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1. INTRODUCTION

Oracle Banking Digital Experience Cloud Service built on open standards architecture brings new comprehensive capability to banks seeking a digital transformation, customer and product acquisitions, business services, including payments innovation, and customer financial insight.

Using Oracle Banking Digital Experience Cloud Service, banks can successfully execute on their digital strategies, using an enterprise class, open modern solution. Banks can drive new levels of experience and engagement with their customers across their enterprises.

Oracle Banking Digital Experience Cloud Service is a one-stop solution for a bank for its core banking operations, across retail and corporate offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

Following are the modules supported by Experience Cloud Service:

- Retails Servicing
 - Accounts
 - Islamic Banking - Retail Accounts
 - Retail Loans
 - Islamic Banking - Retail Islamic Finance
 - Retail Term Deposit
 - Islamic Banking - Retail Term Deposit
 - Retail Recurring Deposits
 - Retail Payments
 - Retail Peer To Peer Payments
 - Bill Payments
 - Personal Finance Management
 - iMessage Payments
 - Push Notifications
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 - Islamic Banking - Corporate Term Deposit
 - Corporate Loans

- Islamic Banking - Corporate Islamic Finance
- Corporate Payments
- Corporate Bill Payments
- Corporate Bulk File Upload – Payments
- Corporate Bulk File Upload- Corporate Lending
- Corporate Bulk File Upload- Bill Payments
- Corporate File Upload - Virtual Account Management
- Corporate Bulk File Upload - Receivables Payables Management
- Corporate Bulk File Upload - Electronic Data Exchange
- Corporate Bulk File Upload - Trade Finance
- Corporate Foreign Exchange
- Corporate Trade Finance
- Corporate Trade Finance – Islamic
- Corporate Credit Facility Servicing
- Corporate Cash Management
- Corporate Supply Chain Finance
- Virtual Account Management
- Receivables Payables Management
- Liquidity Management
- Base Maintenance
 - Core - Corporate Admin
 - Core

2. FEATURES

The following describes the features in Oracle Banking Digital Experience Cloud Service 21.1.0.0.0 release:

2.1 Retail Accounts & Islamic Retail Accounts

Current and savings accounts are the most basic and critical products of retail banking. Most banking customers hold either a current or a savings account with their banks. Banks, in turn, encourage the use of current or savings accounts as it results in a higher profit margin for the bank.

This application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

Through the online banking application, customers can perform various activities on their accounts. Customers can view account balances and statements, initiate service requests and perform other inquiries as well as perform financial transactions on their accounts.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic Banking requirements.

Features Supported In the Application:

The retail accounts module of the application supports the following features:

- Relationship Overview Widget
- Current & Savings Accounts Summary
- Current & Savings Account Details
- Debit Card Limits
- Apply for New Debit Card
- Block/ Unblock Debit Card
- Upgrade Debit Card
- Update Debit Card Limits
- Re-issue Debit Card
- Request for new Debit Card PIN
- Reset Debit Cards PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement
- E-Statement Subscription
- Request Statement
- Download Pre-Generated Statements

- Sweep-In

2.2 **Retail Loans & Islamic Finance**

Retail Loans

A loan is nothing but an amount of money that is lent by a bank to a borrower for a certain period of time. Banks charge borrowers interest for the amount lent. Hence, loan accounts are valuable income generating assets for banks. It is therefore important for banks to enrich the end user's loan servicing experience so as to increase user satisfaction and retention. In order to achieve this, banks are constantly making efforts to enhance the online channel banking experience for their users by introducing and revamping loans servicing features on the digital platform.

The application provides a platform by which banks are able to offer their users an enriching online banking experience in servicing their loans.

Users can manage their banking requirements efficiently and effectively through the OBDX cloud service self-service channels. The loan module offers users a host of services that include, but are not limited to, viewing their loan account details, schedules and balances and also the facility to make loan repayments.

Islamic Finance

Islamic Banking is a Banking system that is based on the principles of sharia (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Islamic Finance is an amount of money that is financed by the bank for a certain period of time. Banks charge profit rate for the amount financed. Hence, Islamic Finance accounts are valuable income generating assets for banks. It is therefore important for banks to enrich the end user's servicing experience so as to increase user satisfaction and retention. In order to achieve this, banks are constantly making efforts to enhance the digital banking experience for their customers by introducing and revamping servicing features on the digital platform.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic Banking requirements.

