

Product Release Notes Oracle Banking  
Payments Cloud Service  
Release 14.6.0.0.0  
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## 1. Release Notes

### 1.1 Background

Oracle Financial Services Software Services Limited has developed Oracle Banking Payments Cloud Service for providing a payment solution which acts as a standalone payment product processor, catering to requirements of both Retail/Corporate segments. The agile and scalable nature of the solution helps in adapting quickly to market changes. This is a unified payments platform for local and cross-border payment types.

Its mission-critical and robust architecture and the use of leading-edge industry standards ensure almost limitless scalability.

### 1.2 Purpose

The purpose of this Release Note is to highlight the various features in Oracle Banking Payments Cloud Service Release 14.6.0.0.0.

### 1.3 Abbreviations

Abbreviation	Description
ACH	Automated Clearing House
API	Application Programming Interface
BIC	Bank Identifier Code
CHIPS	Clearing House Interbank Payments System
CNAPS	China National Advanced Payments System
GL	General Ledger
IBAN	International Bank Account Number
IMPS	Immediate Payment Service
ISO	International Standards Organization
MIS	Management Information System
MX	XML Message
NACH	National Automated Clearing House

NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement
REST	Representational State Transfer
RIP	Real-Time Payments
SEPA	Single Euro Payments Area
SOAP	Simple Object Access Protocol
SWIFT	Society for Worldwide Interbank Financial Telecommunications
SWIFT CBPRPlus	SWIFT Cross-border Payments and Reporting
SWIFT gpi	SWIFT global payments innovation
SWIFT gCCT	SWIFT gpi Customer Credit Transfer
SWIFT gCOV	SWIFT gpi Cover Payments service
SWIFT gSRP	SWIFT gpi Stop and Recall
SWIFT gFIT	SWIFT gpi Financial Institution Transfer
SWIFT MT	Legacy non-XML proprietary message format
TARGET2	Trans-European Automated Real-time Gross Settlement Express Transfer System)
TIPS	TARGET Instant Payment Settlement
UETR	Unique End-to-End Transaction
UPI	Unified Payments Interface
XML	Extensible Markup Language
XSD	XML Schema Definition

## 1.4 Release Highlights

The scope of the current release in Oracle Banking Payments Cloud Services is to introduce the features required for processing of multiple payment types in cloud services as detailed in the below section.

## 1.5 Module wise - Features

### 1.5.1 Cross border MT

- This module supports generation / upload of Cross-border SWIFT MT messages.
- Support for
  - Processing of Incoming, Outgoing, and Pass-through Cross-border SWIFT MT Payments
  - Processing of various transfer types – Customer Transfer, Bank Transfer, Own Account Transfer and Cover Transfer payments and messages – MT103 / MT202 / MT205 / MT202COV / MT205COV / MT200
  - Processing of Multi-credit messages – MT102 / MT203 and Receiver notice messages – MT210
  - Cover generation using RTGS FIN messages
  - Generation and processing of MTn9x messages
  - Tracking of SWIFT FIN Acknowledgements (ACK / NACK) and Delivery notifications
  - Auto Payment Chain building including support for Manual Override of Parties
  - Incoming messages STP with auto Cover Matching using MT202 COV, MT910 and statement entries
  - Auto processing of Inbound Charge Claim request messages (MT191) – validation and settlement message generation MT202 / MT910; Auto Generation of outbound Charge Claim request messages (MT191) for incoming MT103 messages with Charge Whom option as OUR when prepaid charge amount not as expected.
  - Cross-network between SWIFT MT and SWIFT CBPRPlus
  - Cross-network between SWIFT MT and Fedwire

### 1.5.2 Cross border MX (SWIFT CBPRPlus)

- This module supports generation / upload of Cross-border SWIFT CBPRPlus messages:

