Release Notes
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ORACLE

Release Notes

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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.

Italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. FEATURES AND ENHANCEMENTS

The following describes the new enhancements made in Oracle Banking Digital Experience Patchset 25.1.0.0.0 release:

2.1 Framework Enhancement

2.1.1 Timer Maintenance

As part of this feature, Timer Maintenance is introduced to automate and schedule tasks based on different time intervals, improving efficiency and task management. The bank administrator can set, view, edit and delete timers for various tasks using the Timer Maintenance screen. Timers can be configured as One-time, Daily, Weekly, Monthly, Yearly and Custom. The administrator can validate the expression for each of the timer type. The timers can be enabled or disabled. The system prevents overlapping timers for the same task to avoid conflicts.

2.1.2 Resource Bundle Maintenance

Resource Bundle Maintenance screen is introduced to search and view the resource names based on module name and bundle name. The bank administrator will be able to edit the locale specific resource value. Once the details are edited, the transaction is sent to the user for approval. Resource Bundle Maintenance option appears within Configuration menu of the hamburger menu.

2.1.3 Username Change Enhancement

In Role Maintenance, the administrator can enable or disable the ability for users (Retail, Corporate, Business, Admins) to change their login ID/username which provides a control of this feature based on business requirements or security policies. If this configuration is enabled, the Retail or Corporate user can change the username from the 'Passwords & Security' profile settings. Once the username is changed, the user is able to login with the modified username. The change related to username can be seen in audit log. The administrator can change the username only in case of a revoked user i.e., if a user is revoked and another granted user with the same username exists, then the administrator should be able to change the username of the revoked user while granting access.

2.1.4 Mailers in All Supported Languages

The bank administrator can maintain mailers in all supported languages to ensure effective communication with customers in their preferred language. The content editor also supports multilingual input. Also, as a bank user I should be able to view the mailer content (subject & body) in my current logged in language. In case, the bank administrator has not added the content in my language, then the content should be shown in Bank's default language. The addition of multilingual support to mailers allows users to receive communications in their preferred language for a more personalized experience.

2.1.5 Account Access Enhancements

The User Account Access maintenance has been enhanced for bank administrators to map transaction groups to corporate accounts available under the group corporate. Administrators will have flexibility to map single or multiple transaction groups to either all accounts or specific selected accounts. An option is provided to append new transaction groups to the existing groups associated with a corporate account or replace the existing transaction group mappings with the newly selected transaction groups.

2.1.6 Mobile Number Component Change

The mobile number component is enhanced to capture the country code along with the mobile number. On selecting a particular country code, the mobile number formatting as well as the number of characters are validated. This component change with validations based on the selected mobile country code, ensures accurate and region-specific formatting.

2.1.7 Portal & Login Page Revamp

The user experience for Portal page as well as the Login page are enhanced with a more modern intuitive design and smoother navigation. The product features for each user type (Retail, Business, Corporate) have been added on the portal page to easily access the overall functionalities available. Additionally, users have the flexibility to customize their application experience by choosing their preferred theme and mode. They can easily switch between light mode and dark mode on the portal page. The digital banking login page has been streamlined and organized, creating a clean and clutter-free interface. On the mobile device, user can login using the user credentials or can opt for the alternate login method such as face ID, fingerprint, pattern and even passkey for quick access.

2.1.8 Retail Re-UX Enhancements

As part of this release, a significant enhancement has been made to Retail Digital Banking Modules on the desktop and mobile form factor. The new retail banking digital dashboard provides the user with an option to directly apply for any relationship which the user does not have with the bank.

Following key retail modules have been revamped to enhance the overall user experience:

- Hamburger Menu: The hamburger menu for retail users has been made concise by reducing nested options for better overall user experience. This minimalist design has helped reduce visual clutter and save real estate on the screen, making the navigation more intuitive.
- Personal Finance Management: Personal Finance Management screens are enhanced to include various new features, such as the option to display completed goals, manage spend categories, Re-categorize and Split transactions functionalities.
- Wealth Management Dashboard: The Wealth Management dashboard is revamped to deliver a more intuitive and efficient experience for users. As a part of this enhancement, Risk Based Funds widget, Collections widget, News widget etc. are introduced.
- Credit Cards: The Credit Cards module is enhanced and upgraded with new functions to deliver a more visually appealing user experience for customers. A variety of features like Add-on Card Support on Credit Card Overview screen, EMIs, Credit Card Upgrade Options and Rewards are added to ease customer journey.

2.1.8.1 Gesture Based Support

For a mobile banking user, intuitive gesture-based controls are added to navigate the app more efficiently and enjoy a seamless banking experience. Users can explore swipe and long press gestures to create a fluid and engaging experience. Specific screens of below modules have been enhanced with gesture support:

- Current & Savings Accounts
- Term Deposit
- Recurring Deposit

- Loans & Finances
- Credit Cards
- Bill Payments
- Personal Finance Management.

Account Details Enhancement

- Configurable Account Parameters: A Day 0 configuration is added in order to display consistent format for account information across all dropdowns and account fields. This will help recognize and select the correct account with uniform information such as account number, account name, branch and currency, following the bank's day 0 configuration standards. This enhancement provides more flexibility in how account information is presented, based on the bank's preferences and needs.
- IBAN Number Display: An option has been provided to display the IBAN in addition to the Current & Savings Account number, providing users with more comprehensive account details.

Service Request Enhancements

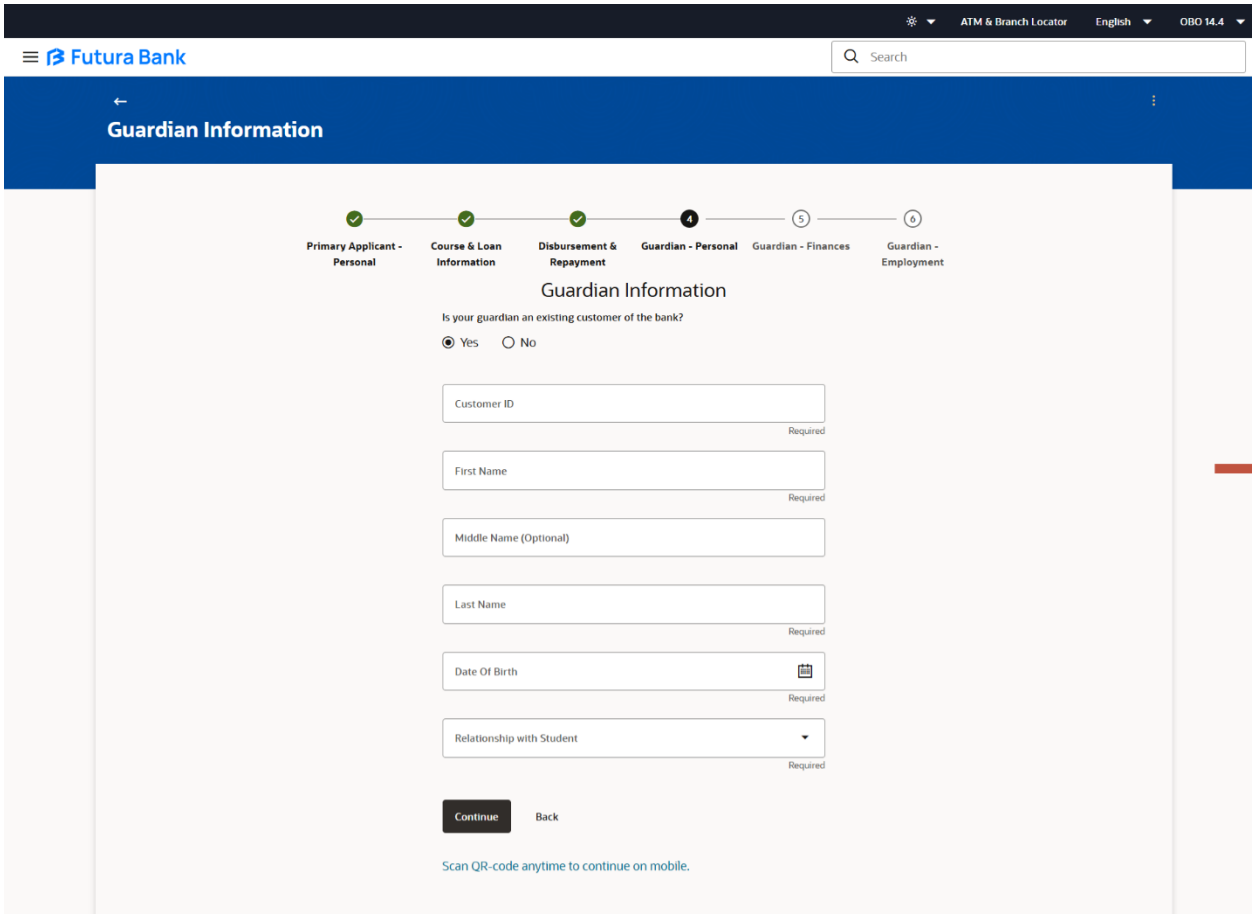
An option is introduced to integrate with the Bank's Appointment Booking System through the Service Request Module. The bank administrator can create a bank appointment template using the service request form builder. The end customer can request an appointment with a branch representative by raising a new service request. A new service request called 'Bank Appointment' has been added so that user can easily access the appointment booking feature in a way that is most convenient. The user can book a branch visit by specifying details like date and time along with the reason for visiting the branch.

2.2 Originations

The following enhancements have been made in the Originations module in this release:

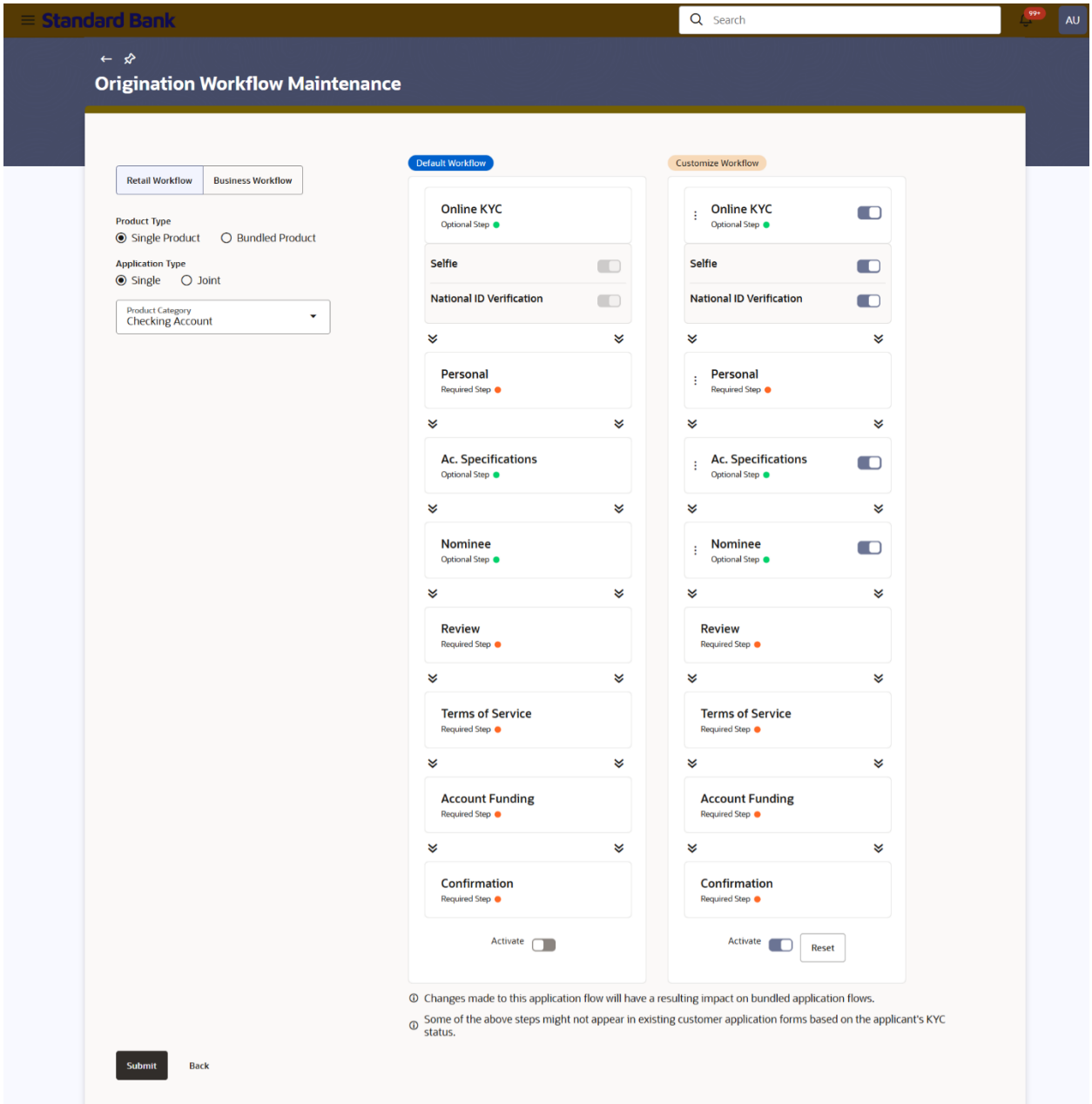
Enhanced Guardian Information Capture in Retail Education Loans

The Retail Education Loan Application form has been updated to capture extensive guardian information. The applicant can specify whether the guardian is an existing customer of the bank or has no prior relationship with the bank. If the guardian is an existing customer of the bank only the name, date of birth and customer ID of the guardian need to be provided. If the guardian is new to the bank, the applicant can specify information comprising of the guardian's basic personal information, identity and contact information.



