

Patch Release Notes
Oracle Banking Payments
Release 14.7.0.0.0
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1. Release Notes

1.1 **Background**

Oracle Financial Services Software Services Limited has developed the Oracle Banking Payments, a stand-alone Payments Product Processor, to cater to the requirements of both Retail & Corporate segments. The agile and scalable nature of the solution helps Banks in quickly adapting to market changes. This is a Unified Payments platform for Local Clearing (or) Low Value, High Value (or) Large Value (RTGS), Cross-Border (SWIFT) and Book (or) Internal Transfer payments.

1.2 **Purpose**

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Release 14.7.0.0.0.

1.3 **Abbreviations**

Abbreviation	Description
SWIFT	Society for Worldwide Interbank Financial Telecommunication
SWIFT gpi	SWIFT global payments innovation
SWIFT CBPRPlus	SWIFT Cross-border Payments and Reporting
ACH	Automated Clearing House
TARGET2	Trans-European Automated Real-time Gross Settlement Express Transfer System)
SEPA	Single Euro Payments Area
NACHA	National Automated Clearing House Association
CHIPS	Clearing House Interbank Payments System
NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement

Abbreviation	Description
IMPS	Immediate Payment Service
NACH	National Automated Clearing House
CNAPS	China National Advanced Payments System
OBVAM	Oracle Banking Virtual Account Management
FC Core	Oracle FLEXCUBE Core Banking
OBDX	Oracle Banking Digital Experience
ISO	International Standards Organization
BIC	Bank Identifier Code
IBAN	International Bank Account Number
FI	Financial Institution
UETR	Unique End-to-End Transaction
REST	Representational State Transfer
SOAP	Simple Object Access Protocol
API	Application Programming Interface
XML	Extensible Markup Language
XSD	XML Schema Definition
GL	General Ledger
MIS	Management Information System

1.4 **Release Highlights**

The scope of the Oracle Banking Payments 14.7.0.0.0 Release is to develop new features apart from making enrichments to the existing functionality.

2. Enhancements

2.1 **SWIFT CBPRPlus Changes**

2.1.1 **Messages Support**

2.1.1.1 **FI Credit Transfer Advice (pacs.009ADV)**

Incoming Messages Processing:

Support for:

- Parsing and uploading incoming SWIFT CBPRPlus FI Credit Transfer Advice(pacs.009 ADV) messages.
- STP Layer processing - D2A / Bank / Account Redirection, Process Exception Queue validations, Business Override Queue validation, Debit Account Resolution, Debit Authority Check, Auto & Manual Cover matching
- Cover matching against pacs.009 CORE, camt.054 (Credit Entry), MT202 and MT910 messages
- Booking Inbound FI Credit Transfer (pacs.009) transaction after successful STP layer processing
- Populating Reimbursement Agent information in Sanctions screening.

Outgoing Messages Processing:

- Populating the /UDLC/ information in the Outbound SWIFT CBPRPlus FI Credit Transfer (pacs.009 CORE) message generated for the Outbound SWIFT CBPRPlus FI Credit Transfer (pacs.009 ADV) transaction

2.1.1.2 **FI Credit Transfer CORE (pacs.009CORE)**

Support for:

- Identifying Incoming FI Credit Transfer CORE (pacs.009 CORE) message as cover to FI Credit Transfer Advice (pacs.009 ADV) or not based on Instruction for Creditor Agent value

2.1.1.3 **Payment Return (pacs.004)**

Support for:

- Performing duplicate check on the incoming Payment Return (pacs.004) message and stop processing of the message if it is found to be duplicate
- Populating the value date as the Interbank Settlement Date value received in the incoming Payment Return (pacs.004) message and Skipping the Currency holiday check on the received Value Date
- Updating the Transaction Status when Outbound Payment Return (pacs.004) is initiated for underlying pacs.008/pacs.009 message from transaction view screens or from exception queue screens
- Populating Settlement Method and Settlement Account in the Outbound Payment Return (pacs.004) based on the Currency Correspondent relationship with Return transaction Instructed Agent.
- Capturing Reason Codes against External error codes for populating the same in the Outbound Payment Return (pacs.004) message when Incoming transaction is getting auto cancelled.

2.1.1.4 FI to FI Payment Status Report (pacs.002)

Support for:

- Performing duplicate check on the incoming Status Report (pacs.002) message and stop processing of the message if it is found to be duplicate.
- Capturing Reason Codes against External error codes for populating the same in the Outbound Payment Status Report (pacs.002) negative message when Incoming transaction is getting auto cancelled

2.1.1.5 Interbank Customer Credit Transfer Initiation (pain.001)

Support for:

- Booking Outbound Customer Credit Transfer Initiation (pain.001) from channels through REST service

2.1.1.6 Relationship Management Application (RMA)

Support for:

- Upload of RMA\RMA+ distribution file to handle hybrid file upload for ISO 20022 message types.

