Patch Release Notes

Oracle Banking Payments Cloud Service

Release 14.7.5.0.0

September [2024]

ORACLE
Financial Services

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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.

A patch release is an official Oracle patch release for Oracle Banking Payments. The Third, fourth & fifth digit in a patch release string indicates the patch release number. The first two digits indicate the release to which the patch is applied. Each patch release includes libraries and files that have been rebuilt to implement one or more fixes. Each patch release is incremental. In other words, the latest patch release includes new fixes released after last patch released for the same release.

1.2 Purpose

The purpose of this Release Note is to propagate the enhancements in Oracle Banking Payments 14.7.5.0.0.

1.3 Patch Requirements

Customers installing this release should refer to 14.7_Patchset_Deployment_Guidelines.docx included in the Patch Release zip file.

Confirm you are applying this patch release after applications of the previous patch releases up to 14.7.4.0.0 Patch set completed successfully.

1.4 Applying the Patch Release

Customers installing this patch release should refer to the "Installation Guide" chapter in the Oracle Banking Payments Release 14.7 Install and Upgrade Guide, which is available here:

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

Customers installing this patch release should refer to the Readme included in the Patch Release zip file.

1.5 Release Highlights

The scope of the Oracle Banking Payments 14.7.5.0.0 Release is to develop new features apart from making enrichments to the existing functionality.

1.6 Issues Resolved

Issues Resolved.xlsx

Note: Click on the Attachment section of the PDF to access the attached excel sheet.

1.7 Extensibility Changes

NA

2 Functional Enhancements

2.1 Network status message – pacs.002 processing changes

2.1.1. Generic Wires pacs.002 Processing

New fields to view Network Status and Clearing System Reference at transactions are added for the below listed Generic Wires view screens:

- RTGS ISO Outbound FI to FI Customer Credit Transfer View: PSDOT2CV
- RTGS ISO Outbound FI Credit Transfer View: PSDORBTV
- Cross Border Outbound FI to FI Customer Credit Transfer View: PSDOCBVW
- Cross Border Outbound FI Credit Transfer View: PSDOCNVW
- Notification Event 'NETWORK_STATUS'is introduced in PMDNOTIF Screen. When configured, system generates 'Network Status Notification' for the original transaction on Network Status update with clearing system reference and Network status tags.

2.1.2. ACH CT pacs.002 Processing Changes

Changes are done to propagate the Network status to transaction level as well. This is reflected in Network Status field in PYDOVIEW screen. Clearing reference is the reference assigned by CSM /Network for the transaction and is received in TxInfAndSts/ClrSysRef tag. If this value is received in pacs.002, the same will be displayed in the view screen.

Note: Interim File status PDNG, RCVD will not be considered for Network status population at transaction level. The Network status update at transaction level is not dependent on transaction level reject processing. It is updated immediately on pacs.002 upload and dispatch file match.

Notification Event 'NETWORK_STATUS' is introduced in PMDNOTIF Screen. When configured, system generates 'Network Status Notification' for the original transaction on Network Status update with clearing system reference and Network status tags

2.2 India UPI – Additional APIs

Bank UPI switch API's –

1. ReqValCust (Validate Customer) API - This API is used to validate unique identifiers of customer maintained at the customer bank i.e., validates customer's government issued ID against KYC (Know Your Customer) details stored by the bank for that customer.
2. ReqMandate (Mandate Maintenance) API – This API is used to add / modify / revoke the mandate functionality wherein a customer authorizes future debit from his/her bank account.

3. ReqMandateConfirmation (Mandate Confirmation) API - If the RespMandate is not received to NPCI UPI switch, then NPCI UPI switch sends the ReqMandateConfirmation to the bank UPI switch. Bank will remove mandate (if already created) and unblock the amount (if blocked already).

PSP UPI switch API's –

1. ReqPay (Request Pay) API – The API is used to initiate a Pay / Collect transaction from PSP UPI switch to NPCI UPI switch. If the Payer PSP and Remitter Bank are one entity, then the request initiated from Payer PSP UPI switch to NPCI UPI switch will be pre-approved i.e., by debit the customer account before sending the request to NPCI UPI switch.

2. ReqChkTxn (Check Transaction) API – The PSP UPI switch will use this API to check the status of a financial transaction by sending request to NPCI.

