Product Release Notes

Oracle Banking Supply Chain Finance

Release 14.7.1.0.0

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Oracle Banking Supply Chain Finance
Product Release Note
May 2023
Version 14.7.1.0.0

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1. Release Notes

1.1 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Banking Supply Chain Finance solution. It is a unified, comprehensive, digitized end-to-end solution that supports the full lifecycle of supply chain finance and factoring across receivables and payables offering supplier centric financing and buyer centric financing. The solution addresses each of the supply chain processes from design through execution thereby enabling banks to optimize the working capital and supply chain operations of their corporate customers. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.2 Purpose

The purpose of this document is to highlight the functionalities included in the Oracle Banking Supply Chain Finance 14.7.1.0.0 release.

1.3 Abbreviations

Abbreviation	Detailed Description
OBSCF	Oracle Banking Supply Chain Finance
API	Application Programming Interface
UI	User Interface
PO	Purchase Order
EOD	End of Day
FIFO	First In First Out
LIFO	Last In First Out
HAFO	Highest Amount First Out
LAFO	Lowest Amount First Out
OBCL	Oracle Banking Corporate Lending
OBCM	Oracle Banking Cash Management
OBSCFCM	Oracle Banking Supply Chain Finance and Cash Management
OBDX	Oracle Banking Digital Experience

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1.4 Product Summary

Oracle Banking Supply Chain Finance Release 14.7.1.0.0 is enhanced to meet various challenges faced by financial institutions. It addresses each of the supply chain processes from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.5   Release Highlights

The key highlight of this release, 14.7.1.0.0 version, constitute new functionalities and enhancements to existing features as listed below

Functional:

New UI for System Parameters

Monthly Rest Enhancements

- Enhancement to Interest Decisioning

- Enhancement to Reconciliation Rule Definition

- Appropriation Sequence to include Penalty on Interest

- Reconciliation processing and appropriation logic changes

- Enhancement to Settlement transaction UI

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- Enhancements to Alerts

Min/Max percentage for Assignment Amount

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- Enhancements to Receivables and Payables Management

Introduction of Credit Cover percentage for Import Factor

- Enhancements to Program/Spoke Parameters

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- Enhancements to Assignment Authorization

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- Configuration Changes in Product/Program/Spoke Parameters

- Enhancements to processing of Margin and Interest Refund

Enhancements to Payment Management

Enhancements to Manual Recon

Enhancements to Dynamic Discounting

Enhancements to Charge Decisioning UI and Charge Preferencial Pricing UI

Non-Functional:

- Redwood Theme Adaption

- Introduction of Coherence Cache

- Enhancements to Day0 Service

- Enhancements to Pre-EOD workflow

- Batch job enhancements for FCI Incoming Messages

- Extensibility in Inquiry

- Patchset Upgrade using Oracle Banking Microservices Architecture Installer

Integrations:

- API Enhancements

- Integration with OBCL for Monthly Rest

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1.6 <u>Functional Features</u>

1.6.1 <u>New UI for System Parameters</u>

As part of this release, a new System Parameters UI is introduced to view and edit Day zero System Parameters for the Supply Chain Finance, and Receivables & Payables.

Receivables and Payables > System Parameters > View System Parameters

Supply Chain Finance > Maintenance > System Parameters > View System Parameters

Following are the tabs introduced for the respective application:

- Supply Chain Finance
    - o Workflow Parameters
    - o Finance Parameters
    - o Dashboard Parameters
    - o Product Parameters
    - o Delinquency Parameters
- Receivables & Payables
    - o Workflow Parameters
    - o Dashboard Parameters
    - o Integration Parameters

1.6.2 <u>Monthly Rest Enhancements</u>

As part of this release, "Monthly Rest" feature is introduced to support the banks and financial institutions to collect monthly interest for a loan i.e., at the beginning or the end of each month.

1.6.2.1 <u>Enhancement to Interest Decisioning</u>

As a part of this release, the 'Interest Rate Decisioning' has been enhanced with several UI changes to allow the bank to capture requisite information to support interest collection on a monthly basis. Below changes are applicable only for selection of 'Interest Component' value Interest and the 'Interest Collection Type' value Rear ended.

The 'Interest Payment Schedule' field is added in the search grid with below list of values:

- Bullet
- Monthly

'Interest Collection Period' field is added in the search grid with below list of values, only if Monthly value is selected in 'Finance Status':

- End of Period
- Beginning of Period
- Value date

"Holiday Treatment" field is added in the search grid with below list of values:

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- Previous business day

- Next business day

The above fields are also added in the search results grid section of the Interest Rate Decisioning screen.