Online KYC Maintenances Enhancement

As of this release, the OBDX Originations Workflow Maintenance has been updated so as to enable the bank administrator to enable or disable the Online KYC step in the application form of a product category. If enabling the Online KYC step, the administrator can specify the mode of Online KYC to be enabled i.e., either Selfie KYC or National ID Verification.



Relationship based loan interest rates

The Relationship based pricing feature enables banks to reward customers that have existing accounts, investments, or a strong banking history with a lower interest rate as a reward for their engagement with the bank.

An EMI Calculator has been added against all unsecured personal loan products and can be accessed by existing customers of the bank by selecting the 'Calculate EMI' option present on each product card on the Unsecured Personal Loans listing page. Once the customer enters the loan amount, tenure and other required information on the EMI Calculator screen, the system will calculate and present the customer with a preferential rate of interest that is derived with the help of the PDS tool considering the customers relationship with the bank. The customer will be able to view the breakdown of the interest rate and can also view the loan repayment schedule. If the customer finds the interest rate suitable, they can apply for the loan on the EMI calculator screen itself by selecting the Apply Now option. The loan amount and other information entered on the EMI Calculator is then prepopulated on the Loan Information screen in the application form that is generated.

This feature is available when OBRL is the host system and at present is available in OBDX for Unsecured Personal Loan products for the US region.

Other Enhancements

- Interest Rate Types for Loans: In case the loan product being applied for supports both fixed and flexible interest rates, then the applicant will be provided with the option to make a selection on the Loan Information section of the application form. This field has also been added on the EMI calculator of Personal Loan products available to existing customers. This enhancement is applicable to all loan product applications across Retail Generic (ROW), Retail US LZN and SMB
- Units to capture loan tenure: The units supported for a loan product (Years, Months and Days) to capture the loan tenure can vary as maintained in the mid-office. Hence, there has been an enhancement made in OBDX to only display those units to capture loan tenure in the application form that are supported for the loan product. These can be a combination of Years, Months and Days. This enhancement is applicable to all loan product applications across Retail Generic (ROW), Retail US LZN and SMB.
- Offer Letter Rejection Reason: This enhancement is applicable to retail loan applications as well as retail savings and checking applications in which the applicant has opted for overdraft. If the applicant rejects the loan or overdraft offer from the application tracker, they are required to provide a reason for which the offer is being rejected. The means to capture the rejection reason has been updated in the mid-office system. Hence, this feature has been enhanced in OBDX as well to enable the applicant to select multiple reasons, as required.
- Interest Payout Frequency for Deposits: This feature is applicable when the host is RDEP. Previously the only interest payout frequency supported was Monthly. With this enhancement, the interest payout frequencies supported for the term deposit/certificate of deposit can be Weekly, Monthly, Quarterly, Half Yearly and Yearly.
- Retail Unsecured Personal Loans for Women: This feature is specific to the Retail Unsecured Personal Loan applications in the US region and has been introduced so as to facilitate loans designed by the bank specifically for women. Hence, the field Gender has been added in the Personal Information section of Retail US LZN Unsecured Personal Loan application forms. This field will be mandatory for all Retail US LZN Unsecured Personal Loan application forms that are designed specifically for women and if the applicant selects any value other than 'Female' they will not be able to proceed with the application form.
- US region specific changes: The field to capture Statement Mode has been removed from under the Account Specifications sections for checking accounts, savings accounts and certificates of deposit product application forms. The field 'Rank' has been added under the list of fields captured if the applicant is a serving defence officer or is a dependent of a serving defence officer. This information is captured only for Credit Cards and Unsecured Personal Loans applications.

- Application Form PDF enhancement: The Application Form PDF, containing all the information that was entered in the application form and available to the applicants from the application tracker, will be generated by the mid office (OBO) system as per standard template. Previous to this release, it used to be generated by OBDX.

2.3 Payments & Transfers

This release introduces key features and enhancements across user experience, security and performance.

2.3.1 Scan QR Code to make payments

Retail users can instantly send and receive payments within the same bank by scanning or sharing their account QR code. For enhanced security, QR codes are encrypted.

2.3.2 User Experience & Performance Improvements

- **Save and Use Drafts**: Users can now save drafts with *Pay Later* and *Recurring* options.
- **Share Payment Confirmation:** Payment confirmation can now be shared with others for better tracking and documentation.
- **Payee Management Access Control:** The *Account, DD, and P2P* tabs will now be hidden from Payee Management transaction if a user lacks access to respective payees.
- **Does Not Show 'Add as Payee' on Confirmation:** If a payment is made to an existing payee, the *Add as Payee* option will no longer appear on the confirmation screen.
- **Enhanced Payee Image Handling:** Payee images will now be automatically resized when uploaded.
- **Display Bank Code in Recent Payments:** Both incoming and outgoing transactions now display the bank code for better identification of the sender/receiver bank.
- **Enable 'Refresh' on Outward Payment Inquiry Page:** The Transaction details page now allows refresh only for few relevant statuses.
- **Payment Networks & Purpose Codes:** Payment networks can now be fetched from the underlying Product processors for proper mapping with purpose codes. Bank user can map the desired purpose code to the network and same will be available on the payment screen.
- **Account API Enhancements:** Now supports configurable parameters for *Search-As-You-Type* and *Search Filter by Criteria*.
- **E-Receipt Download Option:** Retail users can now download e-receipts from the confirmation screen.
- **Optimized API Calls for Payments & DD Screens:** Unnecessary API calls have been removed, improving performance and reducing system overhead.
- **Migrate Favourites to v2 API:** Favourites have been successfully migrated to the latest API version.

2.3.3 Cross-Border Payment configuration

The Cross-Border Payments screen is now configurable, enabling banks to customize it according to their specific requirements. This ensures that users see only the relevant payment fields as configured by the bank. Implementation partners can configure cross-border payment transactions to meet bank requirements without the need for code changes.

2.3.4 Re-UX of Multiple Transfer Enhancements

Retail and corporate users with the required access can now initiate multiple payments directly from the Make Payment screen, simplifying the process for both single and multiple transactions initiation. Users no longer need to navigate separate menu options, making payment journeys more intuitive and efficient with fewer steps.

2.4 Open Banking

CMA UK Open Banking APIs version 4.0

This release brings in the support for CMA UK Open Banking APIs version 4.0.

Support for AISP, PISP and CBPII APIs has been added for the latest version of UK Open Banking APIs.

All the mandatory API changes for the 4.0 version of UK Open Banking have been done in this release.

2.5 Virtual Accounts Management

As part of this release, Virtual Accounts Management module has been enhanced to include the following features:

2.5.1 CIF Selection

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, in order to help corporate users to create and manage Overview and other internal screens, new feature has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction.

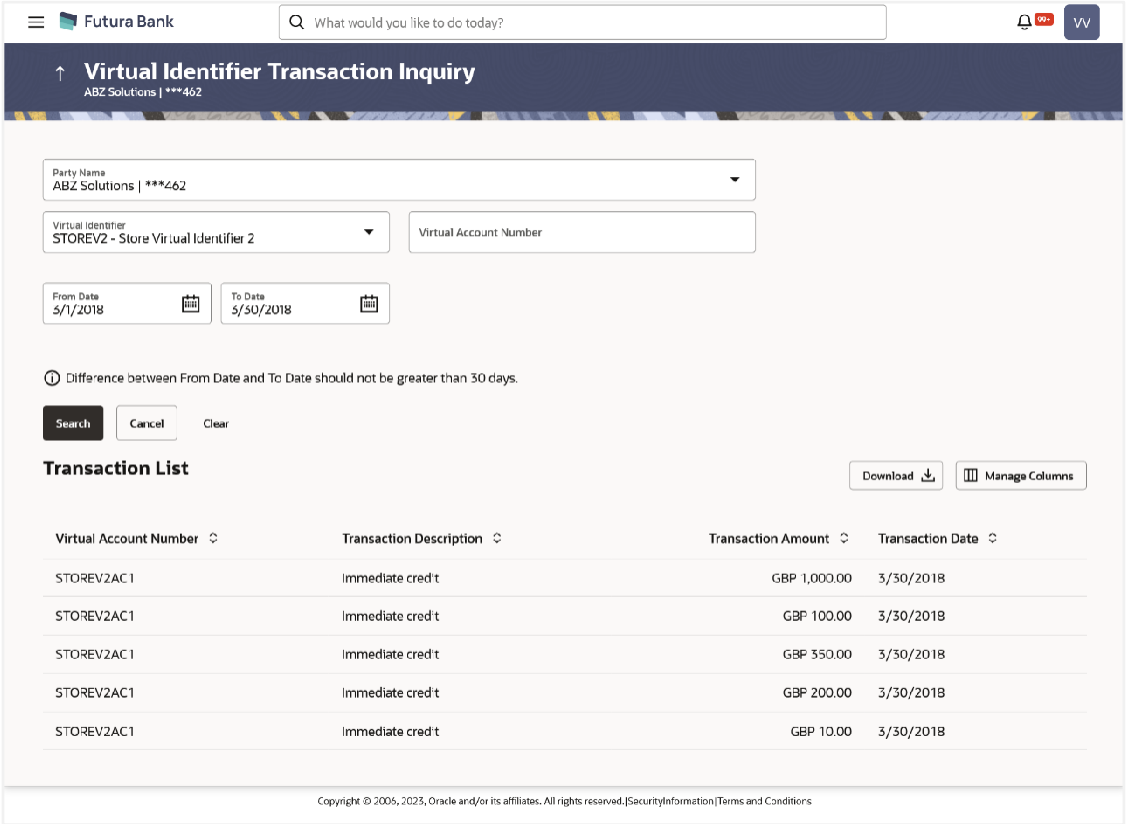
2.5.2 UX - Redwood Theme

In order to adhere to Oracle's guideline, all internal screens and the overview have been reskinned to include Redwood theme.

2.5.3 Virtual Identifier Transaction Inquiry

The new feature “Virtual Identifier Transaction Inquiry” enables a corporate user to make Virtual Identifier based search inquiry and view the related Virtual Accounts transactions summary.

User can also download the inquiry result in CSV format.