- Support for
  - Processing of Incoming, Outgoing, and Pass-through Cross-border SWIFT CBPRPlus Payments
  - Processing of payment messages – pacs.008 / pacs.008 STP / pacs.009 / pacs.009 ADV / pacs.009 COV
  - Processing of Payment Return (Pacs.004) and Payment Status Report (Pacs.002) messages
  - Processing of Payment Cancellation Request (camt.056) and Payment Cancellation Response (camt.029) messages
  - Generation of Debit / Credit Notifications (camt.054) and Notification to Receive (camt.057) messages
  - Processing of Inbound Interbank Direct Debit (pacs.010)
  - Processing of Customer Credit Transfer Initiation (Pain.001) & Customer Payment Status Report (Pain.002)
  - Auto Payment Chain building including support for Manual Override of Parties
  - Incoming messages STP with auto Cover Matching using pacs.009 COV, camt.053 and statement entries
  - Auto processing of Inbound Charge Claim request messages (MT191) – validation and settlement message generation MT202 / MT910; Auto Generation of outbound Charge Claim request messages (MT191) for incoming MT103 messages with Charge Whom option as OUR when prepaid charge amount not as expected

### 1.5.3 Domestic High Value Payments (RTGS MT)

- This module supports:
  - End-to-end processing of outgoing and incoming SWIFT FIN based RTGS payments
  - Capability to generate outgoing RTGS messages – MT103, MT103+, MT202 and MT202COV
  - Processing of inward pass-through SWIFT payment message as an outward RTGS payment to Direct participant
  - Processing of inward RTGS payment as an outward SWIFT payment to RTGS Indirect participant or a non-member bank
  - Processing of inward Settlement Notification messages – MT012 and MT019

- Out-of-the-box support for TARGET2 /EURO1 /LVTS networks

#### 1.5.4 TARGET 2 MX

- This module supports:
  - Processing of Incoming, Outgoing TARGET2 ISO Payments
  - Processing of payment messages – pacs.008 / pacs.009 / pacs.009 COV
  - Processing of Payment Return (Pacs.004) messages
  - Processing of incoming Payment Status Report (Pacs.002) messages
  - Processing of Payment Cancellation Request (camt.056) and Payment Cancellation Response (camt.029) messages
  - Processing of Liquidity Transfer (camt.025) and Receipt (camt.025) messages
  - Processing of Get Account (camt.003) and Inbound Return Account (camt.004) messages
  - Processing of Report Query Request (admi.005), Broadcast System Event Notification (admi.004) and Receipt Acknowledgement (admi.007) messages

#### 1.5.5 Generic ACH Credit Transfers

- This module supports following features for processing domestic low payments:
  - Processing of Credit Originations / Receipts
  - Upload and processing of Bulk files in ISO pain.001 format
  - Generic validation framework for configuring validations
  - File Generation & Upload of pacs.008.001.08; Inbound/Outbound Returns in pacs.004.001.09 format • Full File Rejects from Network in pacs.002.001.10 format ; Processing reversals in pacs.007.001.09

#### 1.5.6 Generic ACH Direct Debit

- This module supports following features for processing direct debits:
  - Processing of Debit Originations / Receipts
  - Upload and processing of Bulk files in ISO pain.008 format
  - Generic validation framework for configuring validations
  - File Generation & Upload of pacs.003.001.08; Inbound/Outbound Returns in pacs.004.001.09 format • Full File Rejects from Network in pacs.002.001.10 format; Processing reversals in pacs.007.001.09

### 1.5.7 Book Transfer

- This module supports end to end processing of internal payments:
  - Support for internal transfer payments – between 2 accounts within the bank.
  - Support for currency holiday check
  - Support for defining cutoff for internal transfers
  - Support for cancelling & reversing payments

### 1.5.8 SEPA Credit Transfer

- This module supports end to end processing of incoming/outgoing SEPA Credit Payments:
  - Support for generation of outbound messages in EBA STEP2/ ISO formats & support for upload of inbound messages
  - Processing of payment Recalls and related responses
  - Support for processing Network rejections
  - Payment Returns & inquiry messages from Creditor Bank
  - Support for Dispatch File Generation – Periodic & Ad-hoc