- Maintaining RMA for ISO 20022 message types in the existing RMA maintenance screen (PMDRMAUP)
- Validating RMA for Outbound SWIFT CBPRPlus pacs.008 / pacs.009 / camt.056 / camt.029 / camt.057 / pacs.004 / pacs.002 messages.

2.1.1.7 SWIFT gpi/Universal Confirmation

Support for:

- Generating gCCT confirmation in ISO format for Inbound / Outbound pass-through FI to FI Customer Credit Transfer (pacs.008) transactions.
- Generating gCOV confirmation in ISO format for Inbound / Outbound pass-through FI Credit Transfer (pacs.009) transactions.

2.1.1.8 SWIFT FINPlus Connectivity

Support for:

- Local Authentication (LAU) of Outbound / Inbound MX messages using LAU Types - HMAC (Hash-based Message Authentication Code) / GCM - based on the LAU Preferences captured in Message Media Control (MCS) maintenance
- Configuring the values for DataPDU header tags using the newly introduced SWIFT DataPDU Header Tag Preferences maintenance

2.1.1.9 Message Edit/Repair for NACKed messages

Support for:

- Adding "Reverse Transaction" action in the NACKed message queue screen for reversing the underlying transaction.
- Creating new Payment Status Report (pacs.002) transaction with status as 'Rejected' and triggering Inbound pacs.002 negative processing resulting in reversing the Outbound Originated transaction on receipt of FINPlus NACK message.
- Creating new Payment Status Report (pacs.002) transaction with status as 'Rejected' and triggering Inbound pacs.002 negative processing resulting in reversing the Outbound pass-through transaction

- "Reverse Transaction" functionality is applicable when the NACKed messages are received for the payment messages - FI to FI Customer Credit Transfer (pacs.008) and FI Credit Transfer (pacs.009) messages

2.1.1.10 Others

Support for:

- Displaying the FINPlus ACK/NACK message in the View Acknowledgement sub screen in Transaction View screens
- Receipt and processing of all incoming messages with XML Namespace
- Populating Settlement Account in the outgoing messages based on the account relationship maintained in External Account Maintenance in Outbound pacs.008, pacs.009 CORE & pacs.009 COVER messages

2.1.2 Compliance

2.1.2.1 Sanctions

Support for:

- Addition of new tags for Message Type, Network Type Code, Network Type Description in the Sanctions XSD and populating values for those new tags in the sanctions XML.
- Performing Sanction check on Inbound Cancellation Request (camt.056) message
- Ring Fencing the transactions in case if transactions are in Sanction Check Queue at the end of the day and are not part of bulk file batch transactions. Applicable for pacs.008 / pacs.009 and for the Settled outbound Payment Return (pacs.004) transactions.
- Doing Sanctions screening when incoming SWIFT CBPRPlus messages getting cancelled from STP Layer Business Override Queue due to Advisory Messages external validation.
- Skipping Sanction check for SWIFT CBPRPlus messages based on Sanction Restriction Preference maintained in Sanction Restriction (PMDSCRES) maintenance for SWIFT CBPRPlus message types.

2.1.3 Product Processor Integration

2.1.3.1 OFBA Integration changes

Support for:

- Sending the generated SWIFT CBPRPlus messages over Oracle FLEXCUBE Blockchain Adaptor based on the SWIFT Message Routing Parameter maintenance

2.1.4 Features

2.1.4.1 Uploads

Support for:

- Adding additional tags in Bulk Single Payout Service request for Previous Instructing Agents and Instruction for Next Agent fields
- Adding additional tags in Single Payout Service request for Previous Instructing Agents and Instruction for Next Agent fields
- Populating only BICFI value for parties / agents and ignoring the name / address field values given in the request

2.1.4.2 Pricing

External Pricing in Single Payout Service:

Support for:

- Receiving the pricing details calculated externally in the Single Payout Service during transaction booking
- Updating the Pricing details calculated with the pricing details received in the request while booking Outbound SWIFT CBPRPlus transactions

Relationship Pricing Integration:

Support for:

- Populating and sending the External Data Elements for the SWIFT CBPRPlus Outbound / Inbound transactions to FCUBS for Relationship Pricing evaluation

2.1.4.3 Dashboards

Support for:

- Support for displaying the count of SWIFT CBPRPlus Outbound / Inbound pacs.008 / pacs.009 transactions in the existing Payments Status Dashboard and Payments Queue Dashboard screens. The count of SWIFT CBPRPlus transactions is shown against Payment type 'SWIFTMX'
- Showing the count of SWIFT CBPRPlus Payment Return (pacs.004) transactions in the Payments Status Dashboard against original transaction Return status

2.1.4.4 Templates

Support for:

- Showing the changed data between versions in View Change log sub screen in the transaction template screen
- Capturing the transaction amendable fields while creating transactions from templates

2.1.4.5 Inbound Credit Account as Loan

Support for:

- Processing the Inbound CBPRPlus transaction having Credit to Loan accounts.

