	Design New Dashboard	NH	NH	NH
	View Dashboard	NH	NH	NH
	Edit Dashboard	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Delete Dashboard	NH	NH	NH
	Dashboard Mapping			
	View Dashboard Mapping	NH	NH	NH
	Create Dashboard Mapping	✓	✓	NH
	Delete Dashboard Mapping	NH	NH	NH
51	Quick Forms - Service Request			
	Create Service Requests Form	NH	NH	NH
	Search and View Service Request	NH	NH	NH
	Copy and Create a new Request	NH	NH	NH
	Edit Service Requests	NH	NH	NH
52	Session Summary	NH	NH	NH
53	User Segment Maintenance			
	Search User Segment	NH	NH	NH
	View User Segment	NH	NH	NH
	Edit User Segment	NH	NH	NH
	Create User Segment	NH	NH	NH
54	User Limits			
	User Limits- Search	NH	NH	NH
	User Limits- View	NH	NH	NH
	User Limits- Edit	NH	NH	NH
55	Message Maintenance			

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Message Maintenance- View	NH	NH	NH
	Message Maintenance- Edit	NH	NH	NH
56	Biller Category Maintenance			
	Manage Biller Category	×	×	NH
	Add Biller Category	×	×	NH
	Edit Biller Category	×	×	NH
	Delete Biller Category	×	×	NH
57	Merchant Onboarding			
	Search Merchant Details	✓	✓	NH
	View Merchant Details	✓	✓	NH
	Edit Merchant details	NH	NH	NH
	Create Merchant	✓	✓	NH
	Delete Merchant	NH	NH	NH
58	Account Aggregation – Maintenance			
	External Bank Maintenance – View	NH	NH	NH
	External Bank Maintenance - Create	NH	NH	NH
	External Bank Maintenance – Edit	NH	NH	NH
	External Bank Maintenance - Delete	NH	NH	NH
59	Identity Domain Maintenance			

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Identity Domain Maintenance- Create	NH	NH	NH
	Identity Domain Maintenance – Search	NH	NH	NH
	Identity Domain Maintenance – View	NH	NH	NH
	Identity Domain Maintenance – Edit	NH	NH	NH
60	Resource Server Maintenance			
	Resource Server Maintenance- Create	NH	NH	NH
	Resource Server Maintenance – View	NH	NH	NH
	Resource Server Maintenance – Edit	NH	NH	NH
	Resource Server Maintenance - Search	NH	NH	NH
61	Client Maintenance			
	Create Client	NH	NH	NH
	Edit Client	NH	NH	NH
	View Client	NH	NH	NH
62	Security Keys	NH	NH	NH
63	File Identifier Maintenance			
	Search File Identifier	NH	NH	NH
	View File Identifier	NH	NH	NH
	Edit File Identifier	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	Create File Identifier	NH	NH	NH
64	User File Identifier Mapping			
	User File Identifier Mapping-Administrator-Search	NH	NH	NH
	User File Identifier Mapping-Administrator-Create	NH	NH	NH
	User File Identifier Mapping-Administrator-Edit	NH	NH	NH
	User File Identifier Mapping-Corporate-Search	NH	NH	NH
	User File Identifier Mapping-Corporate -Create	NH	NH	NH
	User File Identifier Mapping-Corporate -Edit	NH	NH	NH
65	Upload File - For Admin biller			
	Uploaded Files Inquiry (For Admin Biller)	NH	NH	NH
66	Forex Deal Maintenance			
	Add Currency Pairs	NH	NH	NH
	Update Forex Deal	NH	NH	NH
67	User Profile Maintenance			
	User Profile Maintenance -Create	NH	NH	NH
	User Profile Maintenance- View	NH	NH	NH
	User Profile Maintenance- Edit	NH	NH	NH
68	Forgot User Name	NH	NH	NH
69	Forgot Password	NH	NH	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
70	Origination Workflow Maintenance			
	Search Workflow	NH	NH	NH
	Single Product Application - Create Workflow	NH	NH	NH
	Single Product Application – View Default/ Custom Workflow	NH	NH	NH
	Single Product Application – Edit Workflow	NH	NH	NH
	Bundle Product Application - Create Workflow	NH	NH	NH
	Bundle Product Application – View Default/ Custom Workflow	NH	NH	NH
	Bundle Product Application – Edit Workflow	NH	NH	NH
71	Biller Onboarding			
	Search Biller	x	x	NH
	View Biller	x	x	NH
	Edit Biller	x	x	NH
	Create Biller	x	x	NH
72	Group Corporate Onboarding			
	Group Corporate Profiling	✓	✓	NH
	Party Account Access	✓	✓	NH
	User Management	✓	✓	NH
	User Group Maintenance	✓	✓	NH
	User Account Access	✓	✓	NH