2.5.4 Performance Optimization

API calls related to fetching of virtual accounts from host and their user access check have been optimized for improved UI performance. These changes have been implemented in following screens/widgets -

- List Virtual Account
- List Virtual Accounts eligible for closure
- Track closure of Virtual Accounts
- Accounts & balance widget
- Top 5 Virtual Accounts Widget
- Balance Trends of Virtual Accounts widget

2.5.5 Addition of Virtual Account Look Up

In various VAM screens where a single Virtual Account is to be selected by user, current Virtual Account dropdown used to fetch all the accounts from Host and then apply access check, but now it will be replaced by a Virtual Account Look Up.

This look up will be an overlay on the screen where user will get multiple filters like (Account Number, Name Branch, Currency etc.) to search & select the Virtual Account. This look-up will improve usability in scenarios where the number of Virtual Accounts is very large.

Look up feature has been incorporated in the below screens:

- Create Virtual Account screen (VA in selected Structure)
- Create Virtual Account Structure screen (Header & Link VA)
- Pre-generated Statement screen
- Ad hoc Statement screen
- Transaction Inquiry screen
- Special Rates Maintenance screen
- Initiate Virtual Account closure (transfer accounts)

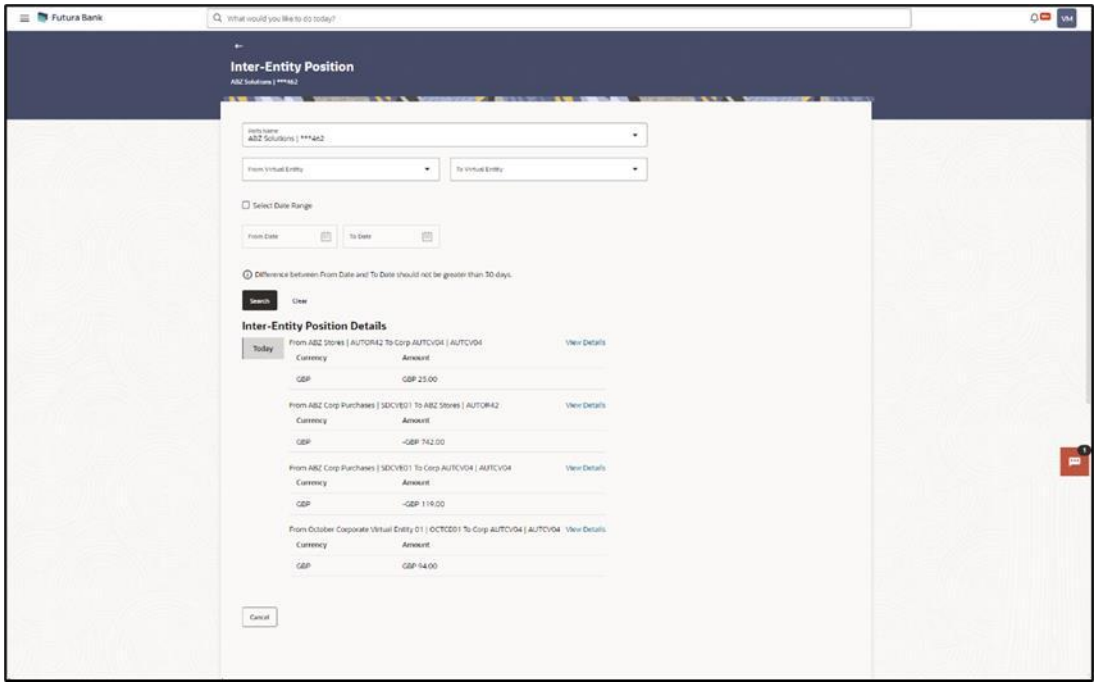
2.5.6 Quick Links Widget

New widget has been added on the Dashboard that provides the quick links to navigate to the most frequently used transactions. The following transactions are available in this widget:

- Ad hoc Statement
- Pre-Generated Statement
- Transaction Inquiry
- Add Special Rates
- Add General Rates
- File Upload

2.5.7 Inter Entity Position Inquiry

New feature - “Inter Entity Position Inquiry” has been developed that enables a corporate user to make lending and borrowing status inquiry allowing the user to track the fund movement between Virtual Entities and view its related outstanding position details.



2.5.8 Performance Optimization

Move money (widget and transaction screen) has been optimized for improved performance.

- Changes have been implemented in the API calls to fetch the Virtual Accounts from Host when user selects “Transfer From” and “Transfer To” Virtual Account for fund transfer.
- Additionally, Virtual Account look up has also been incorporated to search Virtual Accounts. This look up is an overlay on the screen where user will get multiple filters like (Account Number, Name Branch, Currency etc.) to search & select the Virtual Account resulting to improved usability in scenarios where the number of Virtual Accounts is very large.

2.5.9 UI Download

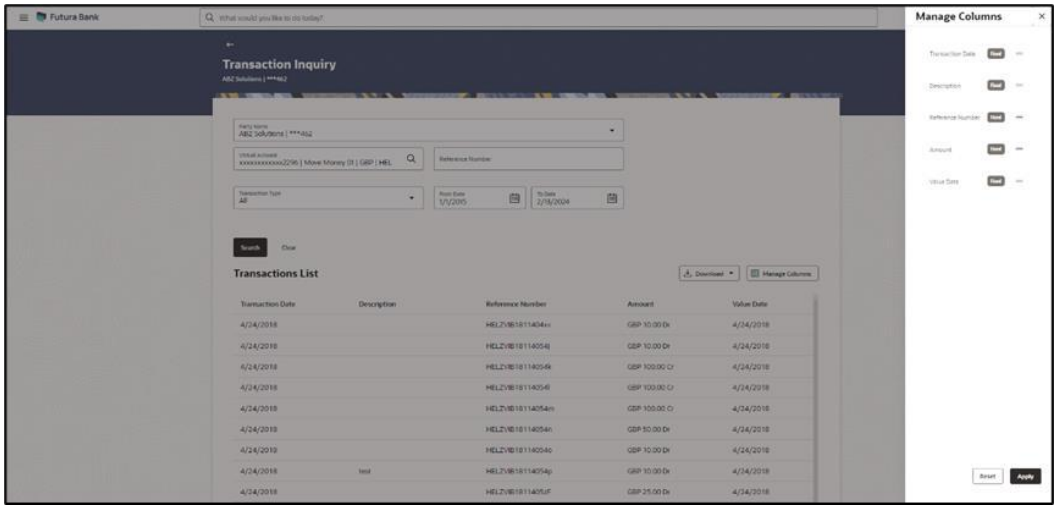
Using this feature, users will be able to personalize the information to be displayed/downloaded from search grid displayed. Following features are supported:

2.5.10 Manage Columns

These column preferences/rearrangement setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table. Following transactions have been enhanced for this change -

- List Virtual Entity
- List Virtual Accounts
- Track Closure
- Transactions Inquiry
- Charges Inquiry

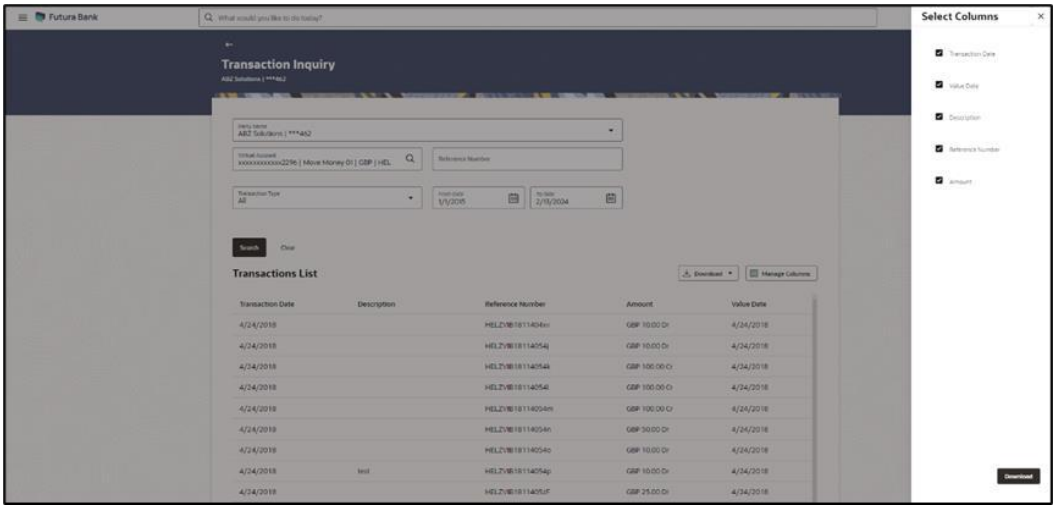
- List Remittance ID



2.5.11 Download Columns

An option is available to download the search result in CSV & PDF format. Further, user can also modify the column selection while downloading. The downloaded report will have the same columns as selected by the user on the UI. These changes have been done for the following transactions -

- Transactions Inquiry
- Charges Inquiry



2.5.12 UI Download

In addition to the last release, following transactions have been further added under Manage Columns and UI download functionality. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed.

2.5.13 Manage Columns

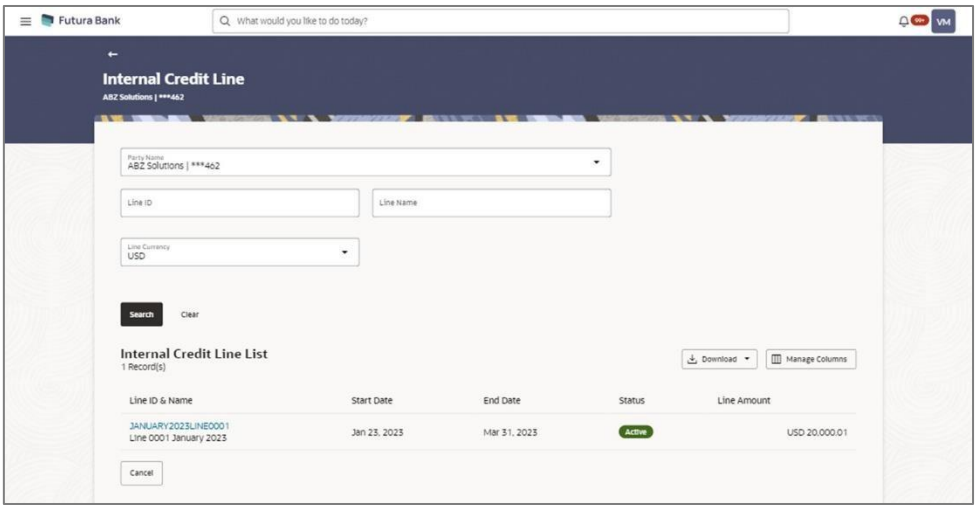
These column preferences/rearrangement setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table. Following transactions have been enhanced for this change -

- List Structures
- List Internal Credit Lines
- List Internal Credit Line Linked Accounts
- List VA eligible for closure

2.5.14 Download Columns

An option is available to download the search result in PDF format. Further, user can also modify the column selection while downloading. The downloaded report will have the same columns as selected by the user on the UI. This change has been added for -

- List Internal Credit Lines



2.5.15 Access check in Statements

Currently, search results for the chosen statement type in both Pre-Generated and Ad hoc statements are driven only by the statement preference set at the Virtual Entity/Account level. With this change, an additional check will be applied to verify if an appropriate access has been provided to the Virtual Account(s) for the selected Virtual Entity for which the user wants to download the statement.

2.5.16 Pre-Generated Statements

- PDF Statements
  - In the scenario, when the statement preference is set to the Virtual Entity Level (consolidated), users can generate the PDF statement only if they have access to all the Virtual accounts associated within that Virtual Entity.
  - If the statement preference level is at the Account Level, users can download the PDF statement only if appropriate access has been maintained to the Virtual Account in context.
- MT/CAMT Statements:
  - Users can download MT/CAMT statement only if an appropriate access has been provided to the Virtual Account in context.
- Ad hoc statements
  - Users can download all statement types (PDF & MT/CAMT) provided an appropriate access has been maintained to the Virtual Account in context.