Features Supported In Application

The loans & finances module of the OBDX cloud service application supports the following features:

- Loans & Finances widget
- Loans & Finances Summary
- View Loan & Finance Details (Active & Closed)
- Repayment
- Disbursement Inquiry
- View Repayment Schedule
- Account Statements
- Loan & Finance Calculator and Loan & Finance Eligibility Calculator

2.3 **Retail Term Deposit & Islamic Term Deposit**

As the name suggests, a Term Deposit is a deposit held at a bank for a fixed term, generally ranging from a month to a few years. If compared to regular savings accounts, the interest earned on a term deposit is higher.

Customers opt to invest in term deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic Banking requirements.

Features Supported In the Application

The retail module of the application supports the following features:

- Overview Widget
- View Term Deposits Summary
- View Term Deposit Details
- Edit Maturity Instructions
- Top Up Term Deposit
- Redeem Term Deposit
- View Term Deposit Statement
- Request Statement
- Apply for a New Term Deposit
- Calculate Deposit Maturity Amount (only for retail term deposit)

2.4 **Retail Recurring Deposits**

A Recurring Deposit is a special kind of Deposit offered by banks. It is an investment plan in which investments are made in small installments at fixed intervals systematically. Customers of the Bank makes regular deposits and are entitled to earn fixed returns on their investment.

It is a deposit held at a bank for a fixed term, generally ranging from a month to a few years – term range depends on the product type) If compared to regular savings accounts, the interest earned on recurring deposit is higher.

Customers opt to invest in recurring deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

Features Supported In the Application

The retail module of the application supports the following features:

- Apply for a New Recurring Deposit
- View Recurring Deposits Summary
- View Recurring Deposit Details
- Edit Maturity Instruction

- Redeem Recurring Deposit
- View Recurring Deposit Statement
- Request Statement

2.5 **Retail Payments**

The digital banking application simplifies the user's requirement of transferring funds from one bank account to others. By using the payments module of the digital banking application, users can transfer funds from their own accounts to other accounts within the same bank or any other bank locally or a bank in another country.

Features Supported In the Application

The retail payment module of the application supports the following features:

- Add Payee - Demand Draft, Bank Account
- Manage Payees
- Transfer Money
- Multiple Transfers
- Adhoc Transfer
- Adhoc Demand Draft
- Repeat Transfers
- View Repeat Transfers
- Manage Debtors
- Request Money
- Payment Status Inquiry
- View Limits
- Favorites

2.6 **Retail Peer To Peer Payments**

Peer to Peer (P2P) transaction enables the retail user to initiate a payment towards the payee's contact ID, namely, email ID, mobile number, Facebook ID, and Twitter handle. The user can simply select the contact ID through which the payment is to be made. This feature eliminates the need to know the recipient's account and bank details, thus simplifying the payment process by a great deal.

Features Supported in the Application

The following features are available as part of Peer to Peer payments:

- Transfer Money
 - To existing payees
 - To new payees
Transfers to new payees can be initiated towards the payee's email ID, mobile number, Facebook account, or Twitter handle.

- Claim Money

2.7 **Bill Payments**

Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the users, payment to service providers, mobile/ DTH bill payment etc.

The main advantage of electronic bill presentment and payment is that users/ customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

Features supported in the application

- Add Biller- Presented Bills, Payment type, Presentment & Payment Type, Recharge Type
- Pay Bills- Presented Bills, Payment type, Presentment & Payment Type, Recharge Type
- Biller Details
- Mange Billers
- Quick Bill Pay
- Quick Recharge
- Bill Payment History

2.8 **Personal Finance Management**

Personal finance refers to how the customer manages their money, including their income, expenses and savings. This module enables customers to take control of their money by providing them with a holistic view of their finances with the bank. With the help of the personal finance management tools, the customer can plan their finances and track their expenditure, set up goals and follow budgets.

Features Supported In Application

The Personal Finance Management module supports the following features:

- Spend Analysis
- Goals
- Goal Calculator (pre-login feature)
- Budgets

2.9 **iMessage Payments**

iMessage payment allows the user to initiate a payment to a beneficiary, that is, the contact in context of the conversation, by launching the app from iMessage.

