Release Notes
Oracle Banking Digital Experience
Release 22.2.0.0.0

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Release Notes

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1. FEATURES AND ENHANCEMENTS

The following describes the new enhancements made in Oracle Banking Digital Experience 22.2.0.0.0 release:

1.1 Virtual Accounts Management

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

Virtual Account Restrictions –

This feature enables a corporate user to –

- View the summary of restrictions maintained at a Virtual account level. User can navigate to this screen via Virtual account details page to view the allowed, utilized and available count.

- Further, it also allows the user to update the allowed count for each restriction type through the restrictions Maintenance screen.

Account Title in Virtual Account Screens -

With this enhancement, corporate users will be able to view Real/Virtual Account name along with the Real/Virtual Account number on the following screens –

- Cash Positions - Overall widget
- Accounts & Balance Widget
- Move Money screen/widget
- Account Balance Details Overlay

- Structure Maintenance (Real Account/VMCA)

- Remittance ID Maintenance

- Account title in screens where Account Lookup is involved

- Create/View/Modify Virtual Account (For Linked Real Account)

- Virtual Account Templates

- Charges Inquiry

Progressive Screen Loading –

To improve the user experience and performance, all the screens that previously displayed pagination have now been changed to progressive loading. Following screens will display the above changes –

- Dashboard Widgets –

  - Accounts & Balances widget
  - Virtual Entity Summary widget
  - Cash Positions - Overall widget

- Inquiry/Listing Screens –

  - Virtual Entity transaction
  - Virtual Account transaction
  - Virtual Account Templates
  - Virtual Accounts eligible for Closure
  - Virtual Accounts Structure transaction
  - Remittance ID transaction
  - Internal Credit Line transaction
  - Virtual Multi-Currency Account transaction
  - Track Virtual Accounts Closure List
  - Special Rates transaction
  - General Rates transaction
  - Charges Inquiry transaction
  - View Transaction Inquiry transaction
  - View General Rates transaction
  - List Pre-generated Statements transaction
  - View Special Rates transaction
  - View Internal Credit Line Linked Accounts

- Overlays

  - While Viewing Closure Details overlay from Virtual Account Closure Confirmation screen
  - Link Virtual Accounts overlay during Create Virtual Accounts Structure transaction
  - Link Virtual Accounts overlay during Edit Virtual Accounts Structure transaction
  - Interest Rates, Interest History & View Transactions Overlay from detailed Virtual Account view

> ➢ While viewing Virtual Accounts for Linkage overlay from Internal Credit Line Linkage Confirmation screen

- Initiation Screens
    - ➢ Initiation and review screens post selecting virtual accounts for closure.
    - ➢ Create Internal Credit Line Linkage
    - ➢ Edit Internal Credit Line Linkage
    - ➢ Add General Rates
    - ➢ Edit General Rates
    - ➢ Add Special Rates
    - ➢ Edit Special Rates

1.2 <u>Liquidity Management</u>

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

Account Title in Virtual Account Screens

With this enhancement, corporate users will be able to view Real Account name along with the Real Account number on the following screens -

- Position By Region pop up
- Position By Currency pop up
- Account Title in Structure Node
- Account Details overlay within Structure
- Charge Account during Structure Maintenance
- Charges Inquiry
- Sweep Monitor widget
- Log Monitor screen

Progressive Screen Loading –

To improve the user experience and performance, all the screens that previously displayed pagination have now been changed to progressive loading. Following screens will display the above changes

- Dashboard Widgets –
    - ➢ Position by region
    - ➢ Assets and liabilities
    - ➢ Position by currency
- Inquiry/Listing Screens –
    - ➢ Simulation table
    - ➢ Structure Table
    - ➢ Charges Inquiry

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> ➢ Log Monitors

- Initiation Screens -

    - ➢ Account selection during Structure Creation & modification
    - ➢ Header Account selection during Structure Creation and modification.

Account Structure Simulation –

In order to better understand and experience the benefits and features offered in Liquidity Management module, a new functionality has been developed that allows a corporate user of an existing customer of the bank to simulate various types of Liquidity Management account structures.

Following features are supported in Structure Simulation -

Build Account Structure Simulation:

The application enables the corporate user to build new account structures simulation using the digital banking platform. While building a structure Simulation of Sweep, Pool or Hybrid type, the corporate can perform the following tasks:

- Choose Accounts to participate in Structure Simulation

- Define Structure Simulation Details Sweep, Pool – with interest methods – Interest, Advantage & Ratio and Hybrid with interest method as "Interest" only

- Define Account Mapping and specify the hierarchies

- Set up instructions between each account pair.

- Review and Confirm structure creation

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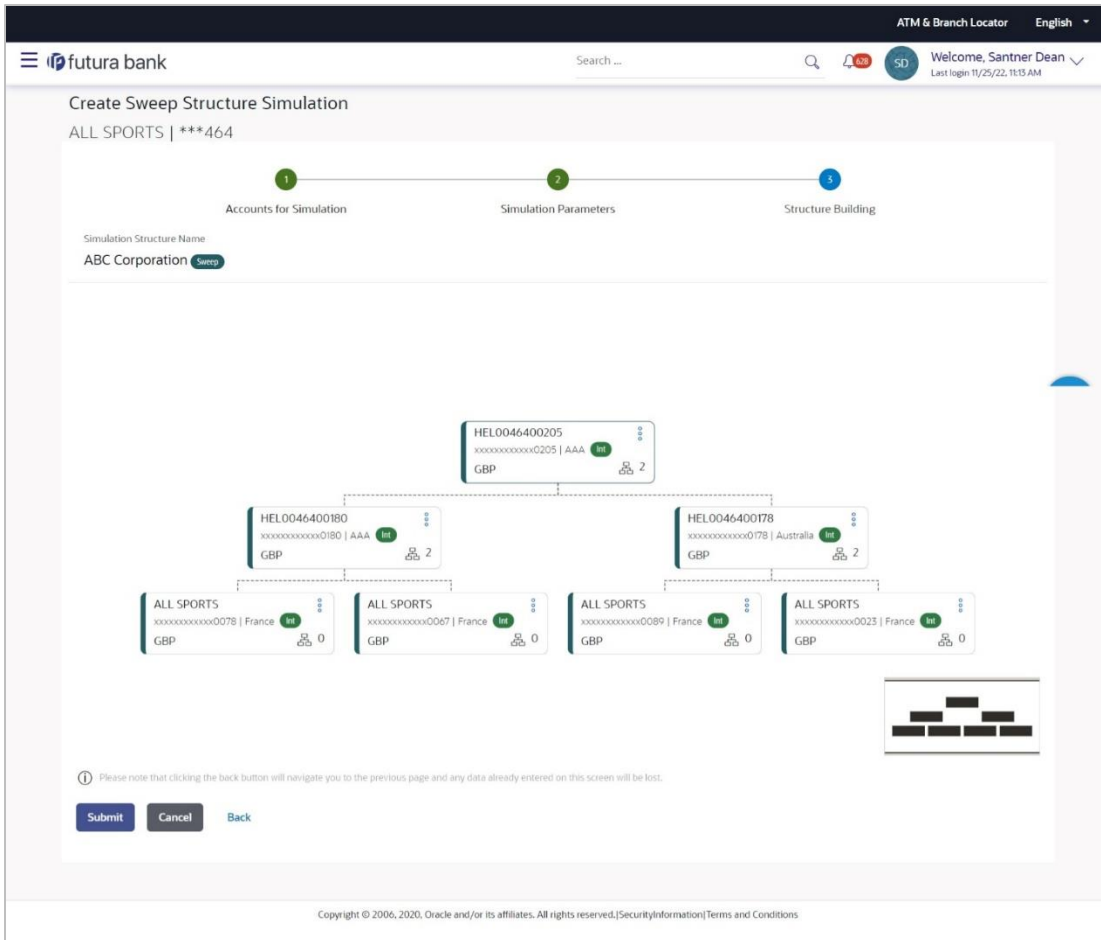
View Account Structure Simulation:

Corporate users can search the Simulated Account structures maintained between the internal and external accounts of their parties. User can also further drill down to view the structure details along with the instructions set between an account pair.