1.6.2.2   Enhancement to Reconciliation Rule Definition

As a part of this release, the 'Create Generic Reconciliation Rule Definition' has been enhanced with the below UI changes to support the appropriation/settlement processing on account of monthly rest transactions.

Below are the changes w.r.t. to the Finance Payment Recon under Recon Category:

- For FIFO Generic Criteria, below additional value is added in the 'Based On Attribute' field:

    o   Interest Due Date

    o   Penalty on Interest Start Date

    o   Penalty on Principal Start Date

- For FIFO/LIFO Generic Criteria, below additional value is added in the 'Based On Attribute' field:

    o   Overdue Finance Due Date

- For HAFO/LAFO Generic Criteria, below additional value is added in the 'Based On Attribute' field:

    o   Overdue Finance Outstanding Amount

1.6.2.3   Appropriation Sequence to include Penalty on Interest

As part of this release, a new Appropriation component 'Penalty on Interest (E)' is added to the existing components Principal Amount, Interest Amount, and Penalty on Principal in the Repayment Parameters section.

The tool tip on the UI is updated with the description of 'E: Penalty on Interest'.

Payment file and API are enhanced to allow input of new component "E" in Generic Appropriation and Specific Appropriation fields.

1.6.2.4   Reconciliation processing and appropriation logic changes

As part of this release, Generic Recon processing and appropriation logic undergoes changes to include multiple generic reconciliation rules for Finance Payment Reconciliation to support monthly interest.

- Multiple Generic Rules can now be maintained for Recon category Finance Payment Recon. These generic rules may direct the application to reconcile finances based on outstanding components such as interest or penalty on interest etc.

- When multiple generic rules are maintained for Finance Payment Recon, the application will sort finances in the highest priority order till the payment amount is exhausted or till they are appropriated fully.

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- When multiple payments are made, it is possible that a particular finance is part-paid due to a previous payment. In such cases, the application will always attempt to settle a part-paid finance first for a given due date before settling unpaid components for the same due date.

- In case a payment settles all due components, then other outstanding components will be settled as per the appropriation sequence.

- Generic appropriation in the payment record/file to override the appropriation sequence of maintenance for that payment record/file.

- In addition to the existing rules which are based on finance dues, financial institutions can define rules specific to reconciliation of penalty components and monthly interest dues.

1.6.2.5 Enhancement to Settlement transaction UI

As part of this release, 'Interest Due' field is introduced along with 'Interest Outstanding Amount' in the following sub-sections of the Basic Info Section to support the Monthly rest transactions.

- O/S as on Date

- O/S as on Value/Settlement Date

- O/S Post Settlement

'Interest Due', Penalty on 'Principal O/s', and 'Penalty on Interest O/s' fields are hyperlinked to provide in detail the calculation of interest dues basis the changes in base amount, interest rate change, end of calculation period, etc.,

Also, 'Liquidation Order' field is introduced in the Appropriation Details sub-section shows the order in which components have been liquidated. Following components are displayed:

- I - Interest due Date

- E - Penalty on Interest Start Date

- O - Penalty on Principal Start Date

- F - Finances (Outstanding Finances)

- D - Overdue Finances (Delinquent)

1.6.2.6 Interest Payment Schedule in Disbursement and Settlement UI

As part of this release, 'Interest Payment Schedule' is introduced along with 'Interest Additional Details' in the Additional details hyperlink under Interest Details sub-section of the Interest tab in both the Disbursement and Settlement transactions. This helps to fetch the Interest Payment Schedule for disbursement of monthly rest transactions.

Interest Due Date	No. of days Interest Levied	Interest Accrued
Date when the interest amount is due for collection	The number of days interest falls due for collection	Amount of Interest accrued

1.6.2.7 Enhancement to Alerts

As part of this release, 'Alert Decision' screen is enhanced to incorporate new alert definitions when the interest is due, or when the interest is debited and recovered, or when interest could not be recovered due to any reason.

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Alert decisioning screen has been enhanced to configure below alert for Alert category 'Finance':

- Interest Collection Failure

Existing alert for 'Loan Settle' event is enhanced to include the below values in the message template:

- Amount Paid towards Interest

- Amount Paid towards Principal

- Amount Paid towards Penalty on Interest

- Amount Paid towards Penalty on Principal

1.6.2.8 Enhancement to Finance Inquiry

As part of this release, 'Finance Inquiry' screen is enhanced with addition of 'Interest Due Amount' column in the search results grid as a non-default field. User can select/deselect the field to be displayed/hidden respectively in the grid.