2.1.4.6 Charge Claim Processing

Support for:

- Referring the 'Receiver Charge Income' accounting template maintained in Generic Wires ISO Inbound Network Preference (PSDIGWNP) screen for additional claim amount accounting entry posting

2.1.4.7 Payment Chain Building

Support for:

- Resolving Instructed Agent as Creditor Agent when Currency correspondent is resolved through Currency Correspondent Rule and RMA exists with Creditor Agent

2.1.4.8 Rule Engine

Support for:

- Adding an additional rule element for the Transaction Type in the Non STP rule for identifying the transaction as Incoming / Outgoing / Outgoing – Passthrough transaction

2.1.4.9 Settlement Instruction (SSI)

Support for:

- Capturing the Debit Nostro, Credit Nostro, Instruction Next Agent, Agent Account fields in Settlement Instruction Details maintenance.
- Adding the tags for these newly added fields in the SSI maintenance Service.
- Defaulting the newly added fields on transaction booking screens as per maintenance on booking the transaction manually or via service

2.1.4.10 Statement Narratives

Support for:

- Adding new narrative field for 'Unstructured Remittance' Information line 1 in Statement Narrative Maintenance
- Population of 'Unstructured Remittance' information line 1 in Statement narratives for Outbound / Inbound pacs.008 transactions

2.1.4.11 Validation

Support for:

- A new system parameter SKIP_IBAN_BIC_VALIDATION is provided which if set as Y, IBAN structure validation only will be done by the system, no validation will be done for Creditor Agent BIC.

2.1.4.12 Transaction Screen Changes

Support for:

- Showing the External Credit Approval (ECA) related fields - Status / Reference Number in Inbound SWIFT CBPRPlus FI to FI Customer Credit Transfer View (PSDIVIEW) and Inbound SWIFT CBPRPlus FI Credit Transfer View (PSDICNVW)

2.2 EU TARGET2 ISO Changes

2.2.1 Messages Support

2.2.1.1 UDFS 3.0 changes

Support for

- Processing TARGET2 ISO Payment Return (pacs.004), Payment Status Report (pacs.002)
Incoming messages based on TARGET2 UDFS version 3.0 guidelines

2.2.1.2 Cancellation Request (camt.056) - Inbound Messages Response

Support for

- Generating Payment Return (pacs.004) or Resolution of Investigation (camt.029) message on approval of Inbound FI to FI Payment Cancellation Request (camt.056) from Inbound Cancellation Request Queue (PQSICLRQ) based on System Parameter
- Restricting Return user action in Inbound Cancellation Browser (PXSICLBR) when Payment Return (pacs.004) message is already generated for the Inbound FI to FI Payment Cancellation Request (camt.056)

2.2.1.3 Payment Return (pacs.004)

Support for

- Performing duplicate check on the incoming Payment Return (pacs.004) message and stop processing of the message if it is found to be duplicate.
- Populating the value date as the date received in the incoming Payment Return (pacs.004) message and skipping the holiday check on the received Value Date
- Updating the Transaction Status when Payment Return (pacs.004) for underlying pacs.008/pacs.009 message is initiated from transaction view screens or from exception queue screens
- Capturing Reason Codes against External error codes for populating the same in the Outbound Payment Return (pacs.004) message when Incoming transaction is getting auto cancelled

2.2.1.4 Payment Status Report (pacs.002)

Support for

- Performing duplicate check on the incoming Status Report (pacs.002) message and stop processing of the message if it is found to be duplicate

2.2.1.5 Receipt (camt.025)

Support for

- Performing duplicate check on the incoming Receipt (camt.025) message and stop processing of the message if it is found to be duplicate

2.2.1.6 SWIFT gpi/Universal Confirmation

Support for:

- Generating gCCT confirmation in ISO format for Inbound / Outbound pass-through FI to FI Customer Credit Transfer (pacs.008) transactions.
- Generating gCOV confirmation in ISO format for Inbound / Outbound pass-through FI Credit Transfer (pacs.009) transactions.