Features Supported In Application

Initiate Payment

Claim Money – payment Initiated to iMessage Contact

2.10 **Push Notifications**

Push notification is a way of propagating messages to the users' device(s) registered with the bank.

Through push notifications, a user can be notified of any event/transaction that has occurred in the user's account.

The user will need to enable the push notification setting on the device for Futura Bank application for the bank to send push notifications. If the user does not wish to receive notifications through push messages then he can disable notifications through device settings.

2.11 **Scan to Pay**

The Scan to Pay feature enables users to initiate payments towards merchants by simply scanning the merchant's QR code using their mobile device. The user is, hence, not required to know the merchant's account and bank information and can make payments towards any merchant that has a QR code generated by the bank, in a manner that is simple, fast and secure.

This feature is available to users that have accounts with the same bank as that of the Merchant.

On scanning the QR code, the system displays the name of the Merchant. The user has to simply select the CASA account or wallet from which funds are to be transferred, enter the amount to be transferred and specify remarks, if required, to complete the transaction.

2.12 **SMS Banking**

SMS and Missed call banking gives the account holder the control to manage his/her account.

The account holder has to register his mobile number with the bank to subscribe for SMS and Missed Call Banking. SMS banking allows the account holder to perform non-financial transactions and inquiries. Banks will define the syntax containing short code i.e. keywords and data attribute(s) (if required) for each of the identified transactions for SMS banking support.

For Missed call banking, banks will define the contact numbers unique to transaction/events. Through SMS banking, the customer can perform inquiries as well as non-financial transactions.

The following transactions are supported through SMS Banking

- SMS Banking Registration
- Account Balance Inquiry
- Account Statement Request
- Inquiry of last 5 transactions
- Request Cheque Book
- Stop Cheque Request
- Cheque Status Inquiry
- Deposit Inquiry
- Help to get list of supported banking requests

- Definition/Modification of Primary Account Number
- Inquiry of Primary Account Number

The following transactions are supported through Missed Call Banking:

- Account Balance Inquiry
- Account Statement Request
- Inquiry of last 5 transactions
- Primary Account Inquiry

2.13 **Soft Token Application**

Security tokens are generally used in environments with higher security requirements as part of a multifactor authentication system. Soft tokens give the same security advantages of multifactor authentication, while simplifying distribution and lowering costs.

A Soft token app is a two - factor authentication based on Passcode or PIN and something you have (an authenticator such as smartphone), protecting your sensitive networked information and data. A soft token is a software-based security token that generates a single-use 6 digit login PIN or passcode.

Features Supported In Application

- Online registration
- OTP generation

2.14 **Voice Assistant**

Banking services can be offered through such virtual assistants that can allow customers to check their account balance or perform other inquiries through voice command.

Voice Assistant Alexa allows the user to inquire account balances and recent transactions in their account. Before giving voice commands to Alexa, the user will need to register with voice assistant (Alexa) by adding the skill and will also need to provide consent to the voice assistant to seek information on behalf of the user through an access token.

Following features are supported through Alexa:

- Balance Inquiry for Savings Account
- Balance Inquiry for Checking Account
- Balance Inquiry for Term Deposit Account
- Outstanding Balance Inquiry for a Loan Account
- Last Five Transactions in Savings Account
- Last Five Transactions in Checking Account
- Next Installment Amount for a Loan Account

2.15 Chatbot Banking

Chatbot is an artificial intelligence system that interacts with users over a messaging platform. It answers questions and fulfills an array of tasks for business users.

By using Futura Bank Chatbot for mobile application, banks can alleviate a lot of the complexity for the user. This application can answer customer queries, enable checking account balance, enable paying utility bills, and more.