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Download Structure Simulation Advice

- User can generate a Structure simulation advice for all the supported structure types, which will compare with structure and without structure scenario and arrive at the interest income benefit.

1.3 Trade Finance

Following are the enhancements done to Trade Finance Module:

- Facility to initiate Paper based Guarantee
- Mobile browser support for View and Approval Transactions
- Facility for Corporate user to receive request for clarification (Bi-Directional support) for transactions initiated at Mid-Office
- Facility to Maintain Terms and Conditions and Display them at the Transaction screen
- Facility to auto save transaction during creation of Import LC, Outward Guarantee, Shipping Guarantee, Export Bill and Export Collection.
- Facility to initiate Guarantee/SBLC Claim Settlement by the Applicant
- Facility to input deal reference number and rate for transactions involving cross currencies
- Facility to request split of Commission/ Charges with other party
- Facility to display Account name title, Branch and Currency as part of account list Display
- Facility to indicate to the Approver if attachments are available in Transaction

1.3.1 Trade Finance Enhancements

Trade finance is the assistance provided for the commencement of international trade, and it is achieved by the use of several trade finance instruments. Lots of such products constitute trade finance, and each one is created to ease the way businesses are done between importers and exporters around the world.

In this release, the trade finance module of OBDX, has been enhanced with the addition of new features and transactions, which are as follows:

1.3.1.1 Initiate a paper-based BG

OBDX is enhanced to have a facility in Initiate BG with an option to indicate whether user wants to have a mail based BG instead of the regular SWIFT based BG. If he selects the mail based BG, automatically system will show the user the charges, commissions and taxes applicable and the draft version of message as per mail based BG. Normally these kind of BGs are used for domestic purposes or where no direct SWIFT based network setup is available.

1.3.1.2 Mobile browser support for View and Approval Transactions

There are times when people want to see things on move, or a senior management of a company must approve things on the move. OBDX is enhanced for the users to be able to view the transactions, approve the transactions using a mobile device on a mobile browser. All the trade transactions are enhanced with this.

1.3.1.3 Bi-Directional support for transactions initiated at Mid-Office

When the corporate user, has directly initiated an application at Mid-Office, there was no way to interact with bank online for any queries bank had. With this enablement, user would be able to see such transactions as well in OBDX. However, user would be able to respond to the queries of the application, he won't be able to see the details of application like other transactions initiated from OBDX do.

1.3.1.4 Terms and Condition in Audit Log

Many a times, in cases of disputes between the bank and corporate users, bank would want to know the Terms and Conditions accepted by user. OBDX is enhanced for the Admins to have a facility to see the Terms and conditions accepted by corporate user, while initiating the transaction.

1.3.1.5 Facility to Auto save Transaction during creation

OBDX is enhanced to have the facility to automatically save incomplete Trade Finance application as a draft that can be resumed at later stage. If user has forgot to save those applications explicitly in draft/template or couldn't save those due to session timeout. On next login, system will give option to user to continue using auto saved application.

This enhancement is applicable to following Trade Transactions initiated from OBDX

- Initiate LC: Conventional and Islamic

- Initiate BG: Conventional and Islamic

- Initiate Bills under LC: Conventional and Islamic

- Initiate Collections: Conventional and Islamic

- Initiate Shipping Guarantee: Conventional and Islamic

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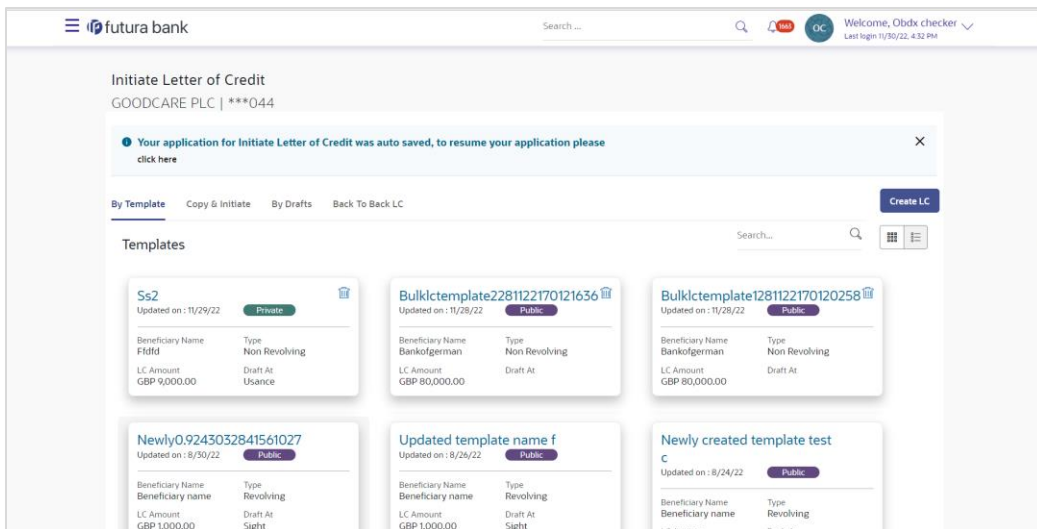
1.3.1.6 Facility to initiate Guarantee/SBLC Claim Settlement by the Applicant

As a part of OBDX enhancement, a new transaction is introduced where the corporate user has the option to settle their unsettled claims.

User can view all the available unsettled claims under Bank Guarantee and can select and click to view the details of the same. The user also has an option to indicate the amount to be settled, and source account, collaterals, and loans that can be used to settle the claim. There is an option to view the limits available to the user.
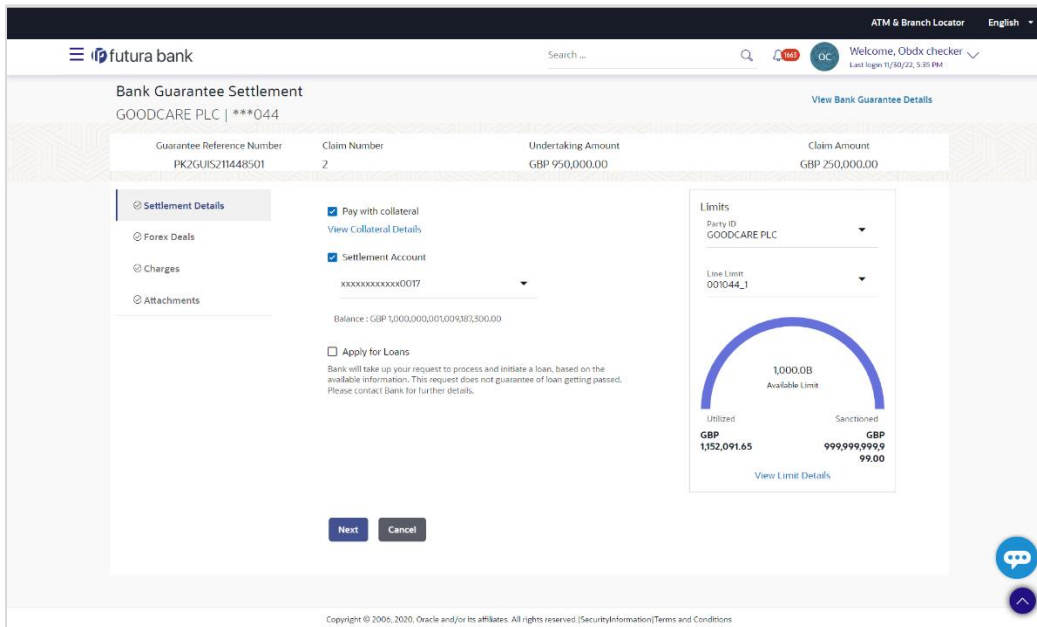
1.3.1.7 Facility to input Deal reference number and rate for transactions involving Cross Currencies

The OBDX is enhanced to have a facility for users to provide a Deal Reference Number and the FX rate on the screen so that when there is not pre-booked deal available or if the user do not want to use an existing deal, user can pass these details to the bank.