2.2.1.7 MX Messages Connectivity

Support for:

- Local Authentication (LAU) of Outbound / Inbound MX messages using LAU Types - HMAC (Hash-based Message Authentication Code) / GCM - based on the LAU Preferences captured in Message Media Control (MCS) maintenance
- Configuring the values for DataPDU header tags using the newly introduced SWIFT DataPDU Header Tag Preferences maintenance

2.2.1.8 Message Edit/Repair for NACKed messages

Support for

- Adding "Reverse Transaction" action in the NACKed message queue screen for reversing the underlying transaction.
- Triggering existing admi.007 negative processing and reversing the Originated Underlying transaction on receipt of NACK message 'admi.007'
- Creating new Payment Status Report (pacs.002) transaction with status as 'Rejected' and triggering Inbound pacs.002 negative processing resulting in reversing the Outbound Originated transaction on receipt of FINPlus NACK message

- Creating new Payment Status Report (pacs.002) transaction with status as 'Rejected' and triggering Inbound pacs.002 negative processing resulting in reversing the Outbound pass-through transaction
- "Reverse Transaction" functionality is applicable when the NACKed messages are received for payment messages - FI to FI Customer Credit Transfer (pacs.008) and FI Credit Transfer (pacs.009) messages

2.2.1.9 Others

Support for:

- Displaying the FINPlus ACK/NACK message in the View Acknowledgement sub screen in Transaction View screens
- Receipt and processing of incoming messages with XML Namespace

2.2.2 Compliance

2.2.2.1 Sanctions

Support for

- Addition of new tags for Message Type, Network Type Code, Network Type Description in the Sanctions XSD and populating the value in the new tags in the sanctions XML
- Ring Fencing the transactions if transactions are in Sanction Check Queue at the end of the day and are not part of bulk file bulk file batch transactions. Applicable for pacs.008 / pacs.009 transactions
- Sanctions Ring fencing for the Settled outbound Payment Return (pacs.004) transactions
- Doing Sanctions screening when incoming TARGET2 ISO messages getting cancelled from STP Layer Business Override Queue due to Advisory Messages external validation
- Adding the TARGET2 ISO message types in Sanction Restriction (PMDSCRES) maintenance and Skipping Sanction check for TARGET2 ISO messages based on Sanction Restriction Preference

2.2.3 Features

2.2.3.1 Uploads

Support for

- Adding additional tags in Bulk Single Payout Service request for Previous Instructing Agents and Instruction for Next Agent fields
- Adding additional tags in Single Payout Service request for Previous Instructing Agents and Instruction for Next Agent fields.
- Populating only BICFI value for parties / agents and ignoring the name / address field values given in the request

2.2.3.2 Pricing

External Pricing in Single Payout Service

Support for:

- Sending the pricing details calculated externally in the Single Payout Service
- Pricing Details calculated to be considered as the pricing amount and pricing entries to be posted for Outbound TARGET2 ISO transactions

Relationship Pricing Integration

Support for:

- Populating and sending the External Data Elements for the TARGET2 ISO Outbound / Inbound transactions to FCUBS for Relationship Pricing evaluation

2.2.3.3 Dashboards

Support for

- Support for displaying TARGET2 ISO Outbound / Inbound pacs.008 / pacs.009 transactions on the dashboards - Payments Dashboard and Payments Queue Dashboard. A new value for Payment Type 'RTGSMX'
- Showing the count of Payment Return (pacs.004) transactions against original transaction Return status
- Showing the count of Liquidity Transfer (camt.050) transactions in the Payments Status Dashboard

2.2.3.4 Templates

Support for

- Showing the changed data between versions in View Change log sub screen in the transaction template screen
- Capturing the transaction amendable fields while creating transactions from templates

- Booking of the TARGET2 ISO Liquidity Transfer (camt.050) messages using Transaction template
- Processing of the TARGET2 ISO Liquidity Transfer (camt.050) messages created/modified using Transaction template

2.2.3.5 Charge Claim Processing

Support for

- Referring the 'Receiver Charge Income' accounting template maintained in Generic Wires ISO Inbound Network Preference (PSDIGWNP) screen for posting additional claim amount accounting entry.

2.2.3.6 Network Start Time support

Support for

- Capturing Network Start Time in Generic RTGS Network Preference Maintenance
- Populating the Release time for generated outbound messages (in PMSOUTBR) based on the Network Start Time and handing off the messages on Release Time

2.2.3.7 Special Character Validation

Support for

- Performing dual character set validation on the Outbound payment

2.2.3.8 Inbound Credit Account as Loan

Support for

- Processing the Inbound TARGET2 transaction having Credit to Loan accounts

2.2.3.9 Rule Engine

Support for

- Adding an additional rule element for the Transaction Type in the Non STP rule for identifying the transaction as Incoming / Outgoing / Outgoing – Passthrough transaction