1.6.2.9 Auto-Debit Job - Processing Changes

As part of this release, "Liquidation Order for Auto Debit" field is introduced to define the auto-debit liquidation order to be applied in case partial funds are debited from the payment party on auto-debit. This change is introduced in the Product Creation (Repayment Parameters), and Program Creation (Finance Parameters and Link Spoke) screens.

Following components are introduced in the Liquidation Order for Auto Debit:

- I - Monthly Interest due

- E - Penalty on Interest Outstanding

- O - Penalty on Principal Outstanding

- F - Finances Due or Overdue (includes all components)

- D - Finances due (Delinquent Finances)

1.6.3 Conversion of Pre-Shipment Finances to Post-Shipment Finances

As part of this release, the Oracle Banking Supply Chain Finance Solution establishes relevant linkages between the pre-shipment finances and post-shipment finances to facilitate the conversion of a pre-shipment-based loans to a post-shipment-based loans.

1.6.3.1 Enhancements to Relationship Management

Relationship Management is enhanced to include a 'Validate Purchase Orders' toggle switch to make sure that any purchase orders linked with invoice are validated.

Also, 'Validate Purchase Orders' is added as a column in the search results grid as a non-default field. User can select/deselect the field to be displayed/hidden respectively in the grid.

1.6.3.2 Enhancements to Program Parameters

Program Maintenance is enhanced to establish pre-post linkage especially when the supplier and buyer may have multiple programs. 'Program Parameters' screen is updated with the following changes to help maintain conditions for pre-post shipment finance conversion.

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- Fields for 'Liquidate Pre-Shipment Finances', 'Pre-Shipment Program', and 'Pre-Shipment Finance Liquidation Preferences' are introduced in the 'Link Spokes' screen.

1.6.3.3 Enhancements to Accounting Maintenance

Accounting maintenance is enhanced to handle pre-post shipment conversion. The accounting entries will be different for disbursement of post-shipment finance and settlement of pre-shipment finance.

The Accounting Entries' screen undergoes the below changes.

- For the Event type 'Disbursement', Filter Criteria is enhanced with the below list of values:
  - Payment Mode and Interest Collection Type and Pre-Post Conversion
  - Charge Type Based
- For the Event type 'Settlement', Filter Criteria is enhanced with the below list of values:
  - Based on Interest Refund Payment Mode
  - Based on Interest Refund Handling Mechanism
  - Based on Charges
- 'Pre-Post Conversion' toggle switch is introduced to help maintain relevant accounting entries for the Event type 'Disbursement' and 'Settlement'.

The 'Accounting Codes' screen undergoes the below changes:

- The 'Debit Account Type' and 'Credit Account Type' fields under Role Details sub-section is updated with below values:
  - Pre-Shipment Settlement Amount
  - Net Disbursed Amount

1.6.3.4 Enhancement to Create Receivables/Payables

'Create Receivables and Payables' screen for Instrument Type 'Invoice' is enhanced with the following changes to add the PO numbers against which an invoice has been raised.

- 'Commodity and Pricing' screen is renamed as 'Purchase Order, Commodity and Pricing' and enhanced with the following changes.
- 'Link Purchase Orders' toggle switch is added in the 'Purchase Order, Commodity and Pricing' screen. When the toggle switch is set to On, it displays the 'Link Purchase Orders' sub-section with an option to search for the purchase orders to be linked to the invoice.
- 'PO Number' column is added in the 'Commodity Details' sub-section, which displays the purchase order number populated in the 'Link Purchase Orders' sub-section.

1.6.3.5 Enhancement to Invoice File Upload Format

The existing Invoice File Upload format which supports linking of a single PO is enhanced to validate the PO linked to the invoice.

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A new Invoice File Upload format is introduced to support linking of a multiple PO's against an invoice. PO's are added as a child record to the invoices with the following attributes:

- Indicator
- PO Number
- Invoice Amount Allocated

1.6.3.6 Processing changes for Pre-Shipment to Post-Shipment conversion

The following processing changes are carried out to facilitate conversion of Pre-Shipment finances to Post-Shipment finances. When a Post-shipment disbursement is initiated, the application will verify if there is an outstanding pre-shipment finance for the said party and liquidate the pre-shipment finance per the 'Pre-shipment Finance Liquidation Preference' parameter in program maintenance. If there is any balance amount, it is disbursed to the beneficiary party and the pre-shipment finance will be updated to 'fully settled' status. If not, the pre-shipment finance will be updated to 'partially settled' status.

1.6.3.7 Enhancements to Disbursement transactions UI

'Skip Pre-Shipment Liquidation' toggle switch is introduced in the Basic Info screen to skip liquidation of pre-shipment at the bank's discretion, if required. The toggle is set to No by default, which will automatically initiate a pre-shipment settlement on completion of post-shipment disbursement.