3. ReqAuthDetails (AuthDetails) API – This API is used to authorize a payment and translate VPA (Virtual Payment Address) to any of the common global addresses that NPCI can understand. This API is called to translate PSP address and obtain appropriate authorization details.

4. ReqValCust (Validate Customer) API – Payee PSP UPI switch will trigger this API to NPCI UPI switch. This API will mention the PAN number to be validated against a VPA or an account.

5. ReqAuthValCust (Auth Validate Customer) API – NPCI UPI switch will trigger this API to Payer PSP UPI switch if the VPA address translation is required. For the ReqAuthValCust API request coming from NPCI UPI switch to PSP UPI switch, the PSP will validate the VPA and provide the account details in the RespAuthValCust API to NPCI UPI switch.

2.3 US NACHA Additional Changes

2.1.3. 2.3.1 Prefunded / Credit to GL transactions support

Prefunded GL/Credit to GL functionality is added for NACHA Credit/Debit transactions. Debit from GL flag is added in the below screens to support prefunded payments:

- Outbound US NACHA Transaction Input screen PNDOTONL
- View Outbound US NACHA Transaction Input PNDOTONL
- View Outbound US NACHA Credit Transfer PNDOVIEW
- NACHA View Summary screen PNDOVIEW

Credit to GL flag is added for the below screens:

- Outbound NACHA ACH Debit Transaction Input screen PNDODONL
- Outbound NACHA ACH Debit Transaction Input Summary screen PNSODONL
- Outbound US NACHA Debit Transaction View PNDODOVW
- Outbound NACHA ACH Debit View Summary screen PNSODOVW

2.1.4. 2.3.2 Support for Default Company ID

Outbound NACHA Debit/Credit requests can be sent with customer account details:

Outbound NACHA Debit Rest service → Credit Account
Outbound NACHA Credit Rest service → Debit Account.
From UI also direct account input is allowed.

If these values are available in the request, system will not try to derive the account details from Company ID-Account linkage maintenance.
Company ID if not received in the request , system will default the same based on the new maintenance (Function ID: PNDCMPID), if maintained.

2.4 Generic Wire ISO

2.4.1 Generic Wires ISO – Support for multiple RTGS Networks

1. RTGS ISO -Changes are done to resolve Network based on MCS, Host Code, Network service ID & currency.
   When inbound RTGS ISO messages are received, system derives Network based on the mapping available in the new maintenance Network Media Control System maintenance (Function ID: PMDNWMCS).
   If multiple Networks are derived, then Network Service ID and currency received in the message are used to derive the Network. If Network could not be derived, then transaction is moved to Repair queue•

2. A new maintenance is provided to capture the XSDs for each message type against the Media Control System (Function ID: PSDGRXSP). This maintenance is used to validate the incoming RTGS ISO messages against the xsd.
   Note: It is assumed that xsd for a message type received in a particular queue or folder linked to a Media Control system is same irrespective of the Network. If xsd is not same, messages are to be received in a separate queue or folder.

3. Outbound messages are generated considering the tags required for the xsd maintained for MCS.

2.4.2 Messaging after accounting - CBPR+ / RTGS MX

- Changes are done to do messaging of CBPR+ / RTGS MX transactions only on successful completion of accounting and then network cutoff.
- If accounting is pending in accounting queue, transaction status will be Exception. Network cutoff check is done after accounting.
- Transaction status is updated as 'Processed' only on accounting & Network cutoff check completion.

2.4.3 Generic Wires ISO - Uploads - SPS Additional changes

Support for

- Mapping the data received in existing Regulatory Reporting, Sender's charges / Receiver's charges field of Single Payout Service to Outbound SWIFT CBPRPlus / TARGET2 ISO transactions

2.6 Payments Core

2.6.1 Bulk file upload - Consolidation of Debit for Generic wires/RTGS MX, India

Payments & Instrument issue

1. It will be possible to process consolidation of debits similar to other non-urgent payments regrouping the records based on Instruction Date, Activation Date, Network/Instrument Code , Transfer Currency, CO ID & FX reference.
    - Generic wires/ RTGS ISO
    - India RTGS
    - India NEFT
    - India IMPS
    - Instrument issue

   For this, the processing type for the below 5payment types is maintained as N in the static table PMTB_PAYMENT_PREFERENCE_TYPE
2. Non urgent preferences maintained in PMDONPRF/PMDONCST are applicable and customer file preference PMDFLPRF is to be maintained. It is possible to configure either itemized or consolidated posting . Batch preference PMDBTPRF and Batch validation Preference PMDBTVAL are to be maintained.
3. Accounting mode can be consolidated or itemized. Successful response from accounting system is required before proceeding for next stage of processing.
4. Network cutoff check and messaging are done on successful completion of accounting
5. Transaction level status update changes are done. Transactions are marked as processed only on successful completion of accounting.
6. Messaging is done on successful completion of accounting & network cutoff.