2.2.3.10 Settlement Instruction (SSI)

Support for

- Capturing the Debit Nostro, Credit Nostro, Instruction Next Agent, Agent Account fields in Settlement Instruction Details maintenance and adding the tags for these newly added fields in the SSI maintenance Service
- Defaulting the newly added fields on transaction booking screens as per maintenance on booking the transaction manually or via service

2.2.3.11 Statement Narratives

Support for

- Adding new narrative field for 'Unstructured Remittance' Information line 1 in Statement Narrative Maintenance
- Population of 'Unstructured Remittance' information line 1 in Statement narratives for Outbound / Inbound pacs.008 transactions

2.3 Cross-Border Changes

2.3.1 Compliance

2.3.1.1 Incoming MT Essential Data Truncation changes

Support for:

- Checking the data truncation in essential data fields of Inbound MT Transaction booked due to incoming MT message and Moving transaction to Non STP Queue based on system parameter
- Checking the data truncation in essential data fields of Outbound pass-through MT Transaction booked due to incoming MT message and Moving transaction to Non STP Queue based on system parameter 'NONSTP_Q_ON_TRUNCATION'
- Checking the data truncation in essential data fields of Outbound pass-through SWIFT CBPRPlus / TARGET2 ISO Transaction booked due to incoming MT messages and moving transaction to Non STP Queue based on system parameter

2.3.2 SWIFT gpi / Universal Confirmation

2.3.2.1 SWIFT gpi Directory

Support for:

- Addition of new fields in the existing SWIFT gpi Directory Detailed screen. New fields included are 'Delegated To' and 'Maximum Amount'.
- Changes in the fields' specific values of SWIFT gpi Directory Detailed (PMDGPIDR) screen.
- SWIFT gpi Directory File Upload Changes to support processing additional fields / changes in existing fields.

2.3.2.2 SWIFT gpi API Version 5

- Generating Universal Confirmation message in API format for Inbound / Outbound pass-through Cross-border MT / RTGS MT / SWIFT CBPRPlus / TARGET2 ISO transactions
- Generating SWIFT gpi gCCT confirmation message in API format for Inbound / Outbound pass-through Cross-border MT / RTGS MT / SWIFT CBPRPlus / TARGET2 ISO transactions
- Generating SWIFT gpi gCOV confirmation message in API format for Inbound / Outbound pass-through Cross-border MT / RTGS MT / SWIFT CBPRPlus / TARGET2 ISO transactions
- Generating SWIFT gpi Recall Request message in API format for Cross-border / RTGS MT transactions
- Generating SWIFT gpi Recall Response message in API format for Cross-border / RTGS MT transactions
- Generating SWIFT gpi Transaction Enquiry by UETR in API format for Cross-border / RTGS MT transactions
- Generating SWIFT gpi Transaction Details Request in API format for Cross-border / RTGS MT transactions

2.3.2.3 Others

Support for:

- Skipping RMA validation when sending SWIFT gpi / Universal confirmation messages to gpi Tracker BIC

2.3.3 Cross Network Support

Support for:

- Manual/Auto cover matching of incoming MT202/MT205 message against the incoming SWIFT CBPRPlus camt.054 credit entries and against the incoming SWIFT CBPRPlus FI Credit Transfer (pacs.009 CORE) message
- Identifying MT202/MT205/MT910 messages as cover messages for SWIFT CBPRPlus FI Credit Transfer Advice (pacs.009 ADV) message
- Generating TARGET2 pacs.009COV message for Cross-border Customer Transfer Outbound MT transaction by resolving cover network as TARGET2

2.3.4 Features

2.3.4.1 Messaging

Support for:

- Generating cover messages with D option for Field 53 based on the Field 53 Sender's Correspondent Name / Address fields values inputted for Cross-border / RTGS transactions
- Populating Field 72 - Sender to Receiver Information- in the MT910 messages generated for the incoming MT202/MT205 with the Field 72 - Sender to Receiver Information details of the incoming message. Code words and related information for 'BNF', 'TSU' and 'INS' are considered

MT101 Processing:

Support for:

- Capturing the external accounts held in various banks through newly added MT101 External maintenance.
- Receiving, Modifying, Querying the external account details from channels through services.
- Capturing the external account validation preference in MT101 Outbound Agreement
- Validating the external account based on external accounts maintained and the Outbound Agreement preference while booking Outbound MT101 transactions.
- Listing the external accounts in Outbound MT101 transactions
- Maintaining MT 101 Inbound Agreement through REST services - New / Modify
- Maintaining MT 101 Outbound Agreement through REST services - New / Modify

Incoming MT Messages:

Support for:

- Considering UETR as one of the duplicate check fields in addition to Field 20 & Message Type fields for Incoming MT messages duplicate check validation done in the STPLayer

2.3.4.2 Rule Engine

Support for:

- Additional rule elements in Verification Rule maintenance (PMDVFRLE) for Account with Institution (Field 57) BIC, Intermediary (Field 56) and Receiver BIC.
- Additional rule elements in Cross-border to RTGS / Fedwire Rule maintenance (PMDXRRLE) for Network Code and Credit Account
- Additional rule elements in Currency Correspondent Rule maintenance (PMDCYRLE) for Process without Cover preference.