2.5.17 Removal of Core DDA dependencies

This feature is a configuration to capture whether integration with bank's DDA is available or not for Oracle Banking Digital Experience. With this, the Virtual Account module will work seamlessly even when integration to the bank's DDA is not available. In such a scenario, the parameter "DDA availability for Virtual Accounts Management (Y/N)" will be set to N and the real account balances will not be displayed on the UI but the virtual account functionalities will continue to work.

2.5.18 Role Transaction Mapping Clean-up

Existing functionality has been improved to simplify the categorization of role transaction mapping for all the transactions related to Virtual Accounts Management, effectively grouping them under the relevant transaction menu categories. Following changes have been done –

- Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.)

Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu works in line with the corresponding line items listed under RTM transactions.

2.5.19 Amount & Balance restrictions on Virtual Accounts:

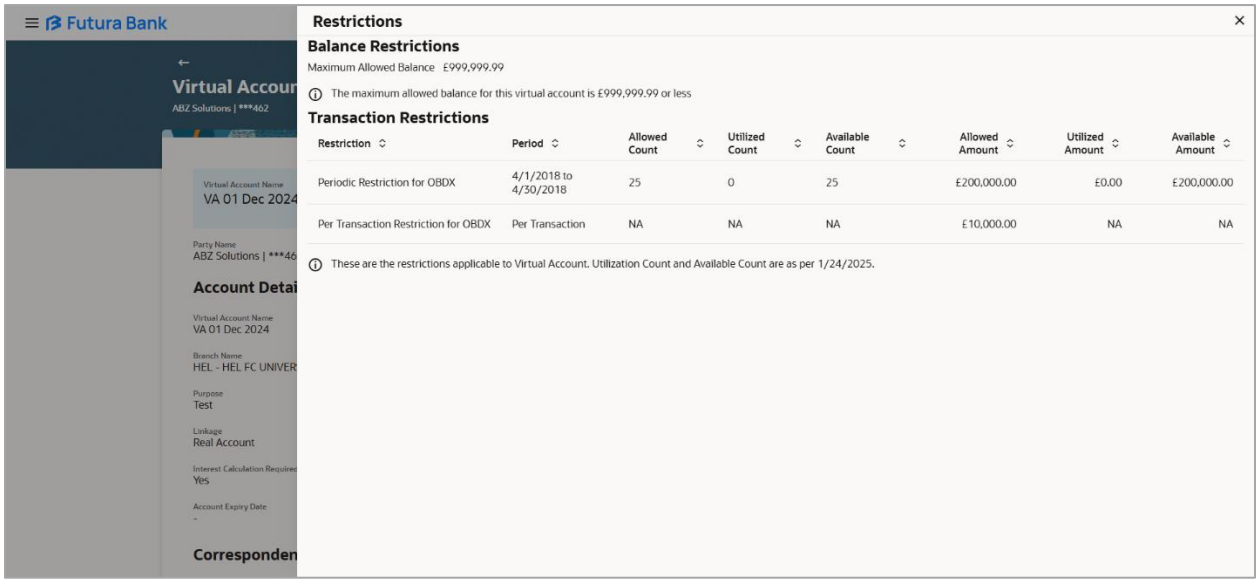
Amount Restrictions:

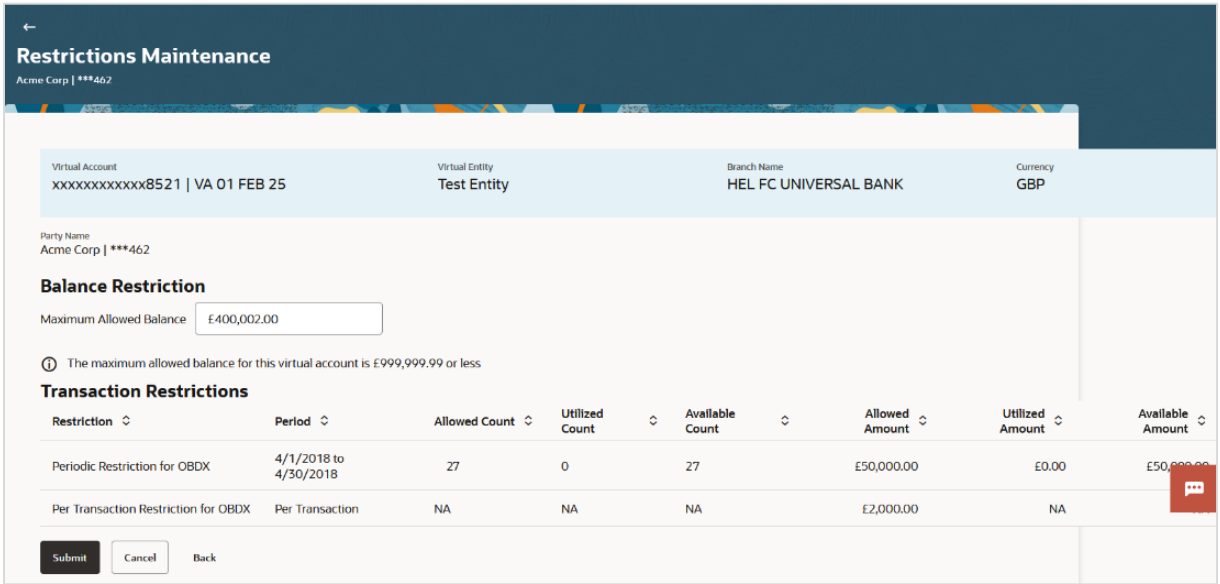
- In addition to the existing restrictions on number of transactions that can be performed on a Virtual Account for a period, now the user will also have an option to restrict the cumulative value of transactions that can be performed for a period.

- Three new fields (Allowed amount, utilized amount and Available Amount) have been added for the same. This feature is available in both view and update Virtual Accounts restrictions.

Balance Restriction:

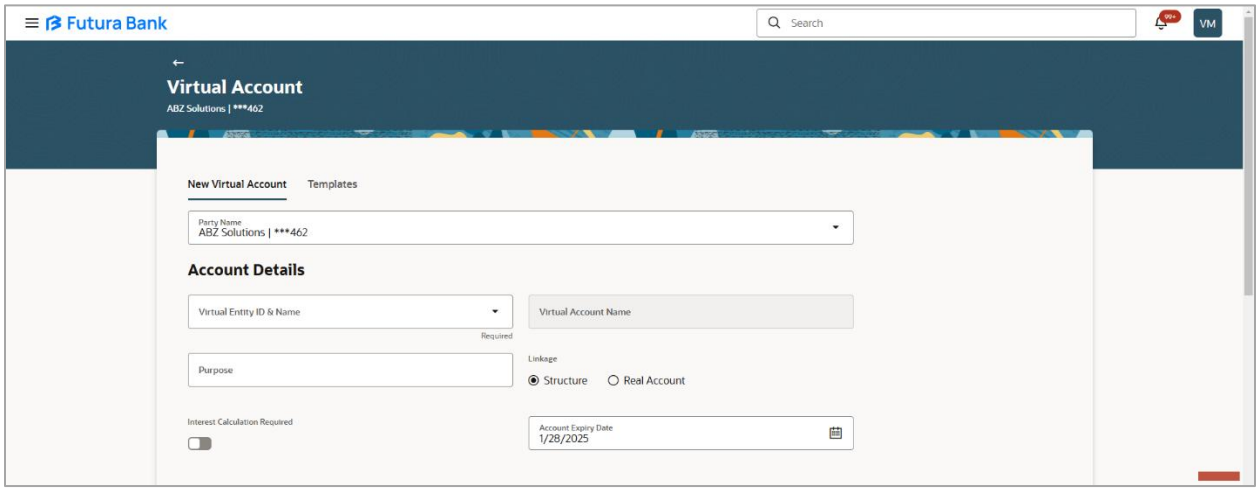
- New feature has been introduced to view and edit the maximum balance that can be held for a specific Virtual Account. This option is available under “View Virtual Accounts”.





2.5.20 Virtual Account Expiry Date

This feature allows the users to define an expiry date during Virtual Account Creation. Additionally, users can also view the Expiry details, edit, and close Expired Virtual accounts.



2.5.21 Name Change Restrictions:

Currently during Virtual account creation, Virtual account name is defaulted to the Virtual Entity Name and is editable at an account level. With this change, based on the product selection user will be restricted from updating the Virtual Account name if the same is not permitted at the product level. User will be able to modify the Virtual Account name only if it is allowed at a product level.

The above change will be applicable in Create Virtual account (with or without templates), Edit Virtual Accounts & Create and modify Virtual account using File uploads.

2.6 Liquidity Management

As part of this release, Liquidity Management module has been enhanced to include the following features:

2.6.1 CIF Selection

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, in order to help corporate users to create and manage Overview and other internal screens, new feature has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction.

2.6.2 Edit Structure Simulation

In addition to the existing Structure Simulation functionality, Edit structure simulation has been added that enables a corporate user to modify account structures simulation details using the digital banking platform.

While editing a structure Simulation of Sweep, Pool or Hybrid type, a corporate can perform the following tasks:

- Choose Accounts to participate in Structure Simulation
- Define Structure Simulation Details Sweep, Pool – with interest methods – Interest, Advantage & Ratio and Hybrid with interest method as “Interest” only
- Define Account Mapping and specify the hierarchies.

- Set up instructions between each account pair.
- Review and Confirm simulation structure modification.

2.6.3 UX - Redwood Theme

In order to adhere to Oracle's guideline, all internal screens and the overview have been reskinned to include Redwood theme.

2.6.4 Copy/Reinitiate Create Structure

With this feature, user can create a new structure (Sweep, Pool and Hybrid) by copying and using the contents from a structure for which creation has been already initiated without having to enter the entire information again.

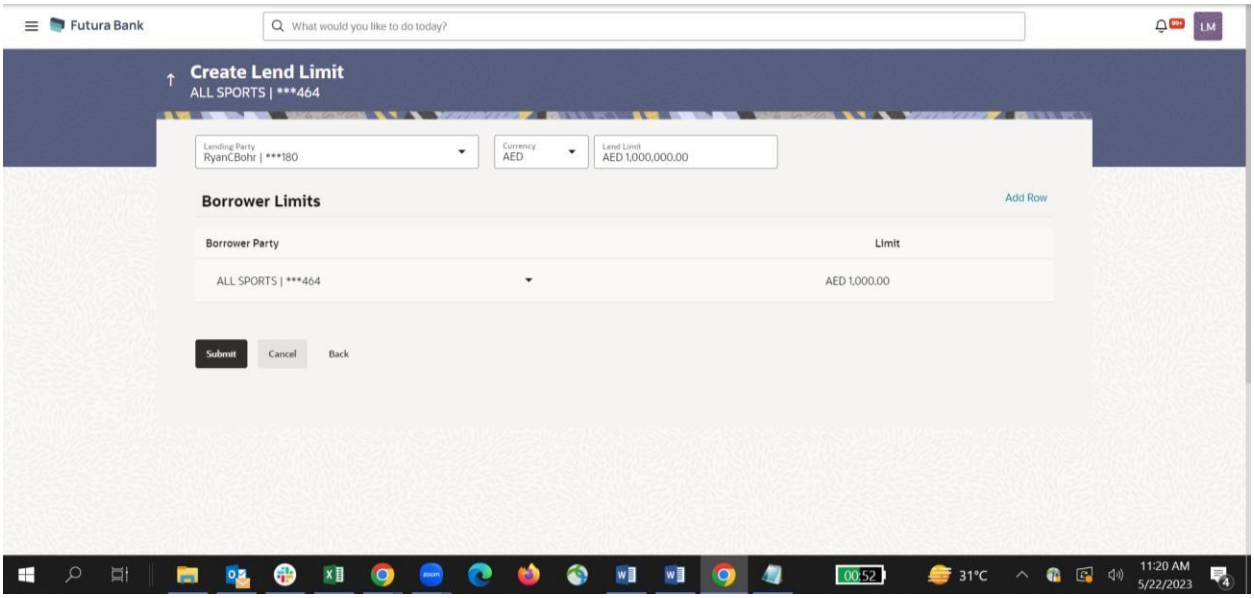
2.6.5 Rearrange Columns in List Structure

Allows a corporate user to personalize the columns i.e. rearrange/remove columns in the search result grid on Inquiry screens. These columns preferences are saved for future reference and when the user return to the screen, just the desired columns are shown in the table.