Following transactions have been enhanced to input deal reference number and FX Rate:

- Bill Settlement (both Single and Multiple) in Conventional as well as Islamic
- Modify Import Bill Conventional as well as Islamic
- Modify export bill Conventional as well as Islamic
- Modify import collection Conventional as well as Islamic
- Modify Export collection Conventional as well as Islamic
- Export Collection settlement Conventional as well as Islamic

1.3.1.8 Facility to request Split of Commission/ Charges with other party

The OBDX is enhanced to have a facility to view Split Charges & Commissions to see how much will be borne by the user and how much by other parties. The user can also view the split percentage.

Following transactions have been enhanced to capture special instructions:

- Import LC Issuance - Conventional and Islamic
- Import LC Amend - Conventional and Islamic
- Outward BG initiation - Conventional and Islamic
- Outward BG Amend - Conventional and Islamic

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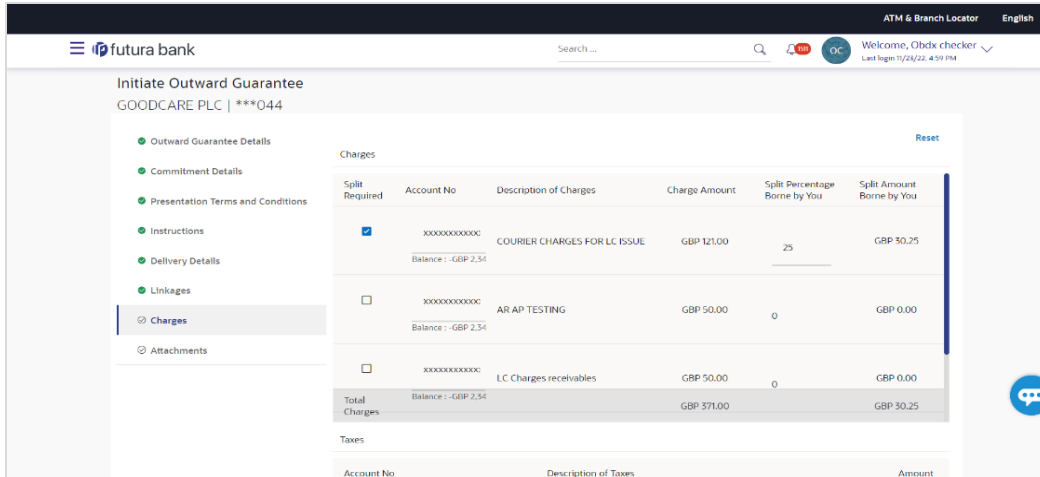
1.3.1.9 Facility to display Account name title, Branch and Currency as part of Account List Display

OBDX Trade finance input screens have been enhanced to select the account number from the demand deposit and corporate deposits account list that displays the account number along with the account name, account currency and account branch.
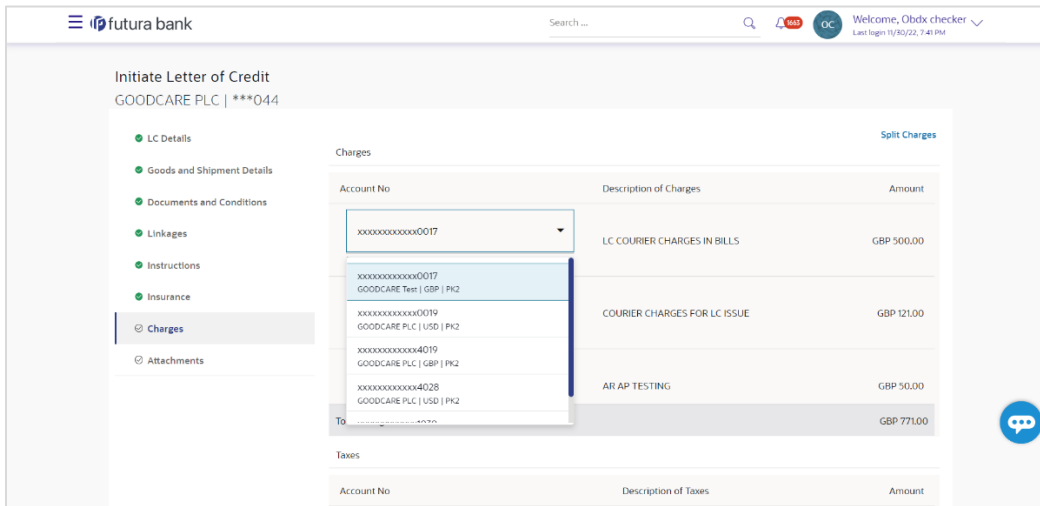
1.3.1.10 **Facility to indicate to the Approver if Attachments are applicable for a Transaction**

OBDX Trade Finance Pending for Approval transaction screen is enhanced to display the attachment icon against each transaction that indicates the transaction has physical document linked to it. Based on this information, approver can directly approve the transaction, or he will drill down the transaction details and verify the linked documents by downloading it.

1.4 <u>Payments</u>

- Support for Customer Reference Number in onscreen payments and on some of the inquiry screens.

- File Uploads Mixed Transaction Template – User's entitlements now validated against the corresponding individual payment transactions.

- Payment Amendment for processed SWIFT Payments.

- Send to Modify feature for Payee transactions.

- Support to capture external accounts of a corporate in order to facilitate MT101 initiation

- Checker and Releaser Support for onscreen Payments

- Bilateral MT101 agreement upload.

1.5 <u>Receivables/Payables</u>

As part of this release, Receivables/Payables module has been enhanced to include the following features.

1.5.1 <u>Pending Approval Tab</u>

A new tab to display the Receivables/Payables transactions in the pending approval widget and screen is developed this release. Checker or Approver can claim the Receivables/Payables transactions from this new tab for approval.

1.5.2 <u>My Approved List Tab</u>

A new tab to display the Receivables/Payables transactions in the my approved list widget and screen is developed this release. Checker or Approver can view the approved Receivables/Payables transactions from this new tab.

1.5.3 Activity Log Tab

A new tab to display the Supply chain finance transactions in the Activity log widget is developed this release. Maker can view all the Supply Chain Finance transactions from this new tab for Activity Log.

1.5.4 Associated Party Management

1.5.4.1 Onboard Associated Party

The transaction of on boarding associated party has been undergone a change where, existing field of auto acceptance and its dependent fields are removed.

1.5.5 Receivables/Payables Management

1.5.5.1 Creation of Invoice through screen and through image upload

The existing screen of invoice creation through screen or through image upload, has been enhanced to restrict the pre-acceptance to be changed to yes when a supplier is a creating an invoice. The pre-acceptance field will be defaulted to 'No' and will be disabled when a supplier creates an invoice.

This release also supports creation of an overdue invoice through screen on the basis of a parameter check in the Host system.

1.5.5.2 Creation of Invoice through file upload

The existing transaction of invoice creation through file upload, has been enhanced to default the value of pre-acceptance field to 'no' when a supplier is a creating an invoice and default the field to 'yes' when buyer is uploading the invoice.

This release also supports creation of an overdue invoice through file upload on the basis of a parameter check in the Host system.

1.5.5.3 Creation of Debit Note through screen

The existing screen of debit note creation has been enhanced to restrict the pre-acceptance to be changed to yes when a supplier is a creating an invoice. The pre-acceptance field will be defaulted to 'No' and will be disabled when a supplier creates an invoice.

This release also supports creation of an overdue debit note through screen on the basis of a parameter check in the Host system.

1.5.5.4 Creation of Debit Note through file upload

The existing transaction of debit note creation through file upload, has been enhanced to default the value of pre-acceptance field to 'no' when a supplier is a creating an invoice and default the field to 'yes' when buyer is uploading the invoice.

This release also supports creation of an overdue debit note through file upload on the basis of a parameter check in the Host system.

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1.5.5.5 View Receivables/payables

- The new types of status as 'Acceptance in Process', 'Modification in Process', 'Assignment in Process', 'Cancellation in Process', 'Raising Dispute in Process', 'Resolving Dispute in Process', 'Payment in process' is introduced in 'Status' column so that the exact status of the transaction is displayed to the user. These status are also introduced as options in 'Status' dropdown in search filter so that corporate users can search records with the above statuses.