Features Supported In the Application

For Retail User

- Account Balance Inquiry
- Fund Transfer
- Bill Payment
- Locate ATM or Branch
- View Recent Transactions
- Inquire about user's spends
- Inquire upcoming payments
- Inquire about credit card due
- Inquire about cash and credit limits of credit card
- Inquire about outstanding balance on loan account
- Inquire about next installment date and installment amount
- Inquire about banking products

For Corporate User

- Account Balance Inquiry
- Fund Transfer
- Bill Payment
- Locate ATM or Branch
- View Recent Transactions
- Inquire upcoming payments
- Inquire about outstanding balance on loan account
- Inquire about next installment date and installment amount
- Inquire about banking products
- Inquire about finances

2.16 Wealth Management

Wealth Management or Investment Management is an important offering in a bank's product bundle. Wealth management services offered by banks usually involve risk profiling a client and recommending investments that suit the risk profile. Investments could be in multiple instruments like Mutual Funds, Equity shares, Bonds, and so on. Performance of these investments are regularly tracked.

OBDX cloud service Wealth Management functionality supports the opening of an investment account, risk profiling, mutual fund order placement and tracking of their performance.

Features Supported In the Application

The Wealth Management module of the application supports the following features:

- Open Investment Account
- Risk Profiling
- Purchase Mutual Funds
- Redeem Mutual Funds
- Switch Mutual Funds
- Order Status
- Investment Details
- Transaction Report
- Capital Gain Report
- Dividend Report

2.17 Corporate Accounts & Islamic Corporate Accounts

Current and savings accounts are the most basic and critical products of corporate banking. This application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

Corporate customers can view account balances and account statements, request for cheque book and inquire other details related to their accounts, post logging in into the Oracle Digital Banking Experience platform.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic Banking requirements.

Features Supported In Application

The corporate accounts module of the application supports the following features:

- Current And Savings Overview
- Current And Savings Summary
- Current And Savings Details
- Cheque Status Inquiry

- Stop/Unblock Cheque
- Cheque Book Request
- Statement Request
- Forex Calculator (only for corporate account)

2.18 Corporate Term Deposit & Islamic Corporate Term Deposit

Retail Term Deposit

Term Deposit is a type of investment where the money is invested at financial institutions for a fixed period of time on which an agreed amount of interest is earned. Unlike regular saving account, interest earned in term deposit is higher. Application enables users to open and manage Term Deposits through its entire life cycle.

The term deposit accounts widget has a representation of both conventional and Islamic accounts. This is also true for enquiry and transaction screens. While initiating any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

Islamic Term Deposit

Islamic Term deposits solutions offers the customers their returns based on the principle of profit-sharing.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic Banking requirements.

Features Supported In Application

The corporate term deposit module of the application supports the following features:

- Overview
- Deposit Details
- New Term Deposit
- Edit Maturity Instructions
- Top up (only for retail term deposit)
- Redeem Term Deposit
- Transactions
- Term Deposit Calculator (only for corporate term deposit)

2.19 Corporate Loans & Islamic Corporate Islamic Finance

The corporate lending module offers a consolidated and easy to understand view of the customer's business loans position with an option to check the detailed view of each loan account. Customers can also view the information of upcoming and overdue loan installments and the detailed loan account activity.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic banking requirements.

Features Supported In Application

- Initiation of a Loan Drawdown Request
- Summary of Loan Drawdown Applications (only for corporate loans)
- Loan Accounts Overview
- Loan Accounts Summary, Details and Account Activity
- Loan Repayment – Partial and Full repayments
- Repayment Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator (only for corporate loans)
- Eligibility Calculator (only for corporate loans)
- Loan Application Tracker
- Loans Maturing (only for corporate loans)
- Installments Due (upcoming and overdue)
- Group Customer Information File simulation and migration

2.20 Corporate Payments

The digital banking application simplifies the user's requirement of transferring funds from one bank account to others. By using the payments module of the digital banking application, users can transfer funds from their own accounts to other accounts within the same bank or any other bank locally or a bank in another country.

Features Supported In Application

Payment features supported in application includes:

- Favorite Transactions
- Payee Setup
- Repeat Transfer
- Make Single Payment
- Make Multiple Payments
- Adhoc Payment

- Demand Draft Issuance
- Payment Inquiries

2.21 Corporate Bill Payments

Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers including corporates. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the customers, payment to service providers, mobile/ DTH bill payment etc.