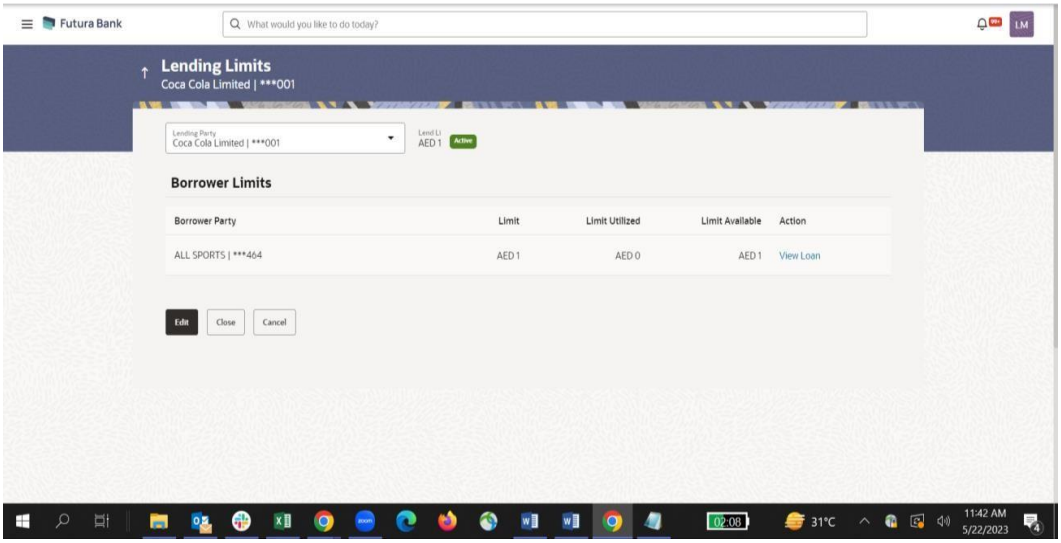
2.6.6 Intercompany Loans

New functionality has been developed that enables a corporate user to define an Intercompany lend limit within the group companies. Using this feature, a corporate user can -

1. Create Lend Limit - An ability to the corporates to define Intercompany lending limits between lending party and borrower party.



2. View Lend Limits - Allows Corporates to view Lend limits and track the utilization of limits against the loans.



- Edit Lend Limits – Through this option, user can modify the Lend limits.
- Close Lend Limits – Allows corporates to close lend limits.
- Loan Summary - Displays the summary of the loans initiated between the Lender and Borrower
- Loans Inquiry – Allows user to enquire on the loan details/transactions based on search parameters.
- Loan Settlement - Ability to settle outstanding loans from channel.

2.6.7 Structure Account Access Revamp

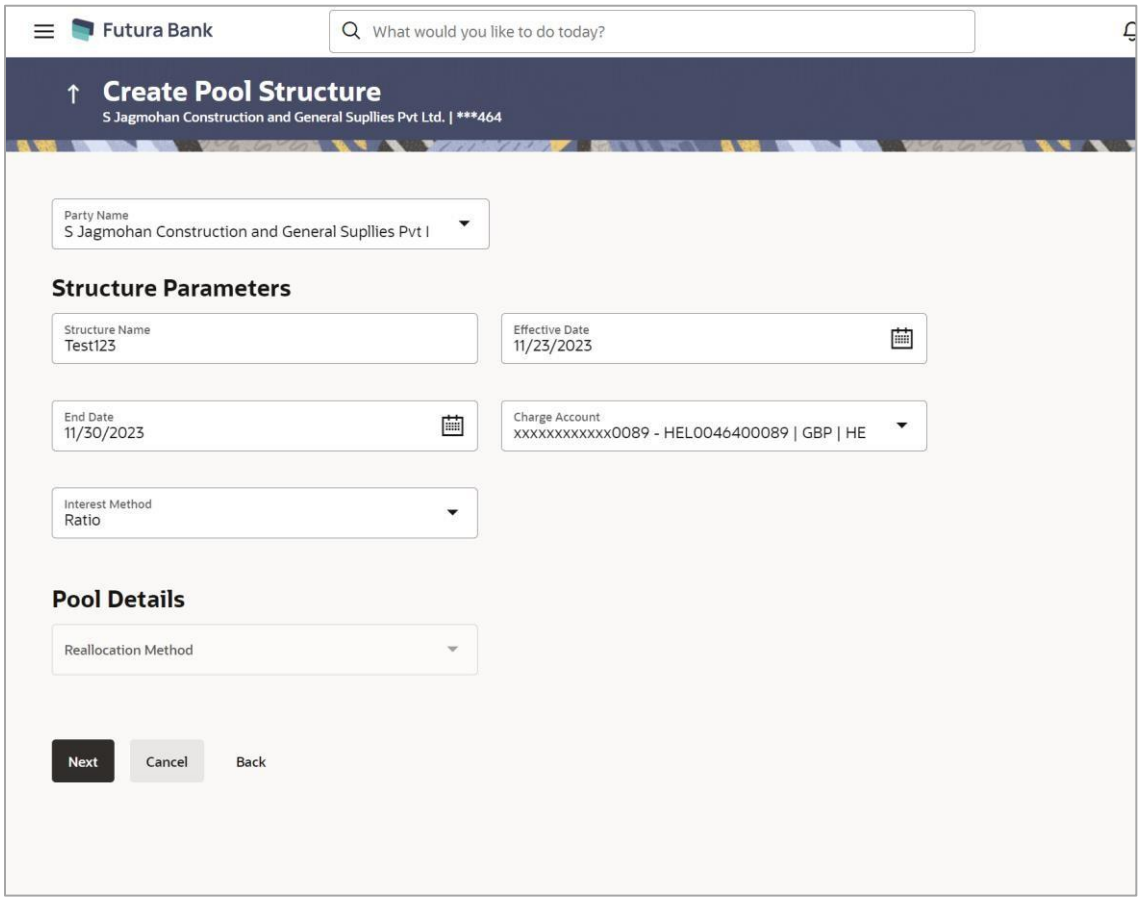
As part of this release, existing structure is revamped to include following Account Access related changes.

- Account Access check has been removed from List Structure screen enabling users to view all the available structures.
- View structure details screen now includes an access check. Accounts/nodes for such accounts are greyed out and their balances are hidden.
- Accessing "Account Details" for inaccessible accounts in More Actions when viewing a Structure will not be possible.
- More Actions for inaccessible accounts will not be permitted during Structure modification, and when any accessible account is de-linked, all of its child accounts even if some of them are inaccessible are also de-linked.

A structure will not be available for modification if any one of the structure's accounts (including the charge or central account) is inaccessible.

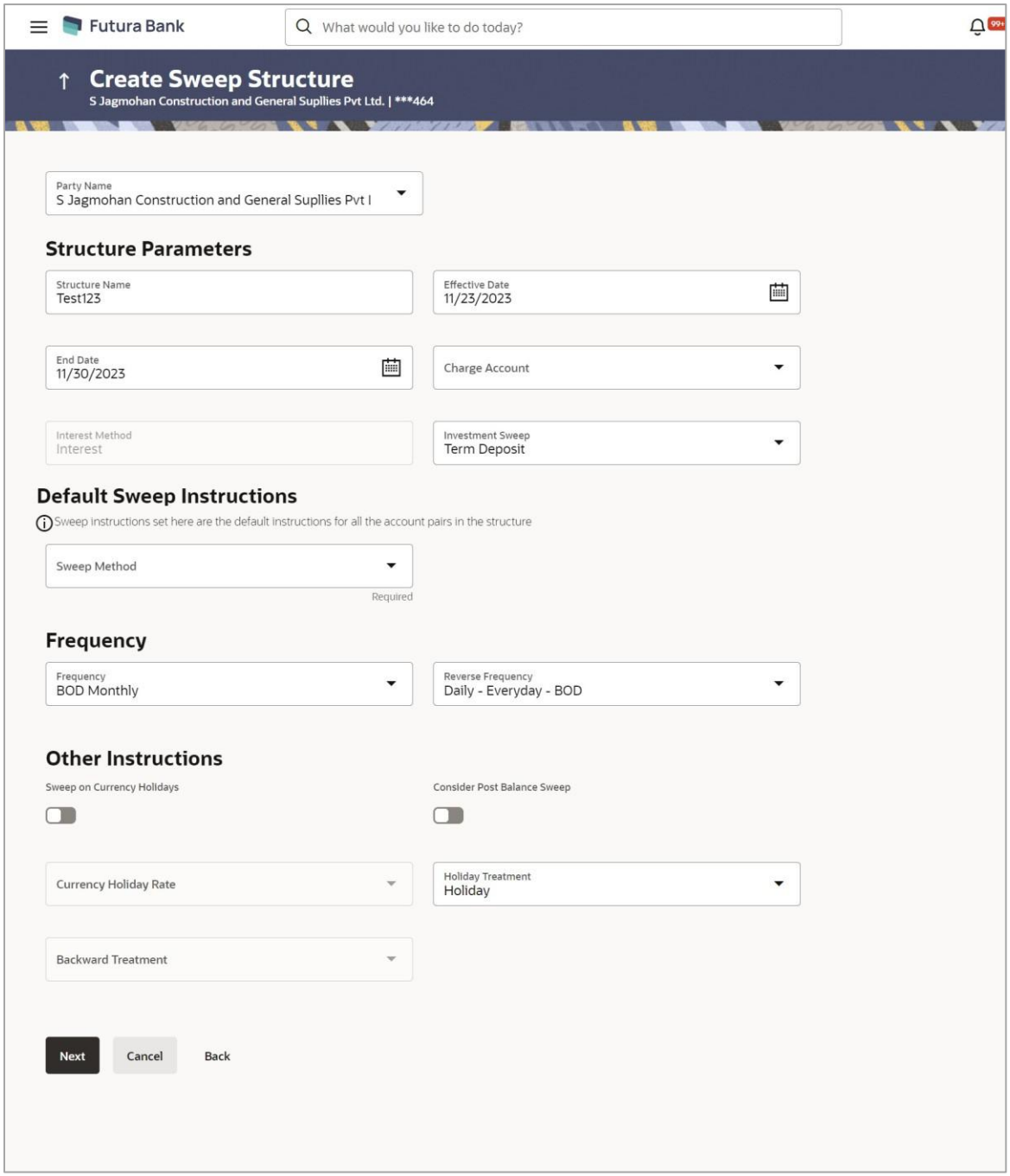
2.6.8 Ratio Method in Pool Structure

New interest method has been added in Pool structure which allows the user to select Interest Method as “Ratio”. This enables corporates to distribute interest between parent and child account in the ratio between the negative and positive balances. This functionality is enabled for “Create and manage Pool Structures and Pool Structure simulation”.



2.6.9 Investment Sweep

To utilize funds in an optimum way and earn higher interest returns, this feature enables a corporate user to select Investment Sweep options like Money Market, Term Deposit during Sweep structure creation. This feature has been added in Create and manage Sweep structures.



2.6.10 Account Structures - Revamp and Staggered Opening

Following changes have been done as part of this release -

- Account Structure screens will now open in a staggered way with one level opening at a time. When the user clicks on any parent node, all the child accounts of that parent node are displayed and improve the performance.

- The node design, inaccessible nodes and strip colours in the account structure have also been updated for better user experience and functionality.
- Further, Pagination is included at every level of structure layer and displayed if the number of nodes exceeds the allowed limit as per the configuration.
- In addition to the development done in last release - Copy/Reinitiate structures will also be available for (Pool structure with Ratio Method and investment Sweep Structure) under “My Initiated List” widget allowing the users to create a new structure by copying and using the contents from a structure for which creation has been already initiated without having to fill the entire information again.
- New link to “Show All Pairs” is incorporated in Sweep and pool structures for the users to review the existing instructions and change the priority/reallocation percentage accordingly.