### 1.5.9 SEPA Direct Debits

- This module supports end to end processing of incoming/outgoing SEPA Direct Debit Payments:
  - Support for individual payment requests from bank channels or UI; Support for pain.008 file format
  - Support for SDD CORE/B2B schemes with EBA STEP2/ ISO message format support.
  - Mandate maintenance for debtor & creditor and the related validations during direct debit processing
  - Provision for auto / manual generation of Dispatch Files

### 1.5.10 SEPA Instant & TARGET Instant Credit Transfers

- This module supports end to end processing of incoming/outgoing SEPA Credit Transfer Payments:
  - 24/7 Availability for processing Outward & Inward Payments. Optimized Processing Steps to facilitate an Instant Payment Processing.



- Support for Generation & Receipt of pacs.008 message to the Clearing Infrastructure (CI). Generation of Real-time Response (pacs.002) of Acceptance/Rejection of Incoming payment within SLA
- Support for recall messages and the related response messages; Support for sending inquiry messages on timeout cases

### 1.5.11 India Payment Networks

#### NEFT Support:

- Inbound/outbound payment processing; End of Day (EOD) and Start of Day (SOD) messages; N10 Credit confirmation and F20, F25, F26 and F27 Acknowledgement messages; Indo Nepal Remittances

#### RTGS Support:

- Outbound and Inbound transactions for Customer Transfer (Pacs.008), Bank Transfer (Pacs.009), Outbound Own Account Transfer (Pacs.009), Inbound and Outbound Return transactions (Pacs.004)
- ADMI.004 ACK/NAK messages with event codes such as F20, F25, F27
- Camt.054 Debit and Credit notification messages; Camt.054 EOD and SOD messages

#### IMPS Support:

- Supports IMPS Person to Person (P2P) and Person to Account (P2A) transactions
- IMPS Outbound and Inbound Request Pay and Response Pay XML; IMPS Outbound and Inbound Check Transaction Request and Response XML; TCC Upload files; Acknowledgement Messages; Heartbeat Request and Response messages

#### NACH CR / NACH DR support for:

- Receiving and processing files from corporates in NPCI format
- Maintaining Corporate User numbers and File processing preferences
- Generation of ACH Credit / Debit Input files in NPCI format
- Outbound/ Inbound NACH Credit / Debit Processing

## 1.5.12 US Payment Networks

### Fedwire:

- Support for processing of outgoing / incoming Payments for Customer transfer, Bank transfer and Cover transfer – Business Function Codes BTR / BTR / CTP / CTP with COVS
- Support for processing of Outbound / Inbound Drawdown requests
- Support for Non-Financial Service Request messages
- Support for Acknowledgement messages (ACK/NACK)
- Support for Inbound Reversal requests through service messages
- Support for separate Network Cut-off times for Customer and Bank transfer payments; Support for Fedwire network Holidays; Support for Fedwire Business Day spanning 2 calendar day
- Support for Cross-network between SWIFT MT and Fedwire

### NACHA

- Support for processing of outgoing / incoming US NACHA payments
- Support for SEC Codes – CCD / CTX / CIE / PPD / ARC / BOC / POP / WEB / TEL / RCK / XCK
- Support for Outbound / Inbound Return / Reversal messages
- Support for Outbound / Inbound Notice of Change messages (NOC)
- Support for Outbound / Inbound Acknowledgement messages (ACK / ATX)
- Support for auto / manual dispatch of outbound NACHA messages
- Support for mandate-based debit authorization

### US RTP

- Support for processing of Outbound / Inbound RTP credit transfers & Request for Payments (RFP)
- Support for Network Connectivity & Admin Messages
- Support for Routing file upload ; Support for RTP specific Dashboard
- Support for Daily limit tracking (source level limit & aggregate limit) for an account.