The main advantage of electronic bill presentment and payment is that customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

Features supported in the application

- Add Biller- Presented Bills, Payment type, Presentment & Payment Type, Recharge Type
- Pay Bills- Presented Bills, Payment type, Presentment & Payment Type, Recharge Type
- Biller Details
- Mange Billers
- Quick Bill Pay
- Quick Recharge
- Bill Payment History

2.22 Corporate Bulk File Upload – Payments

File Upload module of Oracle Banking Digital Experience Cloud Service provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

The File Upload functionality enables users to process:

- Internal payments (within the bank)
- Domestic payments (within the country)
- International payments (cross border)
- Mixed payments (a file can contain Internal Payment, Domestic Payment and even International payment records)
- Create Payees / Beneficiaries

Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)

- Access Error file (if any)
- Access Response File

2.23 **Corporate Bulk File Upload- Corporate Lending**

File Upload module of Oracle Banking Digital Experience Cloud Service provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Trade Loan Drawdown Template creation, Trade Loan Drawdown are a few examples of non-account financial transactions that can be supported through file upload.

The File Upload functionality enables users to process:

- Trade Loan Drawdown
- Trade Loan Drawdown Template

Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)
- Access Error file (if any)
- Access Response File

2.24 **Corporate Bulk File Upload- Bill Payments**

File Upload module of Oracle Banking Digital Experience Cloud Service provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be uploaded by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Electronic bill presentment and payment (EBPP) module of OBDX cloud service allows billers to present the bills / invoices online to their customers. This feature also enables the customers/ users to pay the bills online. Using the file upload mechanism, the corporate users who are onboarded as Billers on OBDX cloud service platform can upload a bill presentment file and present the bills to their customers. Once the file is uploaded successfully, the biller's customers (OBDX cloud service Retail and corporate uses) can view the presented bills along with the payment due date and can initiate a payment against the bill electronically.

Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)

- Access Error file (if any)
- Access Response File

2.25 Corporate File Upload - Virtual Account Management

File Upload module of Oracle Banking Digital Experience Cloud Service provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Salary payments, fund transfers, vendor payments are a few examples of financial transactions that can be supported through file upload. A non-financial file upload facilitates upload of multiple payee creation records, Virtual Account creation, Virtual Account modification, Virtual Account closure, Virtual Accounts Structure creation, Virtual Accounts Structure modification, Virtual Entity creation, Virtual Entity modification, Virtual Entity closure, Remittance ID creation and Special Rates addition at a single instance.

Features Supported In Application

- Virtual Account Creation (With and without Real Accounts Linkage)
- Virtual Account Modification
- Virtual Account Closure
- Virtual Accounts Structure Creation
- Virtual Accounts Structure Modification
- Virtual Entity Creation
- Virtual Entity Modification
- Virtual Entity Closure
- Remittance ID Creation
- Special Rates Addition

2.26 Corporate Bulk File Upload - Receivables Payables Management

File Upload module of Oracle Banking Digital Experience Cloud Service provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

The File Upload functionality enables users to process the following with respect to Supply Chain Finance and Cash Management:

- Invoices
- Purchase Orders
- Credit Notes

- Debit Notes
- Payments
- Cash Flow Transaction records

2.27 Corporate Bulk File Upload - Electronic Data Exchange

Features Supported In Application

- Uploaded a Files Inquiry
- File Approval (File approval, Record Level Approval)

2.28 Corporate Bulk File Upload - Trade Finance

File Upload module of Oracle Banking Digital Experience Cloud Service provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Bank Guarantee template creation, Letter of Credit template creation, trade Other Party maintenance are a few examples of non-financial transactions that can be supported through file upload.

The File Upload functionality enables users to process:

- Creating LC templates
- Create Beneficiaries
- Create Bank Guarantees

Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)
- Access Error file (if any)
- Access Response File

2.29 Corporate Foreign Exchange

In the digital banking application, you can book spot, forward and SWAP forex deals for the maintained currency pairs. You can also view the details of existing booked forex deals along with any transactions done for the same.