SR No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.8.0.0.0	Oracle Banking SCF 14.8.0.0.0 / Oracle Banking Cash Management 14.8.0.0.0
	User Report Mapping	NH	NH	NH
	Workflow Management	✓	✓	NH
	Approval Rules	✓	✓	NH
73	Group Corporate Alerts Subscription	✓	✓	NH
74	Term and Conditions Maintenance			
	Create Term and Conditions	NH	NH	NH
	Search Term and Conditions	NH	NH	NH
	View Term and Conditions	NH	NH	NH
	Edit Term and Conditions	NH	NH	NH
	Copy Term and Conditions	NH	NH	NH
	Delete Term and Conditions	NH	NH	NH
75	Session Timeout	NH	NH	NH
76	ATM / Branch Locator	NH	NH	NH
77	Analytics Dashboard	NH	NH	NH

2.65 Retail Originations

Sr No.	Transaction Name / Function Name	Oracle Banking Originations 14.8.0.0.0	Third Party System
1	Application Tracker	✓	✓
2	Bundled Application Submission	✓	✓
3	Bundled Application Submission – US LZN	✓	✓

Sr No.	Transaction Name / Function Name	Oracle Banking Originations 14.8.0.0.0	Third Party System
4	Auto Loan Application Submission	✓	✓
5	Checking Account Application Submission	✓	✓
6	Insta- Checking Account Application Submission	✓	✓
7	Checking Account Application Submission – US LZN	✓	✓
8	Insta - Checking Account Application Submission – US LZN	✓	✓
9	Savings Account Application Submission	✓	✓
10	Insta-Savings Account Application Submission	✓	✓
11	Savings Account Application Submission – US LZN	✓	✓
12	Insta-Savings Account Application Submission – US LZN	✓	✓
13	Term Deposits Application Submission	✓	✓
14	Unsecured Personal Loan Application Submission	✓	✓
15	Insta - Unsecured Personal Loan Application Submission	✓	✓
16	Unsecured Personal Loan Application Submission (US LZN)	✓	✓
17	Insta - Unsecured Personal Loan Application Submission (US LZN)	✓	✓
18	Certificates of Deposit Application Submission (US LZN)	✓	✓
19	Credit Cards Application Submission	✓	✓
20	Credit Cards Application Submission – US LZN	✗	✓
21	Home Loan Application Submission	✓	✓
22	Education Loan Application Submission	✓	✓

Sr No.	Transaction Name / Function Name	Oracle Banking Originations 14.8.0.0.0	Third Party System
23	Wallet Application Submission	✓	✓

2.66 SMB Originations

Sr No.	Transaction Name / Function Name	Oracle Banking Originations 14.8.0.0.0	Third Party System
1	SMB Application Tracker	✓	×
2	SMB Bundled Application Submission	✓	×
3	Business Savings Account Application Submission	✓	×
4	Business Checking Account Application Submission	✓	×
5	Business Term Loans Application Submission	✓	×
6	Working Capital Loans Application Submission	✓	×

2.67 Corporate Lending Origination

Sr No	Transaction / Function Name	Oracle Banking Corporate Lending Process Management (OBCLPM) 14.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.0.0.0
1	Loan Drawdown Application Submission	✓	×
2	Trade Loan Drawdown Application Submission	✓	×
3	Loan Rollover Application Submission	✓	×
4	Loan Application Tracker	✓	×

2.68 Credit Facility Originations

Sr. No	Transaction / Function Name	Oracle Banking Credit Facility Process Management System (OBCFPM) 14.8.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.8.0.0.0
1	Amend Facilities	✓	✓
2	Collateral Evaluation	✓	NH
3	Collateral Revaluation	✓	NH
4	Application Tracker	✓	NH

2.69 Open Banking

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Universal Banking 14.7.6.0.0	Oracle Banking Payments 14.8.0.0.0
1	UK Open Banking AISP	✓	✓
2	UK Open Banking PISP	✓	✓
3	UK Open Banking Funds Confirmation (CBPII)	✓	NA
4	UK Open Banking Consent Management	✓	NA
5	Berlin Open Banking AISP	✓	NA
6	Berlin Open Banking PISP	✓	✓
7	Berlin Open Banking Consent Management	✓	NA
8	Berlin Open Banking Funds Confirmation (PIISP)	✓	NA