### US CHIPS

- Support for processing of Outbound / Inbound CHIPS messages

### 1.5.13 CNAPS Payments

Support for:

- Processing of Outbound/Inbound HVPS (High Value Payment System) payments
- Processing of Outbound/Inbound BEPS (Bulk Electronic Payment System) / BEPS Real time payments

### 1.5.14 Instruments, Clearing & Positive Pay

- Support for issue/payment of instruments of type Demand Draft/ Manager's cheque/ Foreign Currency Demand Draft/ Remittances
- Duplicate issue / revalidation/ stop pay of instruments
- Ability to Process Inward and Outward Clearing Transactions. ; Upload & processing of Inward Clearing Files ; Ability to link up to an External DDA system for Cheque validations
- Support for Positive Pay instrument maintenance and validation during Inward Clearing

### 1.5.15 Common Processes

- Support for data enrichment – Bank Redirection / Account Redirection / D2A / Name Match
- Support for two levels of authorization based on the limits maintained for a payment transaction, for duplicate check fields for different payment types, for authorization rekeys
- Support for Small FX limit validations
- Support for common outbound and inbound transaction query screens / services
- Support for transaction templates ;Support for standard settlement instructions for cross border/RTGS/ Book transfer/ SEPA credit/SEPA debit/Book Transfer/ACH
- Support for regulatory checks - IBAN validation, EU Payer validations, PSD checks
- Support for external calls to DDA / Accounting / Sanctions / FX systems - Accounting, Account Balance Check, Account Validation Check, Sanctions Check and External Rate
- Support for notifications to channels for transaction processing

### 1.5.16 Exception Queues

- Support for Exception & Investigation queues for logging the transactions failing certain validations and for allowing users to take appropriate actions.

- Key Internal Queues
  - Repair Queue – Invalid transaction input
  - Business Override Queue – Duplicate check / Invalid SWIFT Code words / Mandates check
  - Process Exception Queue – Runtime error and maintenance errors
  - Authorization Limit Queues – Authorization Limit 1 & Limit 2 validations
  - Cutoff Queues – Processing cutoff check; Network cutoff check
- Key External Queues
  - Sanctions Check Queue – Pending sanctions response
  - ECA Queue – Pending ECA Check response
  - EAC Queue – Pending EAC Check response

### 1.5.17 Pricing

- Support for configuring Charge / Tag related details as a common pricing subsystem applicable for all payment types
- Support for Standard Pricing, Rule based Pricing
- Support for Slab based Pricing, Repair transaction Pricing, Pricing Borne by Bank
- Support for posting Pricing online or on deferred basis.

### 1.5.18 Dashboard

- Support for various dashboards to show the status of various payment types.
- Key Dashboards
  - Transaction Status based
  - Queue based
  - Message Status based
  - Manually Booked Transactions

### 1.5.19 SWIFT Features

- Support for
  - Generating Universal confirmations for SWIFT MT, SWIFT MX and for Fedwire messages booked due to incoming SWIFT MT messages.
  - SWIFT gpi mandatory services – gCCT / gCOV / gSRP for SWIFT MT and Fedwire messages
  - SWIFT gpi optional services – gFIT for SWIFT MT messages
  - SWIFT gpi optional services – SWIFT Go for SWIFT MT messages

- SWIFT gpi API support for SWIFT gpi Tracker interaction
- SWIFT Local Authentication (LAU) for MT and MX messages

### 1.5.20 Bulk file upload for payments

- Support for handling mixed payload received in pain.001 format.
  - Network resolution based on rules and grouping of transactions based on the Network
  - Support for processing Book Transfer/Domestic low value payments with consolidated /itemized accounting; Cross border/RTGS transaction processing as individual payments
  - Support for Batch level validations/duplicate check

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## 2 Annexure - A: Environment Details

### 2.1 Tech Stack — Oracle Banking Payments Cloud Service

Component	Machine	Operating System	Software	Version Number
Oracle Banking Payments Cloud Service	Client Machines# For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at <a href="https://www.oracle.com/middleare/technologies/browserpolicy.html">https://www.oracle.com/middleare/technologies/browserpolicy.html</a>		Mozilla Firefox	Mozilla Firefox Release (87+)
			Google Chrome	Release (Version 88+)
			Microsoft Edge	Microsoft Edge (89+)
			Safari	Apple Safari (14+)

NOTE: # Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations Windows 10 and Mac OS.



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