Features Supported In Application

- Forex Deal Maintenance
- Initiate Forex Deal Booking
- View Forex Deal

- Usage of FX Deal in payments

2.30 Corporate Trade Finance and Islamic Trade Finance

In the Trade Finance module, following features are supported:

- Initiate LC
- Initiate Bills
- Initiate Collection
- Initiate Outward Guarantee
- Initiate Shipping Guarantee
- Initiate Outward Guarantee Amendment
- Initiate Import LC Amendment
- Beneficiary Maintenance
- Settlement of Bills
- Settlement of Collection
- Assignment of Process
- View Import/Export LC
- View Import/Export Collection
- View Import/Export Bill
- View Inward Guarantee
- View Outward Guarantee
- View Shipping Guarantee
- Inward Guarantee Amendments
- LC Amendment Acceptance
- Bills Discrepancy Acceptance
- Guarantee Amendment Acceptance
- Guarantee Claim Lodgment

2.31 Corporate Credit Facility Servicing

Credit Facility Management module of OBDX cloud service will enable corporate users to originate new Credit Facilities along with the management of their existing Facilities and Collaterals. Corporates can also inquire their Facilities and Collateral details and request for amendment of the facility.

Features Supported In Application

- Facility Summary
- Credit Facility Details
- Collateral Summary

- Collateral Details

2.32 Corporate Cash Management

Features Supported In Application

- **Cash Flow Forecasting**

Cash flow forecast helps corporates in estimating the amount of money that will move in and move out of the business during a specific period like for a month, date, or for a particular week. Based on the forecast, businesses can plan their future investments and ensure that they have enough liquidity to meet their future payables.

- **Collections**

It is a process of managing collection of physical instruments like cash and cheques along with collection of electronic payments on behalf of the corporate. It not only saves the corporate's time and resources but also provides them a clear and detailed view of their collection status across locations.

2.33 Corporate Supply Chain Finance

Using the digital platform of SCF, corporates are able to perform SCF transactions from the portal itself. The transactions can be executed, viewed and tracked online. No follow-ups are required with the bank for the status of the transactions.

The features built for the corporate user in the Supply Chain Finance Module are as follows:

- **Overview**
- **Program Management**
 - Create Program
 - Edit Program
 - View Program
- **Finance Management**
 - Request Finance for Invoices and Purchase Orders
 - View Finance
 - Repay Finance
- **Viewing Limits**

2.34 Virtual Account Management

Using this module, a corporate can create and manage multiple virtual entities, accounts and structures via self-service channel. User gets the benefit of an exclusive dashboard view of account information and an option to create Virtual Accounts structure to get better visibility of his cash positions.

Features Supported In Application

- Overview
- Virtual Entity

- Virtual Account
- Virtual Accounts Structure
- Remittance ID
- Virtual Multi-Currency Account
- Payments Using Virtual Accounts
- Move Money
- Internal Credit Line
- Transaction Inquiry
- Pre-Generated Statement
- Adhoc Statement
- Charges Inquiry
- Special Rate Maintenance
- General Rate Maintenance

2.35 **Receivables Payables Management**

The features built for the corporate user in Receivables Payables Management are as follows:

Associated Party Management

- **On-board Associated Party**
- **View Associated Party**

Receivables/Payables Management includes the following features:

- **Associated Party Management** - On-boarding, Viewing, KYC document uploading.
- **Receivables/Payables Management**
 - Invoices – Creation, Viewing, Editing, Accepting, Raising Dispute, Resolving Dispute, Assignment.
 - Debit Notes – Creation, Viewing.
 - Credit Notes – Creation, Viewing.
- **Purchase Order Management** - Creation, Viewing, Editing, Accepting.
- **Payments Management** – Bulk payments file uploading and viewing.
- **Reconciliation** - Rule creation, edit and inquiry of the reconciliation and allocation rules. Manual reconciliation, manual allocation, and de-reconciliation.

2.36 **Liquidity Management**

As a part of Liquidity Management module of Oracle Banking Digital Experience Cloud Service, following features are available to the corporate customers of the Bank.

- **Liquidity Management Overview Dashboard**

The liquidity management dashboard provides an important information to the corporate on digital banking platform. Various widgets are a part of the dashboard which gives the complete information about the corporate position.

- Position of a corporate by region/geographical location
- Position of a corporate by currency
- Net corporate position along with assets and liabilities information
- Top sweeps in local currency and cross currency
- Sweep Monitor

- **Account Structure Maintenance:**

Account structure is an efficient tool to optimize the working capital of the business. The objective of creating an account structure is to bring together the credit and debit balances of different current and savings accounts into one single concentration account of a corporate. This enables the corporate customer to manage daily liquidity in their business in a consolidated fashion to derive maximum benefits at minimal cost.