- Existing screen of receivables and payables inquiry has been enhanced to add search filter for 'Stale Invoices' so that corporate users can search stale invoices or debit notes.

- 'Payment in Process' option is introduced as a drop-down value in search field 'Status' so that corporate user can search records where payment is in process. This status will be displayed whenever reconciliation of receivables/payables is in process with a payment record.

1.5.5.6 View Invoice Details and View Debit Note Details – Rule id enhancement

The detailed inquiry screen of invoice and debit note, has been enhanced to display the reconciliation rule details in the reconciliation details. The reconciliation record details will now have the rule id mentioned in every record. The rule id will be a hyperlink, and on accessing the hyperlink, the rule details will be displayed.

1.5.5.7 View Invoice Details and View Debit Note Details – Stale field enhancement

The detailed inquiry screen of invoice and debit note has been enhanced to display the 'Stale Invoice' field and its value as fetched from host system.

1.5.5.8 View Credit Note Details

- New reconciliation status as 'Reconciliation in Process' is introduced. This status is also introduced as option in 'Reconciliation Status' dropdown in search filter so that corporate users can search records with the new status.

- The detailed inquiry screen of a single credit note, has been enhanced to display the reconciliation rule details in the reconciliation details tab. The reconciliation record details will now have the rule id mentioned in every record. The rule id will be a hyperlink, and on accessing the hyperlink, the rule details will be displayed.

1.5.5.9 Creation of Purchase Order through Screen, File Upload or Image Upload

Creation of Purchase order will be allowed to be created by a Supplier through all the three modes, only if a system level flag as 'Allow creation of Purchase Order by Supplier' has value as 'Y'. If the flag is no, the supplier will not be allowed to create a Purchase Order.

1.5.5.10 Creation of Purchase Order through screen and Image Upload – Pre-acceptance enhancement

Pre-acceptance field will be restricted from being able to be changed to yes when a buyer is a creating a purchase order. The pre-acceptance field will be defaulted to 'yes' and will be disabled when a supplier creates a purchase order.

1.5.5.11 Creation of Purchase Order through file upload – Pre-acceptance enhancement

The pre-acceptance field value will be defaulted to 'yes' when a supplier is a uploading the purchase order and it will be defaulted as 'no' when buyer is uploading the purchase order.

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1.5.5.12 Manage Receivables

Existing screen of Manage Receivables for all the actions of Accept, Edit, Raise. Resolve, Cancel and Assignment enhanced to display the document uploaded in the transaction, to the checker user.

1.6 Reconciliation

1.6.1 View Payments

- The detailed inquiry screen of payment record has been enhanced to display the reconciliation rule details in the reconciliation details. The reconciliation record details will now have the rule id mentioned in every record. The rule id will be a hyperlink, and on accessing the hyperlink, the rule details will be displayed.

- Following fields are introduced as search filters in View payments screen-

    ➢ Beneficiary/Remitter name has been introduced to enable corporate users to search the payment records providing the Beneficiary or Remitter name.

    ➢ Reconciliation in Progress has been introduced as an option in Payment Status drop down so that corporate users can search records on the basis of the new status.

1.6.2 Create Reconciliation Rule

- The existing screen of reconciliation rule creation displays the existing rules if any of the logged in party in the third step of creation so that the corporate user can view the existing rules and prioritize the new rule being created. The rule id which is displayed in the screen will now be a hyperlink and on accessing the link, the reconciliation rule details will be displayed on an overlay.

- A new pattern type as **Likewise Match** is introduced in Reconciliation rule type exact rule and selecting the condition based on Invoice/Expected Cashflow & Payment to list along with the existing pattern type Exact and select between two positions etc., and further select the LHS attribute value.

- A **Case Sensitive** switch (Yes or No) is introduced in the reconciliation rule type exact rule condition to select whether the system needs to check the case sensitivity of the field value while reconciliation execution.

1.6.3 Edit Reconciliation Rule

- The existing screen of modification of reconciliation rule displays the existing rules if any of the logged in party in the third step of creation, so that the corporate user can view the existing rules and prioritize the new rule being created. The rule id which is displayed in the screen will now be a hyperlink and on accessing the link, the reconciliation rule details will be displayed on an overlay.

- A new pattern type as Likewise Match is introduced in Reconciliation rule type exact rule and selecting the condition based on Invoice/Expected Cashflow & Payment to list along with the existing pattern type Exact and select between two positions etc., and further select the LHS attribute value

- A **Case Sensitive** switch (Yes or No) is introduced in the reconciliation rule type exact rule condition to select whether the system needs to check the case sensitivity of the field value while reconciliation execution.

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1.6.4 Create Allocation Rule

The existing screen of allocation rule creation displays the existing rules if any of the logged in party in the third step of creation so that the corporate user can view the existing rules and prioritize the new rule being created. The rule id which is displayed in the screen will now be a hyperlink and on accessing the link, the allocation rule details will be displayed on an overlay.

1.6.5 Edit Allocation Rule

The existing screen of modification of allocation rule displays the existing rules if any of the logged in party in the third step of creation, so that the corporate user can view the existing rules and prioritize the new rule being created. The rule id which is displayed in the screen will now be a hyperlink and on accessing the link, the allocation rule details will be displayed on an overlay.

1.6.6 Cash Management

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

1.6.7 Pending Approval Tab

A new tab to display the Cash Management transactions in the pending approval widget and screen is developed this release. Checker or Approver can claim the Cash Management transactions from this new tab for approval.

1.6.8 My Approved List Tab

A new tab to display the Cash Management transactions in the my approved list widget and screen is developed this release. Checker or Approver can view the approved Cash Management transactions from this new tab.

1.6.9 Activity Log Tab

A new tab to display the Cash Management transactions in the Activity log widget is developed this release. Maker can view all the Cash Management transactions from this new tab for Activity Log.

1.6.10 Cash Flow Forecast

Existing screen of predictive forecast has been enhanced to display predicted forecast in weekly frequency. The view where both actual and predicted are displayed in a combined view have also been enhanced to be displayed in weekly frequency.

Similarly, the cashflow forecast summary table, has also been enhanced to display predicted forecast summarized data in weekly frequency as well as the combined summary of actual as well as Predicted has been enhanced to display weekly frequency.

1.7 Collections

1.7.1 View Pick/Delivery Point

Existing screen of inquiry of Pick-up and delivery points has been enhanced to add a search filter for pick up points or delivery points so that the corporate users can search the records by entering 'Pickup Points' or 'Delivery Points'

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1.7.2 Netting

1.7.2.1 Accept/Reject Netting Transaction

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

- The accept/reject netting transaction screen is supported in mobile device.

1.8 Corporate Lending Management

As part of this release, Corporate Loans module has been enhanced with the following features:

Customer 360

As part of Customer 360, the dashboard for corporate users can be configured based on Party IDs in addition to the existing Role/Module/User configurations. This allows a dashboard configured for a specific party to be accessible for users under that party uniquely. For more information on configuration details, you can refer OBDX Core User Manual.

**Group Customer Migration Report**

Customer can be moved from one group customer to another group customer. You can perform the simulation to generate the migration report to identify the conflicts if any. After resolving the conflicts, you can perform the migration and generate final migration report with the details on the migration.