'Pre-shipment Liquidation' screen is introduced next to the Basic Info Screen that displays the details of pre-shipment finances which will be liquidated on completion of post-shipment disbursement. This screen is enabled only if 'Skip Pre-Shipment Liquidation' toggle switch is set to No.

- Fields covered in the 'Pre-Shipment Liquidation' sub-section are:
    - Branch
    - Product
    - Program
    - Anchor
    - Spoke
    - Start Date
    - Maturity Date
    - Total Receivable Amount
    - Finance (%)
    - Finance Amount
    - Exchange Rate
    - Processing Date
    - Pre-Shipment Settlement Amount
    - Net Disbursed Amount

- Fields covered in the 'Pre-Shipment to be Liquidated' sub-section are:

  o Finance Reference Number

  o Finance Due Date

  o Finance Outstanding/Appropriated

  o Principal Outstanding/Appropriated

  o Interest Outstanding/Appropriated

  o Penalty On Interest Outstanding/Appropriated

  o Penalty On Principal Outstanding/Appropriated

Also, a new card for 'Pre-shipment Liquidation' is added to the Summary screen.

1.6.3.8 Enhancements to Settlement transactions UI

Pre-Shipment Finance Settlement transactions UI is enhanced to display the details of post-shipment disbursement, when the liquidation proceeds are from a post-shipment disbursement.

- Below values are enhanced in the Settlement Details sub-section:

  o Payment Mode

  o Payment Amount

  o Payment Party

- 'Post-Shipment Disbursement Details' sub-section is introduced next to the Settlement Details sub-section. This section is displayed only when post-shipment disbursement proceeds are used to liquidate a pre-shipment finance.

- Fields covered in the section are:

  o Finance Reference No

  o Processing Date

  o Finance Start Date

  o Finance Maturity Date

  o Finance Amount

  o Pre-Shipment Settlement Amount

  o Net Disbursed Amount

1.6.3.9 Enhancement to Purchase Order Inquiry

Purchase Order Inquiry is enhanced to capture PO Available amount to ensure that only relevant value of invoices is linked to the PO.

- 'PO Available Amount' field is introduced in the purchase order instrument which will be equal to PO Amount at the time of PO booking. This amount will keep reducing as and when invoices are allocated to a PO.

- 'Amount Reference Basis' field is updated with the below values:

  o PO Amount

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ο   PO Available Amount

- 'PO Available Amount' column is added in the search results grid as a non-default field.

1.6.3.10 Enhancement to Receivables Inquiry

Receivables Inquiry screen is enhanced to display the PO's linked to an Invoice. The 'Invoice Details' pop-up window that opens from the 'Reference Number' hyperlink is updated with below changes.

The 'Linked PO's' tab is newly added that shows details of purchase orders linked to the invoice. Below fields are displayed:

- PO Number

- PO Date

- PO Amount

- Invoice Amount Allocated

- PO Available Amount

- PO Status

1.6.3.11 Enhancements to Alerts

'Alert Decisioning' UI is enhanced to incorporate new alert templates for Post-Shipment Disbursement and Pre-Shipment-Settlement when Pre-Post Shipment Finance Conversion is involved.

For Alert Category 'Finance', existing alert for 'Loan Disburse' and 'Loan Disbursement In Progress' events are enhanced to include the below values in the 'Text Template' for all the delivery modes:

- Pre-Shipment Settlement Amount

- Net Disbursed Amount

For Alert Category 'Finance', existing alert for 'Loan Settle', 'Loan Settle In Progress', 'Loan Partial Settle', 'Loan Partial Settle In Progress' Events are enhanced to include the below value in the 'Text Template' for all the delivery modes:

- Post-Shipment Finance Reference Number

1.6.4 Min/Max percentage for Assignment Amount

As part of this release, Assignment amount calculation is introduced in the application basis Min/Max assignment percentage definition in program/spoke parameters. Assignment transactions can be processed to the extent of max assignment amount instead of net invoice amount. Limits and Accounting for Assignment transactions now use Assignment amount instead of net invoice amount.

1.6.4.1 Enhancements to Product/Program/Spoke Parameters

As part of this enhancement, 'Product Parameters' screen is enhanced with the following changes.

- 'Assignment Amount Basis' field is introduced in the Finance Parameters tab with the below values:

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- o   Net Invoice Amount

- o   Acceptance Amount

- • 'Max Assignment (%)' and 'Min Assignment (%)' fields are introduced in the Finance Parameters tab.

Also, 'Program Parameters' screen is enhanced with the following changes.