2.6.2 Bulk file processing - ACH CT & Book Transfer additional changes

ACH CT & Book transfer Bulk processing Changes -

- For both consolidated & itemized accounting, successful response from accounting system is required before proceeding for next stage of processing.
- If consolidated batch level accounting or Network cutoff check is pending , transaction records are marked with status as 'Pending Accounting'

ACH CT Bulk file processing -

1. Itemized posting -->Changes are done to do the credit leg of the itemized posting at transaction level instead of bulk posting to Clearing GL.

   On successful posting of the accounting entries, transaction level Network cutoff is done. Messaging is done once the accounting and network cutoff are successfully completed
2. For consolidated batches, network cutoff is done after successful completion of accounting. Messaging is done on completion of both accounting and network cutoff.

Book transfer bulk processing:

- Transaction level status update is done as Processed only on successful completion of accounting.

2.6.3 Bulk files - Accounting sequencing changes for itemized accounting and posting of credit liquidation of consolidated debits

- A new System Parameter - IS_ACCOUNTING_SEQ_REQUIRED is provided with
- Default value - Y. This is introduced for account locking issue faced when multiple debits /credits are posted to same account in FCUBS.
- If 'IS_ACCOUNTING_SEQ_REQUIRED' is maintained as Y then multiple transactions (having different transaction ref numbers) belonging to the same transaction account can be bulked in a single accounting request to FCUBS. This request XML is built using the multi transaction accounting xsd provided by FCUBS. In response, FCUBS sends response for individual transaction.
- On receiving response for the first set of entries, next set of entries are handed off for posting.
- Number accounting entries (after split n netting) in an Accounting request can be configured using system parameter MAX_EXT_TXN_ACCOUNTING_LIMIT
- If 'IS_ACCOUNTING_SEQ_REQUIRED' is maintained as N then existing accounting format - having one transaction in an accounting request is handed off to the FCUBS system.

2.6.4 Outbound Remittance service -query field for user reference

- User Reference based query is provided for OutwardRemittanceQueryService.
- User Reference is fetched from Book Transfer à User Reference field in PBDOVIEW
- Cross Border/RTGS MT à Related Reference field in PXDOVIEW (EXT_REF_NO)
- SEPA CT à End to End ID field in PADOVIEW
- Generic Wires CBPR+ à End to End ID field in PSDOCBTW/PSDOT2CV

2.6.5 Requested Execution Date changes

1. Changes are done to consider the Requested Execution Date as either Instruction Date or Activation Date from channel /bulk file /UI (if available). Changes are done for:

- Cross border /RTGS MT
- Generic wires/RTGS MX
- SEPA CT

- SEPA Instant

2. A new field 'Requested Execution Date Considered as' is added in Source Network Preferences (Function ID: PMDSORNW) .Options are Instruction Date (Default) / Activation Date. If Instruction Date option is selected the date derivation will continue as existing.

2.6.6 Narrative population for Nostro Accounts

Narrative population is enabled for Nostro accounts, in the same as to other normal accounts.

2.6.7 Transaction reassign Changes

A transaction level re-assign screen PMDRATXN is provided. Re-asign is supported for Outbound/inbound transaction input screens of:

- Cross border/ RTGS MT
- Generic wires /RTGS ISO
- Clearing/Instruments
- Generic ACH CT/ ACH DD

2.6.8 Deprecated functionalities/screens

PMDECAFB Overdraft Allowed maintenance is removed. In ECA, changes are provided for force posting, hence this maintenance is removed