1.9 Supply Chain Finance

1.9.1 Overview

Existing widgets of Top Programs, Maturing Finances and Receivables/Payables Timeline of SCF have been enhanced. Following changes have been done to the widgets-

Top Programs- New hyperlink is introduced viz, Financed/Non Financed Receivables or Payables. On clicking on this hyperlink the widget will flip and two donut graphs displaying Financed and Non Financed receivables or payables in the respective tab of Receivables and Payables.
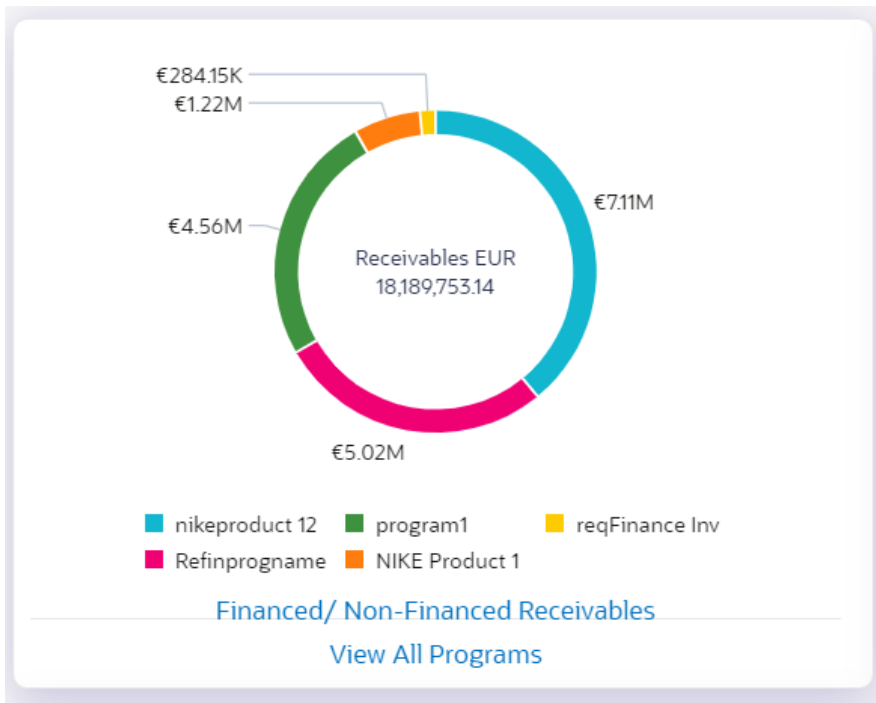
On clicking on link Financed/Non- Financed-
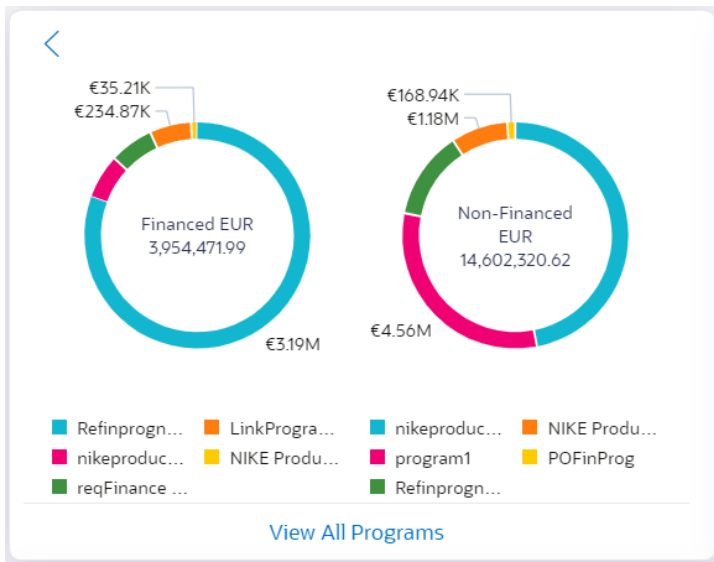
Maturing Finances- Overdue section will have four new sub sections. These sub sections will display overdue finances in different period ranges. These period ranges are configurable by the bank. Existing 4 sections of Due In will also be configurable.

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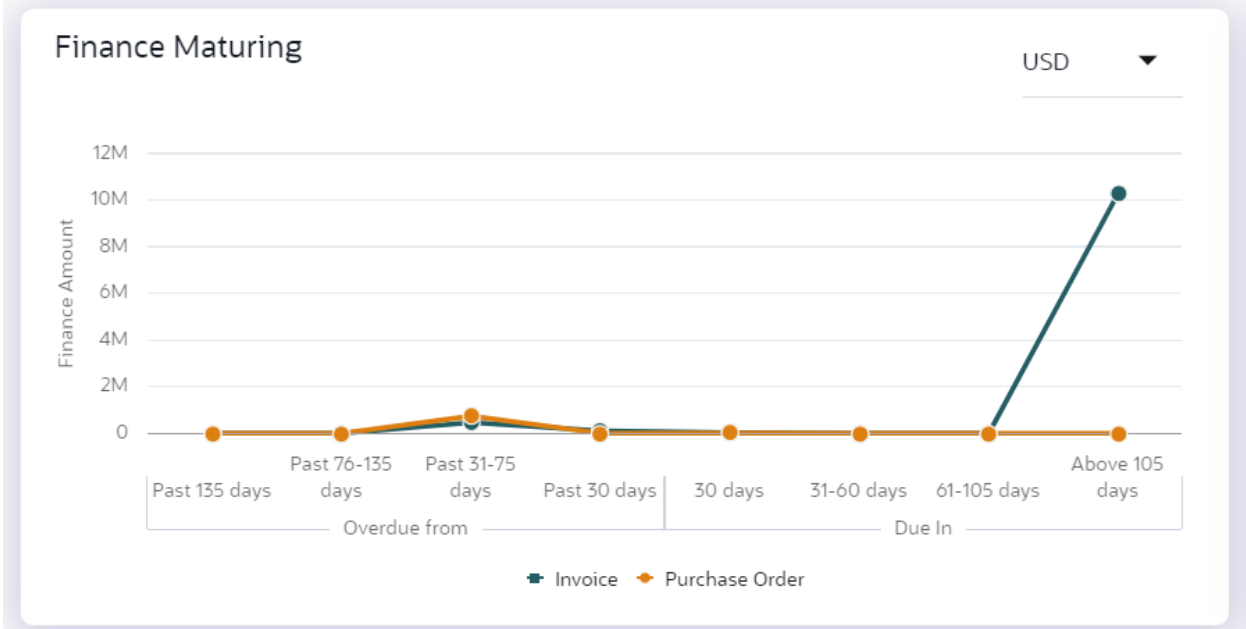
Receivables/Payables Timeline- Overdue section will have four new sub sections. These sub sections will display overdue finances in different period ranges. These period ranges are configurable by the bank. Existing 4 sections of Due In will also be configurable.
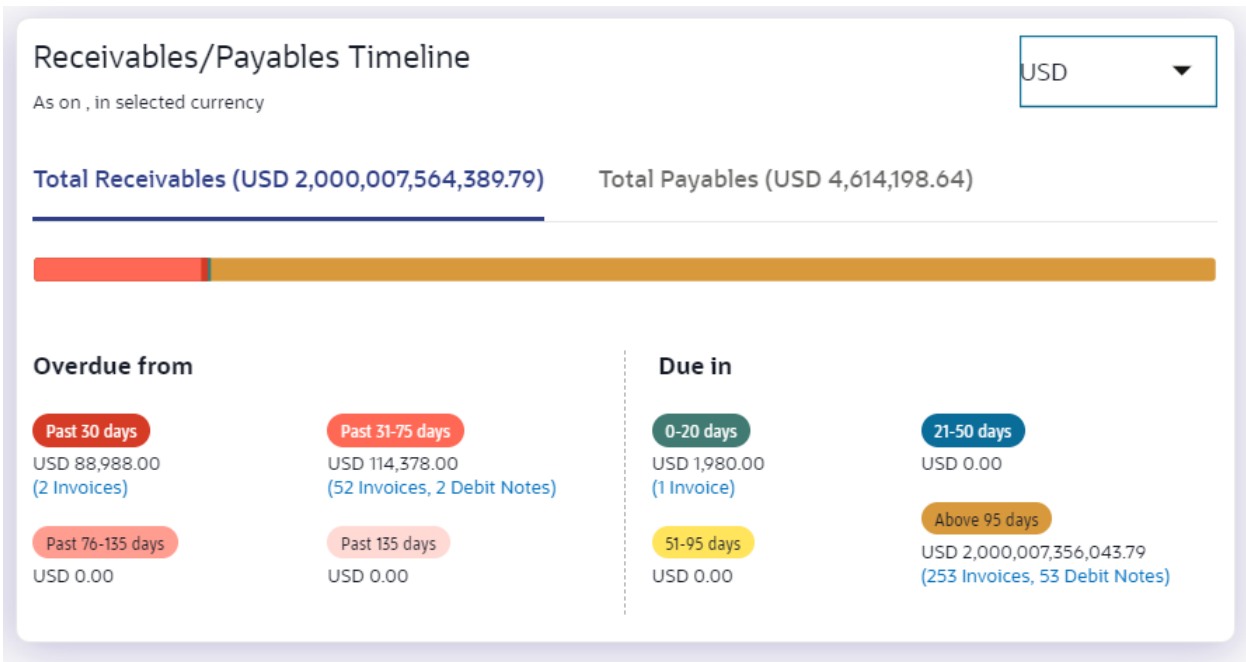
Limit Expiry Status- New widget is developed to display expired limits and limits that are nearing expiry in the next 'n' number of months. The number of months is configurable by the bank.