- • 'Max Assignment (%)' and 'Min Assignment (%)' fields are introduced in the Finance Parameters and Spoke Parameters tab.

- • 'Max Assignment (%)' and 'Min Assignment (%)' fields are introduced in the Search results grid of the Spoke Parameters tab.

1.6.4.2 Enhancements to Receivables and Payables Management

As part of this enhancement, Receivables and Payables Management screen is updated with the following changes.

- • 'Assignment Amount' and 'New Assignment Amount' fields are introduced in the search results grid of Receivables and Payables Management screen for the Instrument Type 'Invoice' and Action 'Assignment'.

- • 'Assignment Amount' field is introduced below the search results grid as an editable field next to 'Remarks' field.

1.6.5 Introduction of Credit Cover Percentage for Import Factor

As part of this release, Credit cover percentage is introduced in program parameters which enables to define the Credit Cover by import factor for factoring transactions.

1.6.5.1 Enhancements to Program/Spoke Parameters

As part of this enhancement, 'Program Parameters' screen is enhanced with the following changes.

'Credit Cover (%)', 'Credit Cover Start Date', and 'Credit Cover End Date' fields are introduced in the Finance Parameters tab and Link spokes tab.

1.6.5.2 Processing Changes

- • System calculates the utilization amount based on the Credit Cover (%) defined and book the utilization during the assignment.

- • Assignment entries are based on the credit cover limit occupied based on the percentage.

- • During authorization, checker will be able to see the utilization amount calculated as per the percentage defined.

1.6.5.3 Enhancements to Assignment Authorization

As part of this enhancement, 'Total Credit Cover Amount' field is introduced in the Limits data segment for the Event type 'Assignment' authorization screen.

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1.6.6 Override, Waive, or Modification of pricing for Charges

As part of this release, the feature to allow Override, Waiver of charges, or Modification of pricing rule for charges during disbursement and settlement transactions has been added.

1.6.6.1 Disbursement and Settlement Transactions UI

- 'Charge Pricing Rule' column is introduced next to the Charge field in the Charge Details section of the Charges screen for both the Disbursement and the Settlement transactions UI.

- 'Actions' column is introduced next to the Charge Amount field in the Charge Details section of the Charges screen. Below values are added as radio buttons for both the Disbursement and the Settlement transactions UI.

    o Waived

    o Override

    o Modify Pricing

    o Reset Icon

- If 'Auto Waiver' toggle switch is On in Charge Decisioning screen or Charge Preferential Pricing screen, Charge Details section displays the 'Status' column instead of 'Actions' column in the Disbursement and the Settlement transactions UI with the below values:

    o Status is displayed as 'Auto Waived'

    o 'View Original Charges' hyperlink is introduced in the Status column. When you click the hyperlink, the application displays the details of the system calculated charges with the below values:

        – Charge Code

        – Charge Pricing Rule

        – Party

        – Party Role

        – Currency

        – Charge Amount

1.6.6.2 Finance Inquiry UI

- 'Charge Pricing Rule' column is introduced next to the Charge field in the Charge Details section of the Charges screen for both Disbursement and Settlement transactions UI.

- 'Status' column is introduced next to the Charge Amount field in the Charge Details section of the Charges screen. Below value are displayed as status of the charges:

    o Waived / Overridden / Pricing Modified

- 'View Original Charges' hyperlink is introduced in the Status column and is visible only if the Status of the charges Waived / Overridden / Pricing Modified. When you click the hyperlink, it displays the details of the system calculated charges with the below values:

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- Charge Code

- Charge Pricing Rule

- Party

- Party Role

- Currency

- Charge Amount

1.6.7 Addition of New Limit Types for Committed and Uncommitted Credit lines

As part of this release, new limit types, committed and uncommitted, are introduced in relevant screens for limit maintenance and credit limit mapping.

- 'Limits Type' drop-down lists the following new options in addition to the existing:

  - Committed

  - Uncommitted

1.6.8 Introduction of External Pricing Configuration for Charges

As part of this release, External Pricing is introduced in the application to integrate with the external pricing system to enable the financial institutions to levy specific charges in the transactions.

1.6.8.1 Charge Decisioning UI and Charge Preferential Pricing UI

The following changes are introduced in both the Charge Decisioning UI and Charge Preferential Pricing UI.

- 'External Pricing' toggle switch is introduced as a mandatory field. When the switch is On, the following fields are displayed:

  - External Pricing System

  - External Pricing Identifier

  - External Pricing Identifier Description

- 'External Pricing System', 'External Pricing Identifier', and 'External Pricing Identifier Description' columns are added to the Add/Override Charges and Default Charges grid section as non-default fields.