2.3.4.3 Charge Claim Processing

Support for:

- Calculating charges based on Rule based pricing setup for Inbound / Outbound pass-through MT103 transactions with Charge Whom option as 'OUR'.
- Capturing the Rule based Pricing preference at Outbound Claim Preference (PXDSRIMT) / at Charge Claim Default Preferences (PXD191PF) level.
- Calculating charges based on existing Receiver Pricing Code if Rule based pricing is not applicable or If Rule based pricing is applicable but no pricing rule is satisfied
- Generating Outbound Charge Claim (MT 191) request message for Incoming MT103 with Charge Option as 'OUR' instead of debiting the correspondent account when Debit Account is of type 'Vostro' based on system parameter 'SEND_CLAIM_FOR_VOSTRO'

2.3.4.4 Transaction Amendment

Support for:

- Capturing the transaction amendment request from channels through services and logging the received amendment requests in a newly introduced Transaction Amendment Queue.
- Allowing user to update the status of the amendment request
- Allowing user to reject the received amendment request
- Enquiring the amendment requests status by channels through service

- Export action in existing Transaction Amendment Queue

2.3.4.5 Validation

Support for:

- Validating Field 72 code words - both standard code words and bilaterally agreed code words and moving the transaction to Business Override Queue when validation fails
- A new system parameter SKIP_IBAN_BIC_VALIDATION is provided which if set as Y, IBAN structure validation only will be done by the system, no validation will be done for AWI BIC. Changes are applicable to Cross border/RTGS/CBPR+/T2ISO

2.3.4.6 Browser Screen

Support for:

- Launching the transaction view screens for View Transaction user action when the incoming messages are processed
- Launching the STP Layer exception queues when the Incoming messages move to STP Layer exception queue through new queue action 'View Queue'

2.3.4.7 Common Group Messages

Support for:

- Querying by Transaction Reference Number field in Request for Cancellation Summary (PXSCMN92), Queries Summary (PXSCMN95), Answers Summary (PXSCMN96) and Free Format Summary (PXSCMN99) screens
- Viewing the generated MT message in the Common Group Outbound message input screens - Free Format Message (PXDCMN99), Queries (PXDCMN95)

2.4 Payments Core Changes

2.4.1 Exception and Investigation Queue

2.4.1.1 Queue Operations – Locking

Support for:

- If user initiates any action from the below listed Exception Queues by opening the Queue Action screen, the record will get locked which will prevent multiple users from acting upon

the same record. This is done based on the CSTB_PARAMETER name 'OBPM_QUEUE_ACTION_LOCK'.

- Locking of transaction records on a user initiating Queue Action will be provided for the below listed Queues on initiating any action in the below queues except View Actions:
 - Document Approval Queue (PQSDOCAQ)
 - Non STP Queue (PQSNSTPQ)
 - Repair Queue (PQSREPQU)
 - Verification Queue (PQSVERFQ)
 - Exchange Rate Queue (PQSEXEXQ)
 - Warehouse Queue (PQSFUVAQ)
- If the user has opened any of the Queue Action screens except View actions, system will lock the payment record selected, for all actions including view actions

2.4.2 Features

2.4.2.1 Compliance Queries

Support for:

- New tags are provided in Single payout services (Webservice/Rest service) to capture compliance questions and answers for payment requests. Changes are done in PXDOVIEW/PBDOVIEW screens to view the compliance questions and answers received from external channels

2.4.2.2 External Credit Approval Check

Support for:

- A provision is given in ECA queue - Retry action to retry the ECA request with force post option.
- In Accounting Queue, Retry with Force Post flag is provided. If this flag is checked and ECA is done, then in FCUBS co-deployed scenario, accounting will be force posted to Overdraft allowed accounts even if balance is not sufficient

2.4.2.3 Rule Engine

Non STP Rule Changes:

- Additional rule elements for the channel type 'SWIFT' are added in Non STP Rule maintenance (PMDNSRLE)
 - Rule elements for Field 72 code word for each line

- Rule elements for Field 59 Account Line
- Rule elements for Field 57 AWI / Field 56 Intermediary National Clearing Ids

Pricing Rule Changes:

- A new price element IS_SAME_DAY_TXN is introduced in the list of basis elements in Price Rule maintenance (PPDRLMNT)
- Support for deriving the rule element value as TRUE if Booking date is same as the derived Instruction date and Activation Date else deriving the value as FALSE
- The new element will be enabled for the below payment types:
 - Cross border MT
 - RTGS FIN MT
 - TARGET2 ISO
 - SWIFT CBPRPlus

2.4.2.4 Transaction Reversal Account Statement

- It is possible that transactions are reversed/cancelled due to operational errors. Such transaction accounting entries/reversal accounting are not to be shown in customer account statements. Transactions which are reversed /cancelled on the Activation Date itself will not be shown in the Account Statement if system parameter 'REMOVE_FROM_ACC_STMT' is set as Y if OBPM is co-deployed with FCUBS: •
- Changes are applicable to transaction input from UI or received through channels except bulk files/MT101. The transaction reversal/cancellation should have been initiated same day as Activation Date
 - Book Transfer Reversal/Cancellation
 - Outbound / Inbound Cross border transaction Reversal/Cancellation
 - Outbound SEPA CT transaction is cancellation after accounting before dispatch

2.4.3 Product Processor Integration

2.4.3.1 Integration with OBTR

Support for:

- Sending the Receive Notice (MT 210) message generated for Incoming Cross-border transactions in the Notification message.

2.4.4 Service Changes

2.4.4.1 Bulk Single Payout

Support for:

- Retry support from Bulk SPS View (Function ID: PMDBLKSP) - Book transfer & cross border transactions are in scope

2.4.4.2 REST Service Authentication

Support for:

- A new maintenance is provided to for Channel Authentication Preferences (Function ID: PMDCAUTH)
- REST services received from the channels are authenticated based on the Authentication Scheme maintained in this screen. Supported Authentication Schemes are FLEXCUBE, OAUTH & JWT

2.5 Generic ACH Credit Changes

2.5.1 Features

2.5.1.1 Inbound Browser Retry

Support for:

- A facility is provided to retry processing of inbound ACH CT/ ACH DD records if the inbound message failed to create the transaction due to maintenance/technical issues after the successful upload of the file. Re- processing is supported from the following screens using 'Retry Upload' action. Applicable for pacs.008/pacs.003/pacs.007/pacs.004 message types.
- View Transaction Records of Inbound pacs.008 file (Function ID:PMSVWTXN)
- View Transaction Records of Inbound pacs.004 file (Function ID:PMSVWTXR)
- View Transaction Records of Inbound pacs.007 file (Function ID:PMSVWTXV)
- View Transaction Records of Inbound pacs.003 file (Function ID: PMSTNPC3)

2.6 EU SEPA Direct Debit Changes

2.6.1 Features

2.6.1.1 Cancel/Reversal processing

Support for:

- Batch cancellation screen (Function ID: PMDBATCN) can be used for cancelling the full batches/partial batches received in pain.008 files. Transaction type is to be maintained as reversal

2.7 EU SEPA Instant Changes

2.7.1 Features

2.7.1.1 Amount Limit Check

Support for:

- Validation is added in Inbound SEPA Instant processing to validate Minimum and Maximum amount maintained for the Network maintained in PMDNCPRF Network Currency Preferences

2.8 Instruments & Clearing

2.8.1 Instruments

2.8.1.1 Foreign DD Issue- Credit Liquidation Changes

Support for:

- FCY DD Issue - Credit liquidation is parameterized to do on Issue Date itself or on receiving MT 950/MT 940/MT 942 Reconciliation statement. Credit liquidation preference can be maintained in Instrument Preferences Function ID: PIDINPRF.
- A new operation is provided in Instrument Issue View summary for manually liquidating foreign currency DDs for which CRLQ is pending. This operation opens the screen 'Foreign Currency Demand Draft Credit Liquidation Screen Function ID: PIDFCYLQ, which is having the option to enter the statement details and liquidate the instrument or to do Ad-hoc liquidation without statement reference.

2.8.1.2 Instrument Inventory Validation

Support for:

- When the instrument number is provided manually during instrument issue, a provision is given to validate the instrument number from Instrument inventory details maintained in OBPM. For this a new system parameter TRACK_MANUAL_INST_INVENTORY is provided which needs to be set as Y for inventory validation

2.8.1.3 Marking Instrument as Used

Support for:

- It is possible that some of the unused instruments may be destroyed or lost. A new screen is provided to mark the 'Unused' instruments as used (Function ID: PIDUNUSE) instruments as 'Used' so that system will not allocate such numbers while doing Instrument Issue. To view the status of instrument inventory, a new screen is added Function ID: PIDININV. User can input a range of instrument numbers and view the status

2.8.1.4 Positive Pay - Stale Status Update

Support for:

- A new job is provided Auto job parameters 'PMDPPSSL' - Job Code for Positive Pay Stale status marking'.
- This job can be set to run daily at the specified time mentioned in Job parameters. System will consider all positive Pay instruments which are in Active status for which stale period is over from instrument issue date. These positive Pay records will be marked as 'Stale' status.