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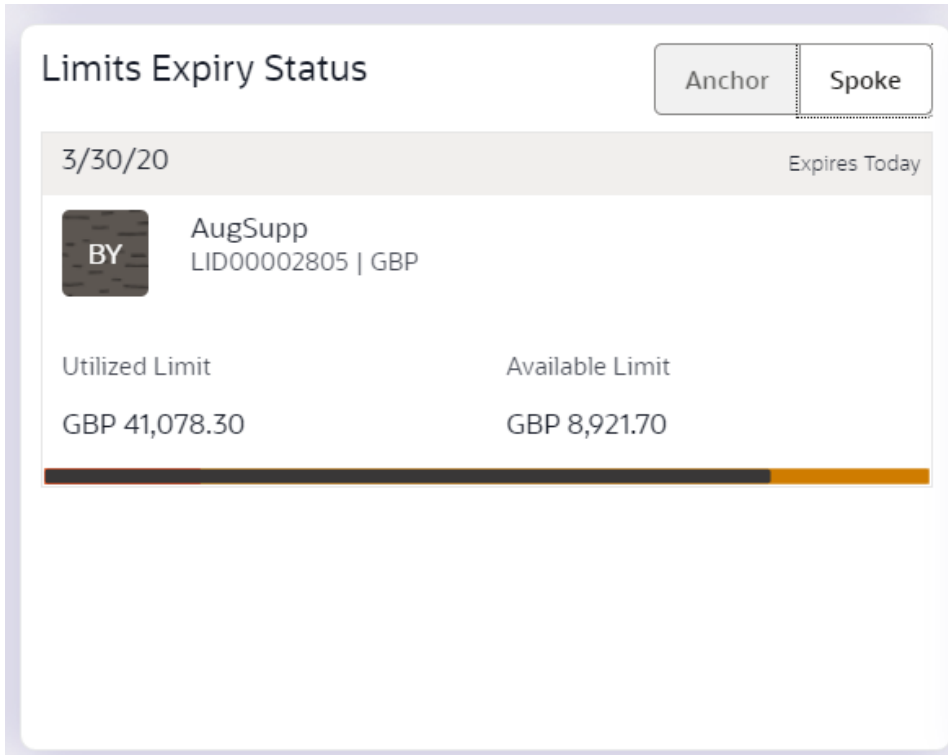
1.9.2 View Program

Existing screen of View Programs, have been enhanced to restrict the view of program to a counterparty corporate who is not a borrower in the program.

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1.9.3 Request Finance

Existing screen of Request Finance has been enhanced to add NPA(Non Performing Asset) validation so that a corporate who has been tagged as 'NPA' by the bank, is not able to raise Finance.

1.9.4 Activity Log Tab

In the Activity log Tab, whenever request finance transactions is displayed, an attachment icon will be displayed if any documents are attached while executing the transaction.

1.10 Corporate Administration Enablement

In large corporate organizations, there is a need to have users with an administration role to carry out certain administrative functions for the corporate group. Such delegated users with an administrator role are restricted to manage the Group Corporate to which they belong and handle various administrative maintenances on behalf of their Group Corporate. As part of this enhancement, bank system administrator will be able to enable the corporate administration facility for a specific Group Corporate.

Following functions have been extended for Corporate Administrators:

- Group Corporate Maintenance (Wizard)
    - ➢ Group Corporate Profiling (View)
    - ➢ Party Account Access
    - ➢ User Onboarding
    - ➢ User Group
    - ➢ User Account Access
    - ➢ Report Mapping
    - ➢ Workflow Management
    - ➢ Rules Management
- File Upload Maintenance
    - ➢ File Identifier Maintenance
    - ➢ User File Identifier Mapping
- Transaction Limit Maintenance
- Reports Generation
    - ➢ Adhoc Report Generation
    - ➢ Schedule Report Generation
- Dashboard
    - ➢ Transactions (Pending for Approval, My Initiated List, My Approved List)
    - ➢ Quick Links
- Mailbox
    - ➢ Alerts
    - ➢ Notification
- Account Settings

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> ➢ Profile
> ➢ Session Summary
> ➢ Manage DND Alerts
- Security & Login
  > ➢ Set Security Questions
  > ➢ Change Password
- ATM Branch Locator

1.10.1 Approval Rules Enhancements

The option to specify preferred currency at Group Corporate (GCIF) level is now deprecated. The below day 0 configurations are added to ease the resolution of approval rules:

- Define if weightage needs to be checked during rule evaluation (Auto-routing/Manual routing)
- Define if Sequential rule needs to be given precedence or Non-sequential rule

Utilization of Configuration:

- If weightage configuration= Yes, then the rules will be evaluated as per the calculated weightage. Note: For auto-routing, out of the box weightage will always be checked
- If weightage configuration= No, then the rules will be evaluated irrespective of the currency and all the rules falling within the amount range (post currency conversion) will be resolved

  > ➢ For Manual Routing, whichever rule the maker selects will be the resolved rule
  > ➢ For Auto Routing, the nearest 'max' value logic will be checked and the rule with nearest max slab will be evaluated. However, if two rules have the same nearest 'max' value, then the transaction will be sent to the users of all the applicable rules. Whichever approver picks the transaction first, that rule will be the final resolved rule

1.10.1.1 Flexi-Approval of Multiple Transactions

For Multiple Bill Payments and Multiple Transfers, a framework is developed to support flexi-approval for multiple transactions. There is a provision to select multiple transactions with 'Initiated' status and route the same for approval. A request ID will be generated for each set of selected transactions. The transactions with the exact matching approval rules will be grouped together along with the evaluated rules i.e., multiple transaction buckets will be created with multiple or single resolved rule/s. Maker will be able to select one approval rule against the group and route the transaction. Note: The selected approval rule will be applicable to the entire group of transactions. Individual transactions cannot be routed from within the group. Once the transactions are routed successfully, the status of the transaction changes to 'Pending Approval'.

1.10.1.2 Send to Modify Option Enablement for Group Corporate Maintenance

When the maker sends the Group Corporate Onboarding maintenance for approval, the administrator approver is provided an option to send the maintenance back for modification. In order to enable the same, 'Send to Modify' option is available to the approver. The approver can capture an optional comment to specify the reason for sending the maintenance for modification. The transaction sent back for modification will be visible in the activity log of all the users who have worked on it.

1.10.1.3 Highlight Modified Data on Group Corporate Maintenance

As part of this enhancement, if the maker updates any existing data, then the modified data will be highlighted for the approver to understand the changes. The previous as well as new values will be shown. In the view mode, Group Corporate onboarding screens will display only the selected value. E.g., the Role Mapping section will list only the selected/mapped roles and not the role which is not mapped/selected. In the edit mode, all the values (selected/not selected) will be shown.

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1.10.2 Stage Wise Comments Capture

On the Group Corporate Onboarding wizard, comments can be captured by any user involved in the maintenance journey e.g., maker, approver. For each comment, the user ID along with the date timestamp will be available. Multiple comments can be captured at each resource level. The user can add comments but not modify or delete them. Comments will be available in the activity log for the Group Corporate as long as its data is not purged. A history of comments can be seen in case the maintenance is picked up by another approver for action.