2.7 India IMPS

2.7.1 India Payments - UDIR Additional Changes

- New API | Rest API (JSON format) to be initiated from banking channel to check transaction status for a financial transaction to OBPM.
- URL: <<protocol>>://<<host>>:<<port>>/PMReST/obpmrest/payments/impsChkTxnOut
- New API | Query service to be initiated from banking channel to view the response transaction status check from OBPM for a financial transaction
- -URL: <<protocol>>://<<host>>:<<port>>/PMReST/obpmrest/payments/impsChkTxnOut Query
- Modification is done for the following APIs:

- API | 'ReqChkTxn' API initiated from Remitter Bank to NPCI to check the status of the transaction / dispute or adjustment raise at NPCI.
- API | 'RespChkTxn' API initiated from NPCI to Remitter Bank to provide latest details of transaction / dispute
- API | 'ReqChkTxn' API initiated from NPCI to Beneficiary Bank to accept the API for Dispute / Autoupdate Status check
- API | 'RespChkTxn' API initiated from Beneficiary Bank to NPCI to provide latest status of the transaction
- Screen changes :
- Screen IMPS Outbound Payment Preferences Detailed (PJDNWOPF) is modified.
- 2 new fields (Request Acknowledgment Time-Out Period and Auto Status Check Time-Out Period) are added
- Screen IMPS Outbound Transaction View Summary (PJSOVIEW) is modified.
- One new button Check Transaction status added
- New screen 'Check Transaction Status' (Function ID: - PJDCHKTN) is introduced
- It is similar to PJDALMSG screen , here response and request data is shown for Outbound Transaction and has one button which is used to initiate ReqChkTxn API

2.7.2 IMPS- Intra Bank transfers

IMPS Fund transfers (P2P and P2A) within same bank are not sent to NPCI. Instead, the same transaction is routed as intra bank transfer. Such transactions are classified as 'On Us Transfer' and identified with the help of new flag 'On Us Transfer'.

2.8 India Payments

2.8.1 India Payments screens - Usability Changes

1. PMSOTNVW/PMSITNVW Common View screens a new field Unique Transaction Reference is added in query & detailed section with mapping as below:
   - PMSOTNVW
   - Outbound NEFT PTDOVIEW UTR Reference
   - Outbound RTGS View PLDOVIEW - Transaction ID
   - Outbound IMPS view PJDOVIEW -Retrieval Reference
   - Outbound MT /Outbound MX -UETR
   - PMSITNVW
   - Inbound NEFT PTDIVIEW à Sender End to End ID-A new field is added as ' for mapping the reference coming in end to end ID tag of incoming pacs.008 after removing XUIR/. This is done for NEFT ISO only.

- Inbound RTGS View PLDIVIEW - Sender End to End ID
- Inbound IMPS view PJDIVIEW -Retrieval Reference
- Inbound MT /Inbound MX-UETR

2. Fields are re-arranged and screens are moved to 3 column format for the below:
   - NEFT Outbound Input PTDOTONL
   - NEFT Outbound View PTDOVIEW
   - India RTGS Outbound Input PLDOTONL
   - India RTGS Outbound View PLDOVIEW
   - IMPS outbound Input PJDOTONL

2.9 India Payments

2.9.1 India Payments - IFSC Proliferation Admi.004.001.01

System is enhanced to automatically process the incoming xml message “admi.004.001.01” received as IFSC Proliferation message (<BizSvc> ‘PROF’, <EvtCd> ‘F95’). All successfully processed records of IFSC will be updated in dedicated table and corresponding IFSC Directory screen.

2.10 Book

2.10.1 Messaging after accounting - Book Transfer status update related changes

Book transfer transaction status update as Processed only on successful completion of accounting. If accounting is pending in Accounting queue, transaction status remains as Exception.

2.11 Generic ACH Credit

2.11.1 Messaging after Accounting Changes - ACH CT

- ACH CT messaging is done only on successful completion of accounting and then network cutoff.
- If accounting is pending in Accounting queue, transaction status will be Exception. Network cutoff check is done after accounting.
- Transaction status will be updated as 'Processed' only on accounting & Network cutoff check completion.

3. Deprecated Features

NA

4. Components of the Software

- For information on the Components of the Software, please refer Oracle Banking Payments 14.7.5.0.0 License Guide section 4.

5. Tech Stack

- For information on the Technical Stack, please refer Oracle Banking Payments 14.7.5.0.0 License Guide section 3.

6. Third Party Software Details

- For information on the third-party software details, please refer Oracle Banking Payments 14.7.5.0.0 License Guide.

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