Oracle Banking Digital Experience Cloud Service enables the corporate users to maintain account structures by providing sweep or pool instructions.

As a part of account structure maintenance, Oracle Banking Digital Experience Cloud Service enables the customer to,

- Build Account Structure

Application allows the corporate user to build new account structure using digital banking platform. While building a structure, corporate can capture.

- Structure Type and Details (Sweep, Pool, Hybrid)
- Account Mapping and specify the hierarchies
- Check basic validations
- Set up instructions between each account pair.

- View and Edit Account Structure

A facility is provided to corporates to search the account structures maintained between the internal and external accounts of their parties. Further, can see and edit the structure details along with the instructions set between an account pair.

- Pause account structure and Adhoc Execution

Corporates can pause the processing of a structure for a specific time period and also can initiate an adhoc execution of sweeps for specific structure.

- **Log Monitor**

A feature is enabled to the corporate user to select the structure and view the sweep logs of a structure with specific statuses

- Executed
- Pending

- Exceptions (Failed executions)
- **Liquidity Management using Virtual Accounts**

The Liquidity Management module in Oracle Banking Digital Experience Cloud Service can handle both real accounts as well as Virtual Accounts. Below are the key points:

 - In order to be able to do liquidity management using Virtual Accounts, the bank must also be using the Virtual Accounts module of Oracle Banking Digital Experience Cloud Service along with product processors (Oracle Banking Virtual Accounts Management and Oracle Banking Liquidity Management). Further the product processors must have an integrated setup.
 - The party/customer and user must have the necessary access management rights enabled for Virtual Accounts in liquidity management.
 - Once the Virtual Accounts are visible, rest of the steps in creating liquidity management structure, capturing sweep instructions etc. remain same for both real and Virtual Accounts.
 - The Virtual Account balances visible on the screen are fetched from Oracle Banking Virtual Account Management.
 - Virtual Account should not be part of Charge Account and Central Account dropdown.

2.37 Retail Originations

As part of this release, the Retail Originations module of OBDX cloud service has been integrated with Oracle Banking Retail Process Management (RPM) to support the origination of the following:

- Savings Account Applications
- Checking Account Applications
- Auto Loan Applications
- Unsecured Personal Loan Applications
- Bundled Product Applications
- Pre-Approved Home Loans
- Credit Cards Application
- Futura Wallet Application
- Home Loans Application
- Term Deposit Application

Some of the key features of the module are:

- While browsing for products to apply, the applicant can compare products within a category so as to identify a product that best suits his needs. The product listing page has also been designed in a manner that enables banks to cross sell products across different categories.
- The system is able to harness OCR capabilities using hook points used to integrate with third party adapters. This feature enables the system to prefill certain fields of the Personal Information section from data fetched from the applicant's driver's license.

- Alternately, the system also supports fetching information from national IDs. The user is able to specify the type of ID and enter the corresponding ID number in the provided field. Through integration with local service providers, the system is able to prefill fields in the personal information section by fetching the information as defined in the provided ID number.
- In case of an existing customer application, the system is able to fetch the applicant's primary information from the host system once the customer provides his online banking login credentials.
- Liveness Check through Partner integration- OBDX cloud service has provided the hook points to integrate with Third party service provider so as to support the feature of selfie capture as a means of completing the applicant's KYC.
- The prospect applicant is required to verify his mobile number in order to fill out the application form. Once the applicant enters his mobile number, an OTP is generated and sent by OBDX cloud service to this number. If the applicant enters the correct OTP in the provided field, the user's mobile number is registered with the system. Any application that is saved or submitted can then be tracked through this mobile number.
- A QR code scan feature also enables users to continue applications on other devices by scanning the QR code available at every section of the application form. Hence, if an application has been started on a desktop or tablet, the applicant can opt to continue the same application by scanning the provided QR code on another device so as to retrieve the application on that particular device.
- Capture of Nominee Information in Savings Account, Checking Account and Term Deposit Applications
- OBDX cloud service has also integrated with Google Maps to enhance the address capture experience of the applicant while filling out the application form. The applicant is able to mark his address on the map directly to have the address fields pre-populated or is even able to type out the address to have the system mark the address on the map.
- Before submitting the application form, the applicant is required to accept terms and conditions and can also provide his digital signature at this stage. When applying from a touchscreen device, the applicant is provided with the additional option of manually adding a digital signature in addition to the option of uploading a document that contains the applicant's signature.
- Application Tracker- The bank can now communicate important information to the applicant directly through the application tracker. The Clarifications feature has been built into the application tracker so as to enable bank executives handling the applicant's application to communicate information related to the processing of the application. A bank executive can raise a clarification on a specific topic, which can hold multiple to and fro communications between the bank executive and the applicant. The applicant can read and respond to the bank executive's communications as required. Applicants can also upload documents as a means of response. Once the objective of the clarification has been met, the bank executive can close the clarification. Multiple clarifications can be raised for various topics.