1.10.3 Service Request Framework Enhancements

On the Rules Management screen, a new Rule Type- 'Service Request' is added so that approval rules can be maintained for service requests. Rules can be created for 'All Service Requests' 'Specific Service Request' or 'Specific Category'. Enablement of Alert facility when the SR is assigned to Bank admins and are processed on the admin users. One of the enhancements includes the introduction of a new screen 'User Group Service Request Mapping', enabling the bank administrator to map service requests to the specific admin user groups. With this change, bank administrators will receive only those Service Requests for processing which are mapped to them instead of all. Bank needs to ensure that the user group-service request mapping is maintained. User groups can be mapped to all service requests or specific service requests. When the service request is fully approved by the corporate approver, the service request will be assigned to the bank administrator user group for resolution. The user group selection will be based upon the mapping maintained in the 'User Group-Service Request Mapping' screen. Alert will be sent to the maker when the service request is initiated and alerts will be sent to the admin users of the selected user group, once the service request is assigned (i.e., once it is fully approved).

1.10.4 <u>User Search Enablement for User Group</u>

The 'User Onboarding' screen available under the Group Corporate Onboarding wizard of administrator is enhanced to view all the user groups associated with a particular user. This helps the administrator to understand that a user is part of which all user groups. This information is visible only as read-only and hence cannot be modified. Note: In order to remove a user from all user groups, the administrator must manually go to the particular user group and remove the user.

1.10.5 <u>Approval Rule Report</u>

A new 'Approval Rule' report is available which the bank administrator can generate to view the details of the rules and workflows belonging to a group corporate. Either Group Corporate ID or Group Corporate Name must be provided as an input parameter. A valid Group Corporate ID or Name needs to be given as like search is not available. The bank administrator is able to generate this report only if access is provided for 'Approval Rule' report generation using the User Report Mapping screen. This report can be generated by corporate administrator as well as bank administrator. This is an adhoc report which can be downloaded in CSV format using the 'My Reports' option. Previously available 'Party Wise Approval Rules Report' is deprecated post the development of this report.

1.10.6 <u>Ready to Submit Functionality</u>

When concurrent administrator users are working on a Group Corporate, they need to provide their readiness for submission before the maintenance is submitted. Any user who modifies any resource in the Group Corporate is registered in the system as a contributor while any user who has not performed data modification on any step in Group Corporate onboarding wizard but has only entered comments for a resource is not considered as a contributor. This enhancement is to check if all the contributors have given readiness for submission when any user submits a transaction. The maintenance cannot be submitted until all contributors have given their readiness. The status of submission readiness can also be seen for each user involved in the transaction.

1.10.7 <u>Dashboard Personalization</u>

As part of this enhancement, the support for Application Rule dashboard is removed. Dashboards can now be mapped at various available levels like Party, Segment, User Type or User. A capability is introduced to show the end user's dashboard auto painted based on the roles assigned. The logged in-Retail and Corporate user can add or remove widgets while creating the dashboard. Each widget can be assigned a priority as per the requirement and the widgets to be displayed on the module dashboards will be based upon the assigned priority.
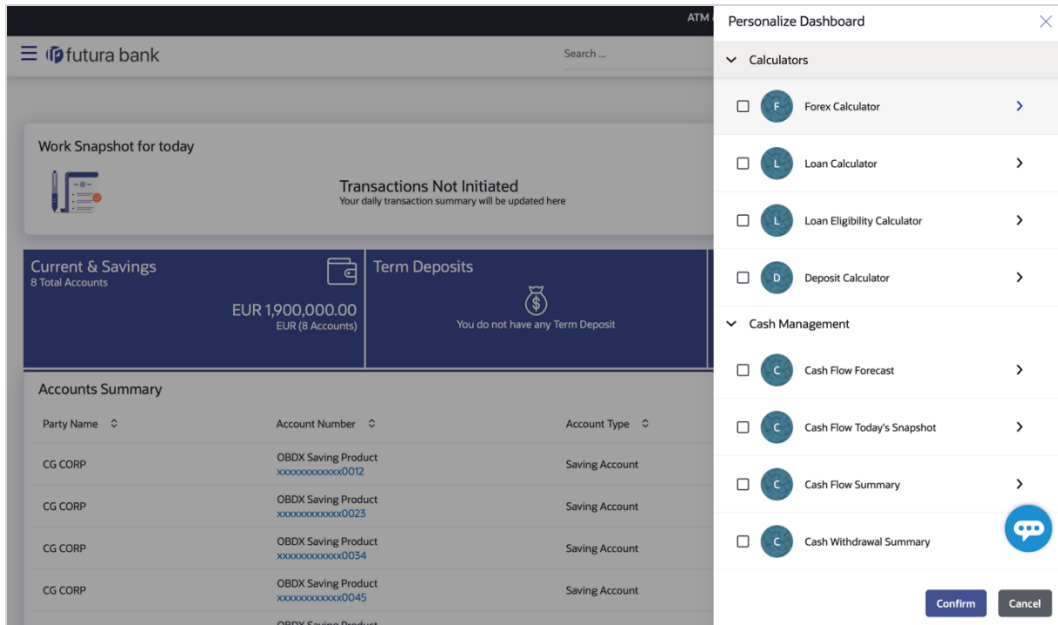
1.10.8 Enhanced Overview Widget on Retail Dashboard

The Relationship Overview dashboard available to retail users, has been further enhanced in this release. In the previous release, enhancements were made to the individual cards of each module (Current & Savings Accounts, Loans, Credit Cards, Investments, etc.) In this release, the entire widget has been enhanced to improve the usability and user experience of this widget. Essential Information on the tabs and summary sections present an overall view of the current holdings in that module. The summary section now has quick links to enable the user to quickly access functions/screens related to the specific module. E.g. the Credit Card view of the Relationship Overview widget will contain links to pay dues and view transactions.
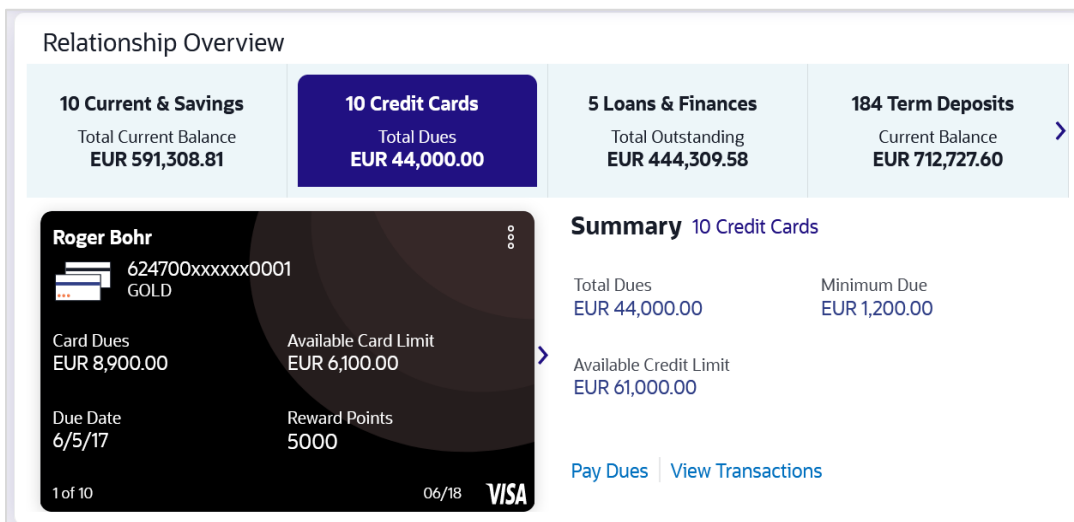
This widget is also now available on mobile devices in responsive mode. When viewing this widget on a mobile device, the user will be able to view all the information as displayed in desktop view. The widget will be responsive to fit into a mobile form factor.