2.6.11 UI Download

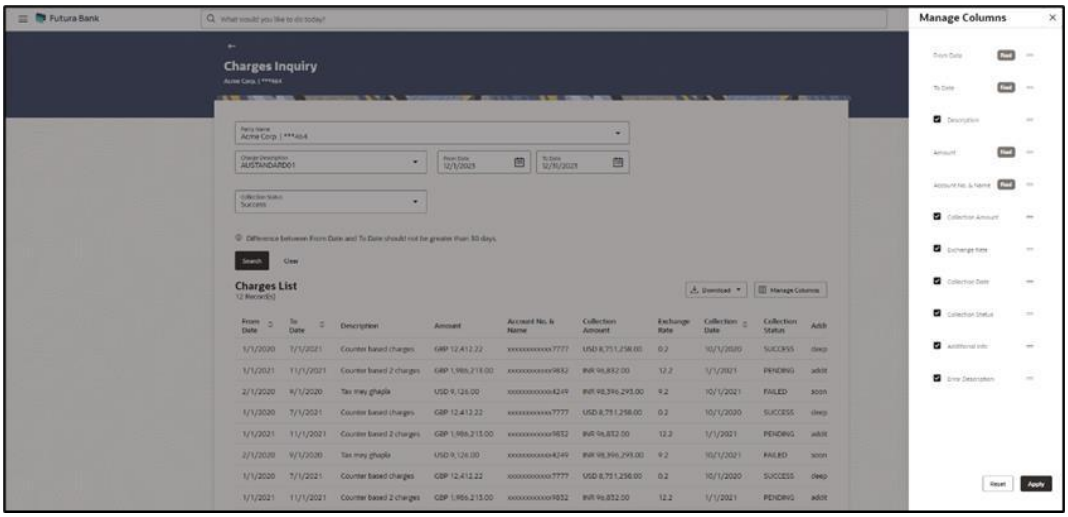
Using this feature, users will be able to personalize the information to be displayed/downloaded from search grid displayed.

Following features are supported:

Manage Columns

These column preferences/rearrangement setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table. Following transactions have been enhanced for this change –

- List Simulation Structures
- Log Monitor
- Charges Inquiry

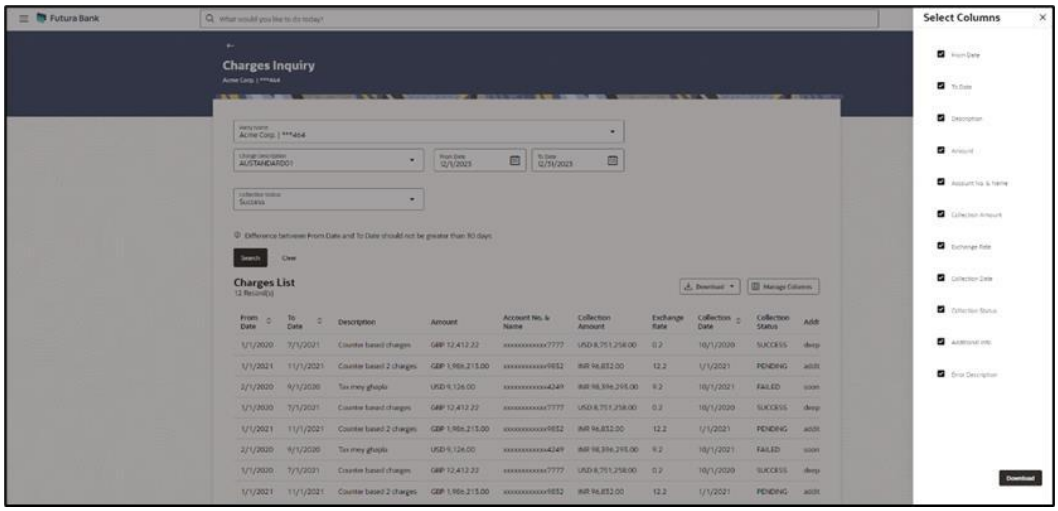


Download Columns

An option is available to download the search result in CSV & PDF format. Further, user can also modify the column selection while downloading. The downloaded report will have the same columns as selected by the user on the UI. These changes have been done for the following transactions -

- Log Monitor

- Charges Inquiry

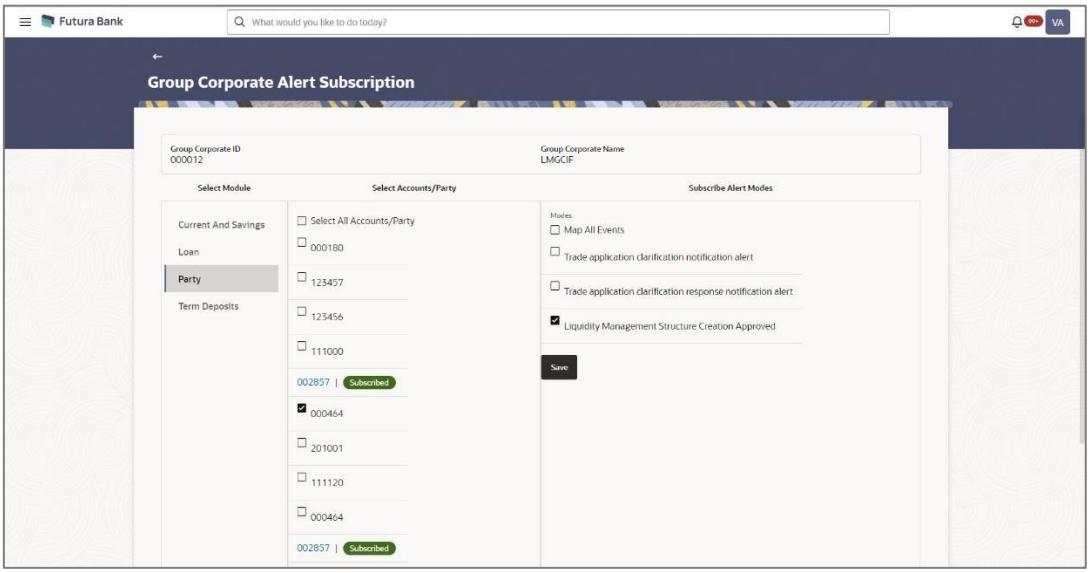


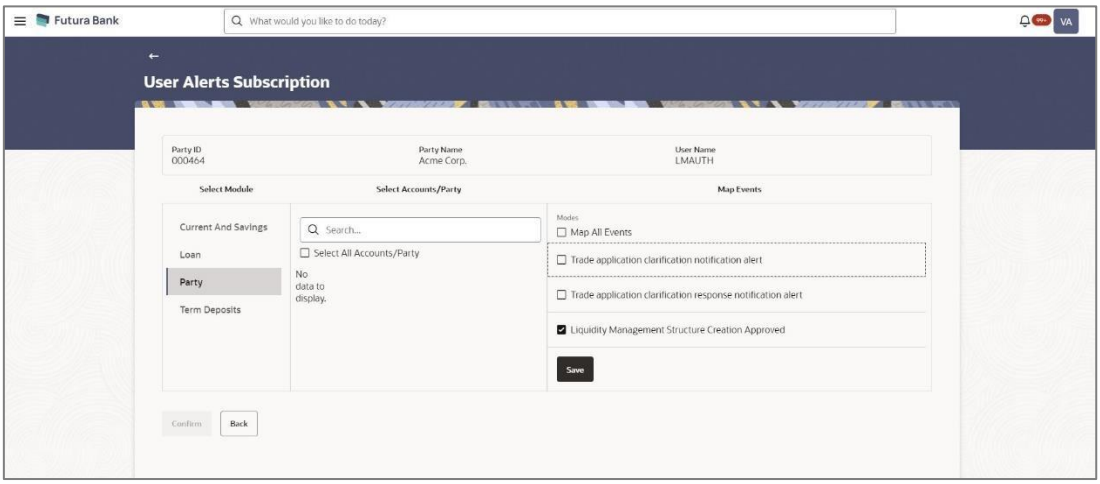
Host Alerts

With this enhancement, corporate users will be able to subscribe to Liquidity Management related alerts for one or more parties for the mapped events. This feature is available under party module and can be created at both GCIF and user level.

List of events that are available for mapping:

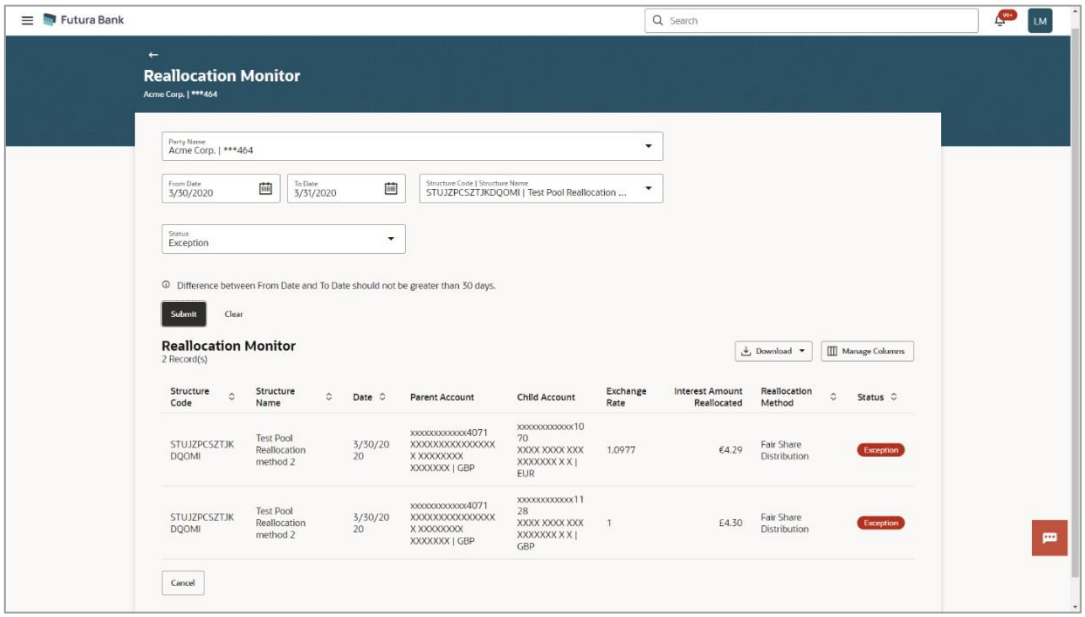
- Liquidity Management Structure creation approval.





2.6.12 Reallocation Monitor

A new feature has been developed that enables a corporate user to search and view the reallocation details of a Pool structure. User can search and view the reallocation details of a structure for date range. Additional features include fetching the reallocation data based on status and downloading of the monitor data in CSV format.