2.38 Corporate Administration

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

2.39 Componentization

All feature functionalities in the application have been segregated into individually deployable units. Componentization aims at allowing the bank to pick and choose only those components that the bank needs as opposed to installing the entire bouquet of features. This would also enable the bank to scale individual feature function. Also, each feature function is now packaged as a Web Application Archive (WAR) instead of an Enterprise Application Archive (EAR), making the individual deployments lightweight. The following features can now be deployed and scaled independently:

Non-Functional Requirements:

- Alert Maintenance
- Approval Management
- Audit Logging
- Configuration Management
- Financial Limits Management
- Multi-Entity Management
- Authorization and Multi-Factor Authentication Management
- User Management

2.40 Admin Maintenance

In admin maintenance, user (System/Bank administrator) can access various administrative functions of the channel banking system. The role of the System/Bank administrator is to manage and administer day-to-day functions of a bank. Administrators can perform various tasks such as doing Day 1 maintenances, maintenances pertaining to retail / corporate banking, creation of roles, user creation, maintenance of party preferences etc.

3. QUALIFICATIONS

Sr. No.	Oracle Banking Digital Experience Cloud Service Modules	Host Integration*	Version
1	Oracle Banking Digital Experience Cloud Service Originations	Oracle Banking Retail Process Management	14.5.0.0.0
2	Oracle Banking Digital Experience Cloud Service Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.5.0.0.0 14.4.0.0.3
3	Oracle Banking Digital Experience Cloud Service Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.5.0.0.0 14.4.0.0.3
4	Oracle Banking Digital Experience Cloud Service SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.5.0.0.0
5	Oracle Banking Digital Experience Cloud Service Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking Oracle Banking Payments	11.8.0.0.0 14.5.0.0.0 14.4.0.0.3
6	Oracle Banking Digital Experience Cloud Service Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.5.0.0.0
7	Oracle Banking Digital Experience Cloud Service Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.8.0.0.0 14.5.0.0.0

Sr. No.	Oracle Banking Digital Experience Cloud Service Modules	Host Integration*	Version
8	Oracle Banking Digital Experience Cloud Service Corporate Trade Finance	Oracle Banking Trade Finance Oracle Banking Trade Finance Process Management	14.5.0.0.0 14.5.0.0.0
9	Oracle Banking Digital Experience Cloud Service Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.5.0.0.0 14.4.0.0.3
10	Oracle Banking Digital Experience Cloud Service Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.5.0.0.0
11	Oracle Banking Digital Experience Cloud Service Corporate Liquidity Management	Oracle Banking Liquidity Management	14.5.0.0.0
12	Oracle Banking Digital Experience Cloud Service Corporate Supply Chain Finance and Cash Management	Oracle Banking Supply Chain Finance Oracle Banking Cash Management	14.5.0.0.0 14.5.0.0.0

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

4. BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking Digital Experience Cloud Service 22.1.0.0.0 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>

5. LANGUAGE SUPPORT

The Oracle Banking Digital Experience Cloud Service 22.1.0.0.0 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 Cloud Service Taxonomy Validation Guide**.

6. KNOWN ISSUES AND LIMITATIONS

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience Cloud Service 22.1.0.0.0 release.

6.1 Oracle Banking Digital Experience Cloud Service Known Issues

NA

6.2 Oracle Banking Digital Experience Cloud Service Limitations

NA

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