1.6.8.2 Disbursement and Settlement Transactions UI

Disbursement and Settlement Transactions UI is enhanced to introduce 'External Pricing Details' tab in the Details hyperlink in the Charge Details section of the Charges screen with the below values:

- External Pricing System

- External Pricing Identifier

- External Pricing Identifier Description

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1.6.9 UI Enhancements for Interest components

As part of this release, below re-labelling is done across the product to standardize the names:

- 'Interest Overdue' is re-labelled as 'Penalty on Interest'

- 'Penalty on Interest Overdue' is re-labelled as 'Penalty on Principal'

UI of the below screens are updated w.r.t above change in the label:

- Interest decisioning – Interest Component

Old Label	New Label
Interest Overdue	Penalty on Principal
Penalty on Interest Overdue	Penalty on Interest

- Basic Info Tab in Free Tasks for Settlement transactions

Old Label	New Label
Overdue Interest O/S	Penalty on Principal O/S
Penalty on Interest Overdue O/S	Penalty on Interest O/S
Payment towards Overdue Interest	Payment towards Penalty on Principal
Payment towards Penalty on Interest Overdue	Payment towards Penalty on Interest

- Interest Tab in Free Tasks for both Disbursement and Settlement transactions

Old Label	New Label
Overdue Interest Details	Penalty on Principal Details
Calculated Overdue Interest	Calculated Penalty on Principal
Net Overdue Interest Rate	Net Penalty on Principal Rate
Penalty on Interest Overdue details	Penalty on Interest Details
Calculated Penalty on Overdue Interest	Calculated Penalty on Interest
Net Penalty on Overdue Interest Rate	Net Penalty on Interest Rate

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- Finance Inquiry

Old Label	New Label
Overdue Interest Outstanding	Penalty on Principal O/s
Penalty on Interest	Penalty on Interest O/s
Overdue on Interest Paid	Penalty on Principal Paid
Penalty on Interest Paid	Penalty on Interest Paid
Interest Tab Pop-up	
Overdue Interest Details	Penalty on Principal Details
Calculated Overdue Interest	Calculated Penalty on Principal
Net Overdue Interest Rate	Net Penalty on Principal Rate
Penalty on Interest Overdue details	Penalty on Interest Details
Calculated Penalty on Overdue Interest	Calculated Penalty on Interest
Net Penalty on Overdue Interest Rate	Net Penalty on Interest Rate

- Accounting Entry Code

Old Label	New Label
Amount Paid Towards Penalty	Amount Paid towards Penalty on Interest
Amount Paid Towards Overdue Interest	Amount Paid towards Penalty on Principal
Total Overdue Interest	Total Outstanding Penalty Amount

1.6.10 Enhancements to Receivables Inquiry

As part of this release, 'Receivables Inquiry' screen is enhanced to depict multiple status of an Invoice or a Debit note.

- The 'Instrument Status' field is updated with the below values:

  o Raised

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- o   Accepted

- o   Disputed

- o   Cancelled

- The 'Other Status' field is added with the below values:

  - o   Stale

  - o   Assigned

  - o   Overdue

  - o   Approved

  - o   PUA

  - o   Indirect payment

Below are the changes w.r.t. the search result grid:

- Instrument, Payment, and Finance statuses are split into the 'Instrument Status' and the 'Other Status' column.

- The 'Historical Status' pop-up window now displays 'Instrument Status', 'Other Status', 'Payment Status', and 'Finance Status' in separate columns.

OBDX API is enhanced to incorporate requests based on multiple status and respond with multiple invoice status combination.

1.6.11 Enhancements to Product Parameters

As part of this release, 'Product Parameters' screen is enhanced with the following changes.

- 'Assignment Applicable' and 'Auto-Assignment' toggle switches are delinked.

- 'Holiday Treatment for Future Date' field is renamed as 'Holiday Treatment for Future Funding'.

1.6.12 Enhancements to Program Parameters

As part of this release, 'Program Parameters' screen is enhanced with the following changes.

- 'Assignment Applicable', 'Auto-Assignment', and 'Acceptance Applicable' toggle switches are introduced in the 'Basic Information' screen.

- 'Holiday Treatment for Future Funding' field is introduced with the below values:

  - o   Previous Business Day

  - o   Next Business Day

- 'Multiple Disbursement Allowed' toggle switch is introduced under 'Finance Parameters' and 'Link Spokes' screens.

- 'Stale Period' field is introduced next to the 'Grace Days' field in the 'Finance Parameters' and 'Link Spokes' screens.