1.10.9 <u>Home Screen Mobile Widget</u>

A widget on mobile home screen to display the account summary and last 3 transactions for the set primary Current Account and Saving Account (CASA) has been created. Facility to mask or unmask the account balance has been provided so that the user can hide the balance at his behest. This widget is provided for both the android and iOS platforms.
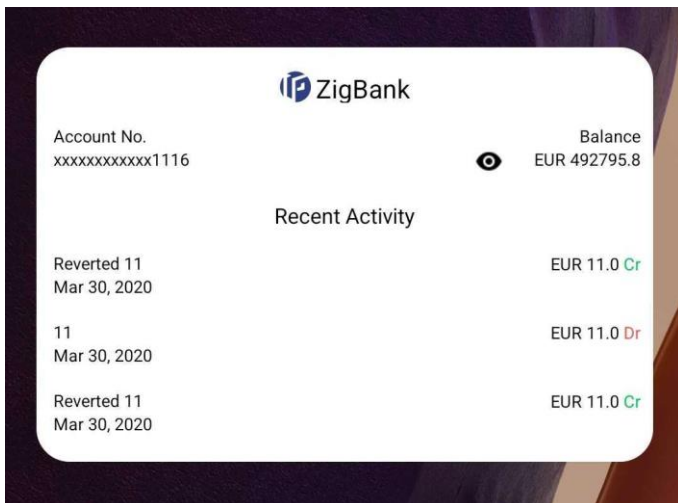
1.10.10   <u>Customer Insights</u>

Insights widget (Available to the Retail Customers) has been enhanced in this release to support following Insights:

- Personal Loan to Credit Card user: If a credit card customer is making partial credit card payment or if the credit card payment is overdue, an Insight will be shown to the customer to avail a Personal Loan from the bank to pay the credit card outstanding amount.

- Investment advice on deposit maturity: If a user's Deposit account has just matured, an Insight will be shown to invest the proceeds in another Deposit account to get better returns as compared to just keeping the funds in the savings account.

- Investment advice on Excess funds: If a user's Savings Account has some excess funds (amount threshold defined by the bank admin), an Insight will be shown to invest the excess amount in a Deposit account to get better returns as compared to just keeping the funds in the savings account.

- Renewal advice for deposit nearing maturity: If a user's Deposit account is nearing maturity and auto-renew is set to 'Off' for the deposit, then an Insight will be shown to user to enable auto-renew for the deposit

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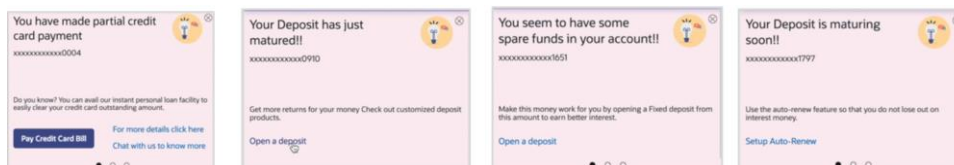
1.10.11 Account Title Display

As part of this enhancement, the account name, account currency and branch code are displayed along with the account number on all the customer facing screens. This change will be reflected on the Review and Confirmation screens as well for the specified transactions. Transactions of the following modules are enhanced:

- Current and Savings Account

- Term Deposits and Credit Cards

- Loans and Finances

- Bill Payments

- Payments

- Liquidity Management

- Virtual Account Management

- Trade Finance
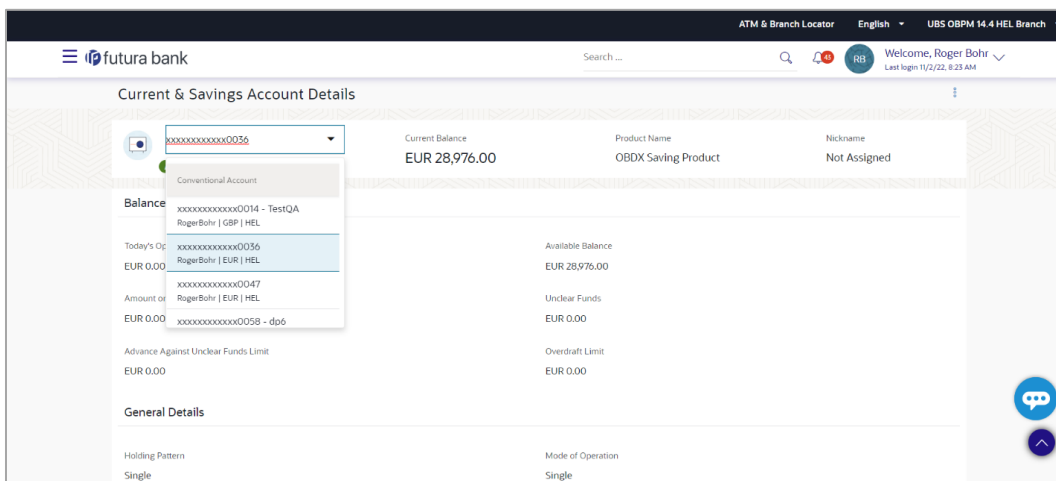
1.10.12 Document Attachment Indicator

In this enhancement, an indication regarding document attachment is introduced while viewing the transaction. This transaction can be either initiated by logged in user or others, approved by or pending for approval with self. The indicator helps in easy identification of initiated transactions containing an attachment. Note: The attachment cannot be viewed or downloaded using this indicator. Attachments can be viewed from the transaction details page.

1.10.13   Separate Authentication for Back Office Users

An option is provided to enable Bank Administrator user IDs to be authenticated using a separate LDAP. A Day 0 configuration is available to set up the OBDX user types which need to be authenticated using one separate LDAP. Bank is expected to onboard the users who need to be authenticated using a separate LDAP on the OBDX Platform. User's username (Login ID), first name, last name and contact details will be expected to match in both the systems i.e., in LDAP and in OBDX. Login for external User will be SSO based and if the user is already authenticated, then re-authentication will not be required. Any changes in user's common information available across the system like Personally identifiable information (PII) etc. will be expected to be updated manually in OBDX. Lock/Unlock/Revoke/Activate users will be outside of OBDX for external LDAP users. Password policy validations will be removed for the user types to be authenticated using a separate LDAP as per Day 0 configuration. All credentials-based alerts like password change, etc. will not be triggered for users maintained in external LDAP. Following password management functionalities will be outside OBDX for any external LDAP users:

- Forget User ID and Password

- Force Change Password and Change Password

- Reset and Print Password

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2. BUGS FIXED

NA

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3. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Originations	Oracle FLEXCUBE Onboarding	14.5.0.0.0
2	Oracle Banking Digital Experience Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.7.0.0.0 14.7.0.0.0
3	Oracle Banking Digital Experience Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.7.0.0.0 14.7.0.0.0
4	Oracle Banking Digital Experience SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.7.0.0.0
5	Oracle Banking Digital Experience Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.10.0.0.0 14.7.0.0.0 14.7.0.0.0
6	Oracle Banking Digital Experience Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.7.0.0.0
7	Oracle Banking Digital Experience Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.10.0.0.0 14.7.0.0.0
8	Oracle Banking Digital Experience Corporate Trade Finance	Oracle Banking Trade Finance	14.7.0.0.0

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Sr. No.	Oracle Banking Digital Experience Modules	Host Integration*	Version
		Oracle Banking Trade Finance Process Management	14.7.0.0.0
9	Oracle Banking Digital Experience Wallets	Oracle FLEXCUBE Universal Banking	14.7.0.0.0
		Oracle Banking Payments	14.7.0.0.0
10	Oracle Banking Digital Experience Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.7.0.0.0
11	Oracle Banking Digital Experience Corporate Liquidity Management	Oracle Banking Liquidity Management	14.7.0.0.0
12	Oracle Banking Digital Experience Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance	14.7.0.0.0
		Oracle Banking Cash Management	14.7.0.0.0

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

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4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience 22.2.0.0.0 release with various browsers:

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

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

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

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5. LANGUAGE SUPPORT

The Oracle Banking Digital Experience 22.2.0.0.0 release offers the following language support:

- Out of box translation is supported in English, Arabic, French, Simplified Chinese, and Spanish and Portuguese languages.

- Field validations are currently supported in English. To enable the field validations in other languages, refer **Oracle Banking Digital Experience Taxonomy Validation Guide**.

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6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience 22.2.0.0.0 release.

6.1 Oracle Banking Digital Experience Known Issues

NA

6.2 Oracle Banking Digital Experience Limitations

NA

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