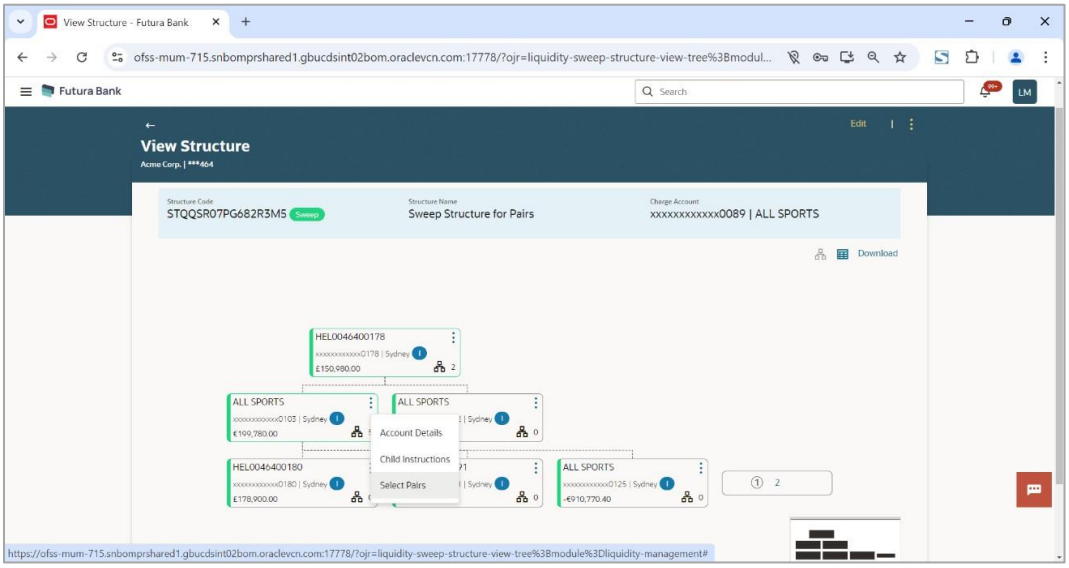
2.6.13 Removal of Core DDA dependencies

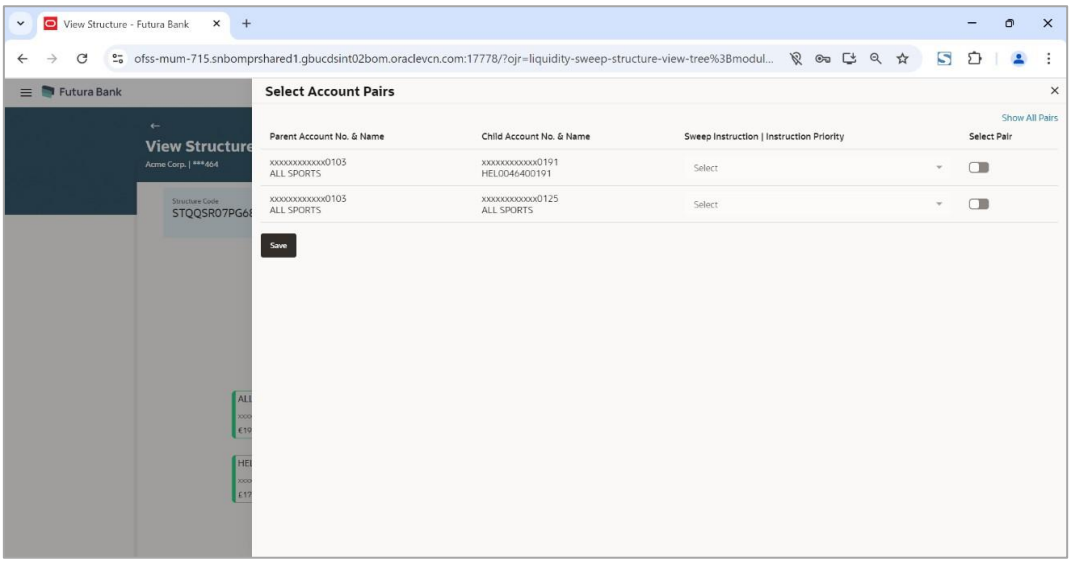
This feature is a configuration to capture whether integration with bank's DDA is available or not for Oracle Banking Digital Experience. With this, the Liquidity Management module will work seamlessly even when integration to the bank's DDA is not available. In such a scenario, the parameter "DDA availability for Liquidity Management (Y/N)" will be set to N, the real account balances displayed will be from Oracle Banking Liquidity Management instead of the DDA.

2.6.14 Ad hoc account pair execution in Sweep Structure

In addition to the existing functionality of ad hoc executing the entire structure, users will now be able to ad hoc execute account pair too in a sweep structure. This feature has been incorporated in View Sweep structure screen where the users can select one or more account pairs and execute instructions at pair level.

Note: This feature is available only for sweep structures and not available in sweep part of hybrid structures.





2.6.15 Role Transaction Mapping Clean-up

Existing functionality has been improved to simplify the categorization of role transaction mapping for all the transactions related to Liquidity Management, effectively grouping them under the relevant transaction menu categories. Following changes have been done –

- Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.)

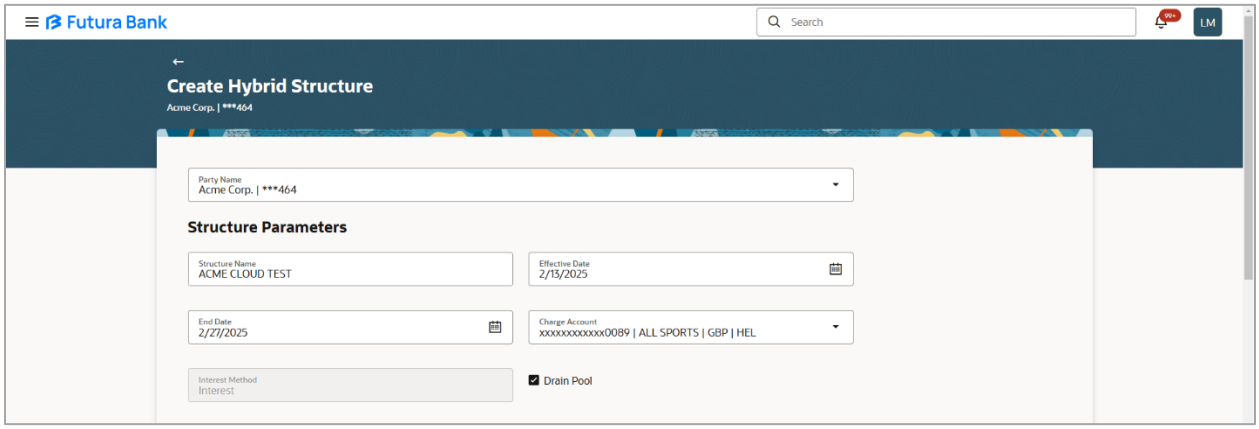
Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu works in line with the corresponding line items listed under RTM transactions.

2.6.16 Drain Pool

This feature enables corporations to sweep out funds from notional pools. Pools are typically created to notionally combine balances across accounts and earn higher interest rates. With drain pool functionality, money can be swept out of such notional pools to accounts where money is needed and achieve better liquidity management.

Drain pool will be available in the application as a variant of Hybrid structure. During structure creation, user has to opt for Drain Pool flag as Yes in the structure details screen. Further, during a drain pool structure creation user is given the option to start the structure either with a pool or sweep structure. Apart from adding regular sweep or pool accounts, at appropriate places in the structure an entire pool structure can be added which will be represented by the notional header node on the screen.

To achieve sweeps from this pool, which is part of a drain pool structure, user can select one of the accounts as “Nominated Account” in which sweep will happen. Rest of the hybrid structure behaviour during view, edit etc. remains unchanged for a drain pool structure.

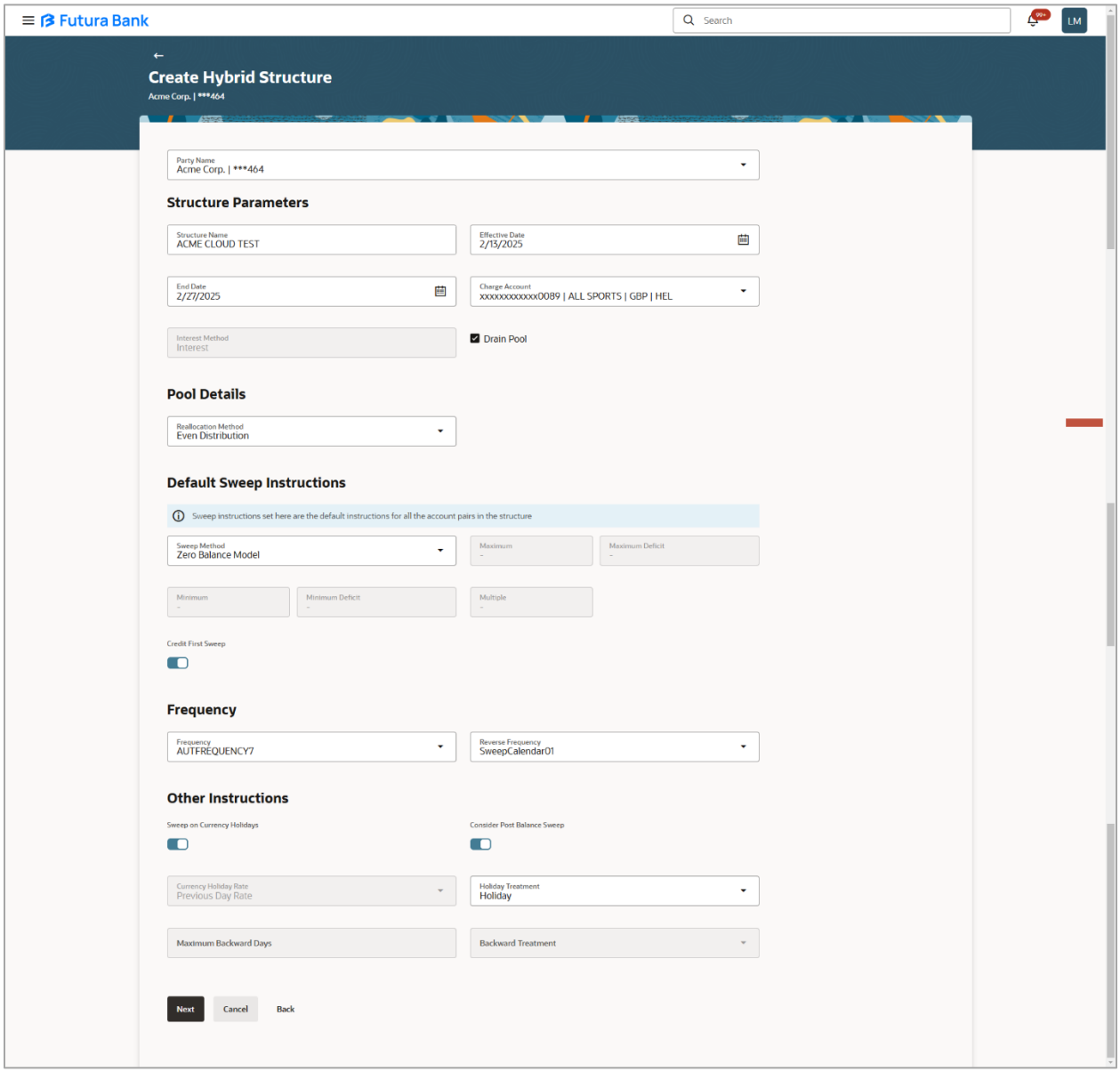


2.6.17 Credit First Sweeps

Credit First sweep feature is an enhancement done to the existing sweep structure functionality. Currently when a sweep structure is executed (during EOD/Intraday/Ad hoc), when the parent account has multiple children, the sweeps happen in based on sweep priority. With credit first sweep functionality,

1. System will first perform the upward/one-way sweeps before performing the downward/two-way sweeps at each parent level.
2. The priority maintained for sweeps will only be considered during the downward/ two-way sweeps- when child account is being funded.
3. The priority should be ignored during the upward/one-way sweeps being performed from child to parent.

User can opt for this feature by marking the Credit First flag as Yes in the Structure Details screen of a sweep structure.