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1.6.13 Enhancements to Margin and Interest Refund

1.6.13.1 Configuration Changes in Product/Program/Spoke Parameters

As part of this release, a new option is introduced in the Product/Program/Spoke Parameters screen to allow auto-refund of leftover amount when the margin and interest refunds are used to settle finances using auto-reconciliation.

'Margin Handling' field is added with the below value in Product Parameters, Program Parameters, and Spoke Parameters:

- Auto-settle and Refund to Supplier

'Interest Refund Handling' field is added with the below value in Product Parameters, Program parameters, and Spoke Parameters:

- Auto-settle and Refund to IBP (Interest Bearing Party)

1.6.13.2 Enhancements to processing of Margin and Interest Refund

As part of this release, existing process of Auto-reconcile and refund is enhanced to support the Auto-settle and Refund options of 'Margin Handling' and 'Interest Refund Handling'.

- If 'Auto-settle and Refund' is selected, the leftover amount after settling the outstanding finances as per the reconciliation rules will be refunded to the supplier/interest bearing party.

- In case, no recon rule is executed successfully, then the payment record (status is unreconciled) can be marked for refund from the payment management UI.

- The user will have the option of initiating manual recon from back-office before marking the payment for refund.

1.6.14 Enhancements to Payment Management

As part of this release, 'Payment Management' screen is enhanced to mark the unreconciled portion of a payment for Refund.

Below are the changes in the search grid:

- 'Payment Reference Number' field renamed as 'Payment Number'.

- 'Payment Type' field is added in the search grid to help the user filter specific records for a given payment type with the below list of values:
    - Excess Refund
    - Margin Refund
    - Interest Refund

Below are the changes w.r.t. the search result grid:

- The 'Payment Reference Number' column is renamed as the 'Payment Number'.

- The 'Parent Payment Number' column is added next to the 'Payment Number'.

- The 'Excess Handling' column is renamed as the 'Refund Handling'.

- The 'Excess Refund Party' column is renamed as the 'Refund Party'.

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- The 'Excess Refund Payment Mode' column is renamed as the 'Refund Payment Mode'.

1.6.15 Enhancements to Manual Recon UI

As part of this release, 'Manual Recon' screen is enhanced to fetch records of the various payment types for manual reconciliation.

Below are the changes in the search grid:

- 'Payment Type' field is added in the search grid to help the user filter specific records for a given payment type with the below list of values:

    o Excess Refund

    o Margin Refund

    o Interest Refund

- The 'Payment Towards' field is moved to the Advance Search option in the 'Payments' sub-menu.

Below are the changes w.r.t. the search result grid:

- The 'Payment Reference Number' column is renamed as the 'Payment Number'.

- The 'Parent Payment Number' column is added next to the 'Payment Number'.

1.6.16 Enhancements to Dynamic Discounting

As part of this release, following enhancements are made to invoice/debit note payment auto reconciliation w.r.t. Dynamic Discounting.

- OBSCF will now support calculation and application of dynamic discount on a 'Pay by Date' applicability basis in addition to the existing 'Fixed Date' option

- The reconciliation process now applies discount amount on a 'Sliding Scale' basis if configured, when marking invoices/debit notes as fully paid.

1.6.17 Enhancements to Charge Decisioning UI and Charge Preferencial Pricing UI

As part of this release, following enhancements are made to Charge Decisioning and Charge Preferential Pricing screens.

- 'Charge Criteria' field is introduced with the below value to levy charge on the Invoice Amount during disbursement and settlement transactions:

    o Invoice Amount

- The 'Allow Waive' field is renamed as 'Allow Waiver'.

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1.7   Non-Functional Features

1.7.1 Redwood Theme Adaption

The Oracle Redwood user experience has been implemented across all the screens in the Oracle Banking Supply Chain Finance appshell to provide a consistent and effective user experience to drive efficiency.

This implementation does not affect any functionality. A few more details are listed below as Redwood comes into play:

1. Oracle JET class has been deprecated.
2. Inline styling in HTML has been deprecated.
3. CSS utility classes are being used on the component level instead of Custom classes for font size, font-color, padding, margin, bg-color, heading, etc.
4. Images are no longer used for icons.
5. Libraries like lux, moment js, math js, jszip, and timsort are deprecated.

1.7.2 Introduction of Coherence Cache

Oracle Banking Supply Chain Finance now supports Coherence. Coherence stores frequently accessed data as serialized key-value pairs for a fast read, write, and query operations to achieve maximum application performance and stability.

The use cases for coherence in domain services include replacing REST API calls to common core services with coherence wrapper methods, replacing Spring caches and new methods to cache processed data.

Refer **Oracle Banking Microservices Architecture Installation Guide** for the detailed explanation on Coherence implementation with plato-coherence-server.