2.8.1.5 Positive Pay - Stop Pay based on Amount

Support for:

- A new screen is provided to mark the stop payment of Positive Pay instruments based on amount (Function ID: PIDPPAMT). Validation based on Stop pay of amount is added in inward clearing processing

2.9 India NEFT Changes

2.9.1 Features

2.9.1.1 Narrative Changes

Support for:

- Narration specific fields - UTR Number, Debtor & Beneficiary Bank IFSC, Debtor & Beneficiary Branch name and Transaction ID, are added to Statement Narratives Detailed screen.

2.9.1.2 NEFT Debtor Information

- Support to map Debtor Information - Mobile and Email to N06 message. If information is not available, then defaulting email ID configured in system

2.10 India RTGS Changes

2.10.1 Features

2.10.1.1 Technical Failure Handling For Admi.004 F25/F27 NAK

- Support for manual action Reject, Regenerate for user to perform appropriate action like reverse or regenerate the transaction

2.11 India IMPS Changes

2.11.1 Features

2.11.1.1 IMPS Statement Narratives Changes

- Narration specific fields - Retrieval Reference Number, Debtor & Beneficiary Bank IFSC, Debtor & Beneficiary Mobile Number and MMID, are added to Statement Narratives Detailed screen

2.11.2 Messaging

2.11.2.1 IMPS Acknowledgement Message

- Support to receive and generate acknowledgement message for every outbound and inbound XML message within stipulated time.

2.11.2.2 IMPS XML Additional Changes

Support for:

- Configuring IMPS URL for Incoming and outgoing XML based on message type, Heartbeat request time interval from UI screen.

- XSD validation supported for IMPS incoming and outgoing Request Pay, Response Pay, Check Transaction Request and Response, Heartbeat Request and Response, Acknowledgement XML messages.
- Additional changes to Request Pay, Response Pay, Check Transaction Request and Response based on Certification Use Cases.

2.11.2.3 IMPS XML Response Processing Changes

Support for:

- Support for processing IMPS Response with 'MO' response code.

3. Deprecated Features

Below mentioned features are Deprecated in Oracle Banking Payments 14.7.0.0.0.

3.1 **Cross Border MT / RTGS FIN Payments**

- Processing of Outbound / Inbound SWIFT MX messages in the existing Cross-border / RTGS MT processor

4. Components of the Software

4.1 **Documents accompanying the software**

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals can be accessed from below link

https://docs.oracle.com/cd/F74675_01/index.htm

4.2 **Software Components**

Software Components of Oracle Banking Payments 14.7.0.0.0 that form part of this release are as follows:

1. Host
 - UI Components (JS, XML)
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
2. UI Application Server
 - Java Sources
 - Configuration files used for deployment
3. Interface
 - ASCII interface sources
 - ✓ Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
4. Gateway
 - Java application layer
 - ✓ Java sources
 - ✓ Configuration files used for deployment
 - ✓ ReST
5. Messaging layer
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
6. Services
 - ✓ The WSDL files for the service supported
 - ✓ The XSDs of the messages involved
 - ✓ Structure (dictionary) of the XSD documented as excel sheets (Message-dictionary-xls)
 - ✓ The service documents – describing the services

7. Installation utilities
8. Front end-based installation for host
9. Front end-based installation for Gateway
10. Script based installation for gateway application server components
11. Installation documents for
 - Oracle Banking Installer documents
 - Gateway
12. Online Help Files

5. Annexure – A: Environment Details

5.1 Tech Stack

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Payments	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	Oracle WebLogic Server	14.1.1.0.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	1.8 Update 341
		Database Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.16.0.0.0
Oracle Banking Payments Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	Oracle WebLogic Server	14.1.1.0.0
	HTTP Servlet (incoming)				
	EJB (incoming)				
	MDB (incoming)				
	Notifications (outgoing)				
Oracle Banking Payments REST	Web services	Integration Server	Oracle Enterprise Linux Server 8.3(x86 64 Bit)	JDK	1.8 Update 341
				Oracle WebLogic Server	14.1.1.0.0
				Oracle Toplink	14.1.1.0.0

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 with Windows 10 and Mac OS.

Note: For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at: <https://www.oracle.com/middleware/technologies/browser-policy.html>

6. Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Payments 14.7.0.0.0 License Guide in the Documentation Library.



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