1.7.3 Enhancements to Day Zero Service

As part of this release, Day Zero Services are enhanced to get the system parameters from the OBSCF, OBCM, and OBSCFCM specific tables instead of a single table from the database schema.

Also, a new UI 'System Parameters' screen is introduced where data is added initially through day zero services with only one record.

1.7.4 Enhancements to Pre-EOD workflow

As part of this release, Pre-EOD workflow is enhanced to check the pending transactions of Invoice and Recon process in addition to the Finance transactions. Following are the list of enhancements:

- Check for pending transaction for Finance, Invoice, and Recon process can be customized by respective workflow's Event and Stage.

- Option 'ALL' is provided, if selected, system will check all the event/stage for the process (Finance, Invoice, and Recon).

- If the system finds any pending transactions for Finance, Invoice, or Recon process, then PRE-EOD step will return false and EOD execution will stop.

- If there are no pending transactions, EOD execution will continue.

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- Existing Service API for Finance process is modified to support the changes.

- New Service APIs are created for Invoice, and Recon process to support pending transaction check for Invoice process and payment process, and Recon process respectively.

1.7.5 Batch Job Enhancements for FCI Incoming Messages

As part of this release, new batch jobs are introduced to process FCI Incoming messages:

- First batch job to retrieve, read, and store the incoming messages in a message envelope.
- Second batch job to process the message envelope into a details table via a configurable workflow.

1.7.6 Extensibility in Inquiry Screens

As part of this release, Inquiry screens are enhanced to provide the users the ability to add the required fields at the code level.

1.7.7 Patchset Upgrade using Oracle Banking Microservices Architecture Installer

Oracle Banking Microservices Architecture Installer supports the patchset upgrade for the product and related services.

1.8 Technical Features

NA

1.9 Integrations

1.9.1 API Enhancements

OBDX APIs are introduced/enhanced for the below features:

1. Monthly Rest

2. Pre-Post Enhancements

3. Assignment Amount basis Min/Max Percentage

1.9.2 Integration with OBCL for Monthly Rest

As part of this release, Monthly rest feature is integrated with OBCL for Disbursement, EOD, and Settlements. OBSCF now integrates with OBCL to fetch interest schedules for monthly rest loans.

1.10 Platform Changes

NA

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2. Deprecated Functionality

NA

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3. Patches and Bugs

BugID	Bug Description	Fix Description

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4. Security Fixes

4.1 <u>Server-Side Validations</u>

As part of this release, Security bug fix activity is done to handle server-side UI validations which are not currently available on API for the following UI validation categories:

- Direct mandatory

- Min length and Max length

- If free text, then is it Numeric

- If free text, then is it varchar

- If free text, then is it Date

- If drop down, then is it present in app params

- Conditional mandatory

- LOV validations

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5. Limitations and Open issues

5.1 Limitations and open issues

BugID	Bug Description
34719532	When the display orientation is set to portrait/landscape mode, the page is lost
34719539	When zoomed at 400%, the page does not reflow
34719550	Documentation does not cover the accessibility features of the product

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6. Components of the Software

6.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Notes

- User Manuals and Installation manuals

6.2 Software Components

Software Components of OBSCF 14.7.1.0.0 that form part of this release are as follows:

- Core

  o UI Components (OJET)

  o The Swagger / YAML for the services supported

  o Configuration files for the services

  o Service Components

  o Tables, Sequences, Static Data

- Installation utilities

  o Installer zips containing installation scripts for installing microservices and UI.

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7. Annexure – A: Environment Details

Table 1 Tech Stack - Oracle Banking Supply Chain Finance

Machine	Operating System	Software	Version Number
Application Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 8 Update 341 or JDK 11.0.16
		Oracle WebLogic Server	14.1.1.0.0 **Patch 32077936*
Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.18.0.0.0 (19c)
Message Broker	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Apache Kafka	2.13-3.4.0
		Apache Zookeeper	3.6.3
Client Machines#	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	Mozilla Firefox	87+
		Google Chrome	88+
		Microsoft Edge	89+
		Apple Safari	14+

Note:

- **Patch 32077936: JSF APPLICATION RESPONSE ISSUE FOR HTTPS PROTOCOL WHEN HTTP2 IS ENABLED.
- Browser Support is strictly tied to the Browser itself, and no longer based on the Operating System. Current release is certified on client workstations with Windows 10 and Mac.

Table 2 UI Stack

Software Type	Recommended Software	Version Number
UI	Oracle JET	v13.0.0

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8. Annexure – B: Third Party Software Details

For information on the third-party software, refer to the Oracle Banking Supply Chain Finance License Guide.

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