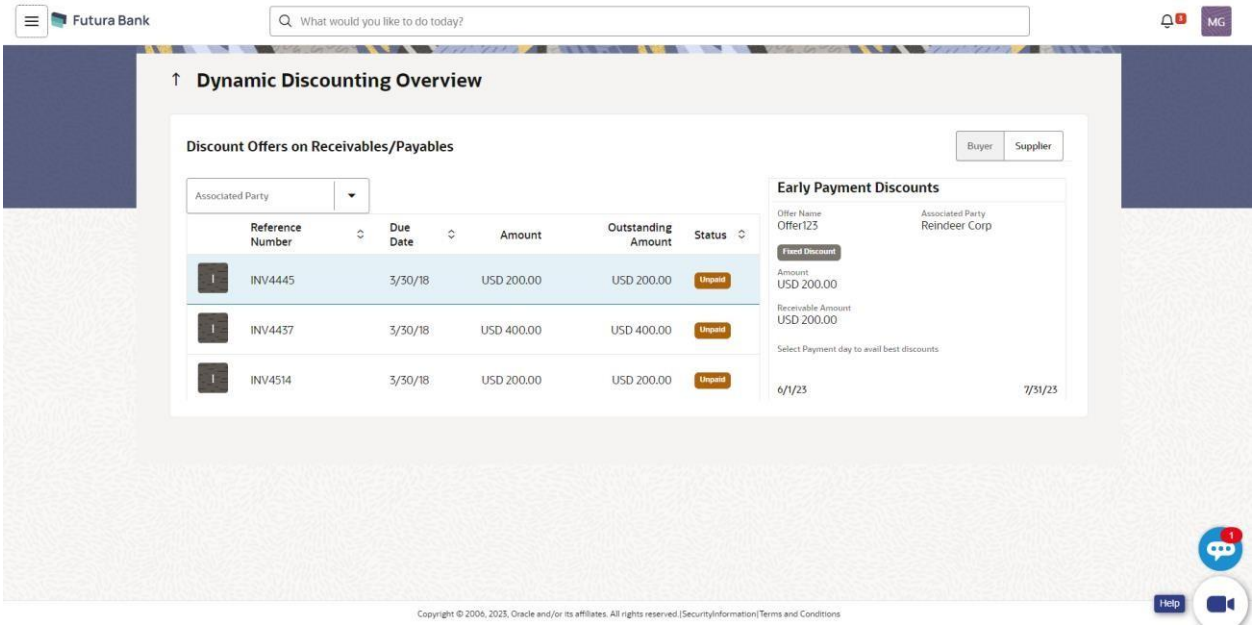


2.7 Supply Chain Finance

2.7.1 Overview

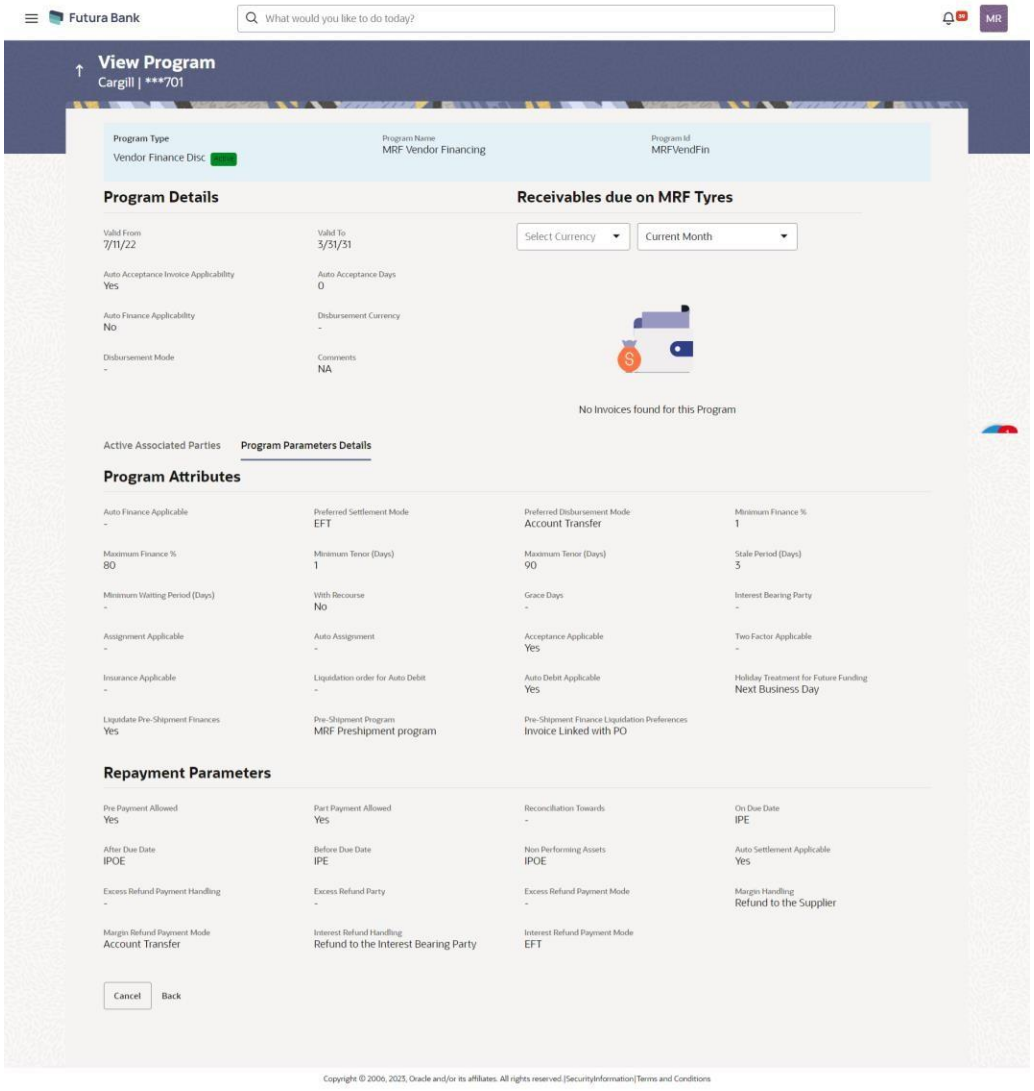
New widget as ‘Factoring Snapshot’, is developed to project receivables and payables mapped under Factoring Product. These instruments can be filtered on the basis of currency or different programs created for Factoring. The widget depicts the value of instruments that are Financed and non-financed. These are further bifurcated to depict the value of instruments that assigned, non-assigned and Approved and non-approved.

New widget as “Discount Offers on Receivables/Payables is developed, which displays all the instruments who have active discount offer available which the corporate can accept or reject. The user can simulate the applicable discount rate and amount by choosing the payment date on the slider. This facilitates user on decision of payment date.



2.7.2 View Program

Existing screen of View Programs have been enhanced to display all the program attributes on the corporate portal.



2.7.3 View Finances

Enhancement done to display additional information of finance so that corporate user will get complete information on finance. New features added are as follows-

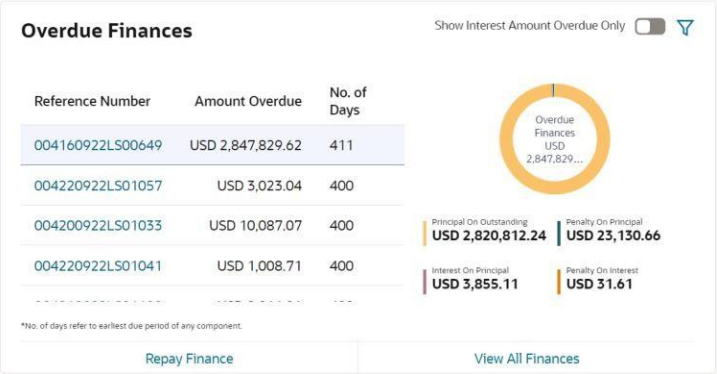
- Monthly Collection of Interest – Feature of collecting interest on a finance was developed. A schedule of Interest payment is displayed in Interest Payment Schedule Tab.
- Disbursement details tab – A new tab was developed to display the details of pre shipment finance which was liquidated from the proceeds of post shipment finance as a part of conversion of Pre shipment to post shipment functionality developed in this release.
- Refund Details – A new tab of Interest refund was developed to display the refund records of interest.

2.7.4 Outstanding Pre-Shipment Finances

New widget is developed to project the display of outstanding pre-shipment finances. These finances can be filtered based on the party, currency, or programs created for the finances. The widget depicts the outstanding pre-shipment finances in two categories, 'Finances with Linked Invoices (Eligible for conversion to Post Shipment Finances)', and 'Finances Without Linked Invoices'. It displays details like Finance Reference Number, Maturity Date, Outstanding Amount, and Status of the finance.

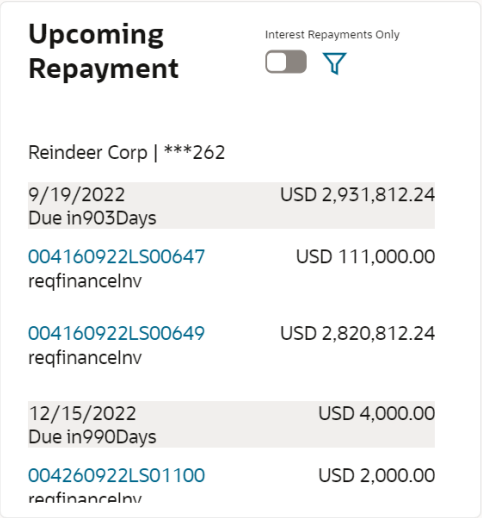
2.7.5 Overdue Finances

'Overdue Finances' widget is enhanced to display the list of finances where only interest amount is overdue, in addition to the existing functionality. The interest overdue finances can be filtered by using the 'Show Interest Amount Overdue Only' toggle switch provided. The finances can be further filtered based on the party, currency, or programs.



2.7.6 Upcoming Repayments

'Upcoming Repayments' widget is enhanced to display the list of finances where only interest amount is due for repayment, in addition to the existing functionality. The interest overdue finances can be filtered by using the 'Interest Repayments Only' toggle switch provided. The finances can be further filtered based on the party, currency, or programs.



2.7.7 Group CIF Selection

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, to help corporate users to create and manage Overview and other internal screens, new feature has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction. Following transaction screens are enhanced for this change:

- Supply Chain Finance Overview
- Create Program

- View/Edit Program

- Request Finance
- Repayment of Finance
- View Finances
- Link Receivables/Payables to Program
- Link Purchase Order to Program
- View Limits
- Transaction Tracker

2.7.8 Infrastructure Enhancements for UI Download

As part of this release, changes have been made in the OBDX infrastructure using which the Bank can configure and enable customizable UI display/download option for the end users. Using this feature, end users will be able to personalize the information to be displayed/downloaded from search grid displayed on OBDX servicing screens.

Following features are supported:

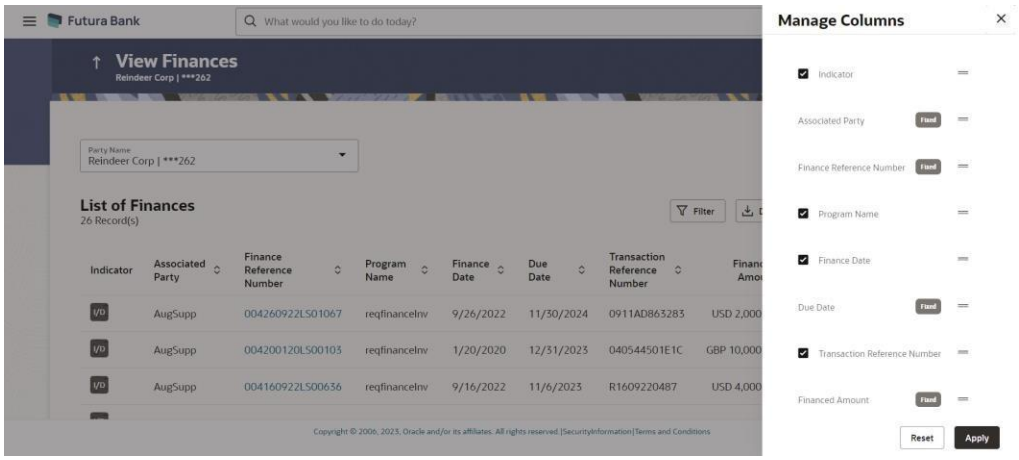
- Rearrangement of columns
- Remove specific columns.

Bank can configure the columns which cannot be rearranged or removed by the end user.

These column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table. An option is available to download the search result in CSV & PDF format. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.

Following transaction screen is enhanced for this change:

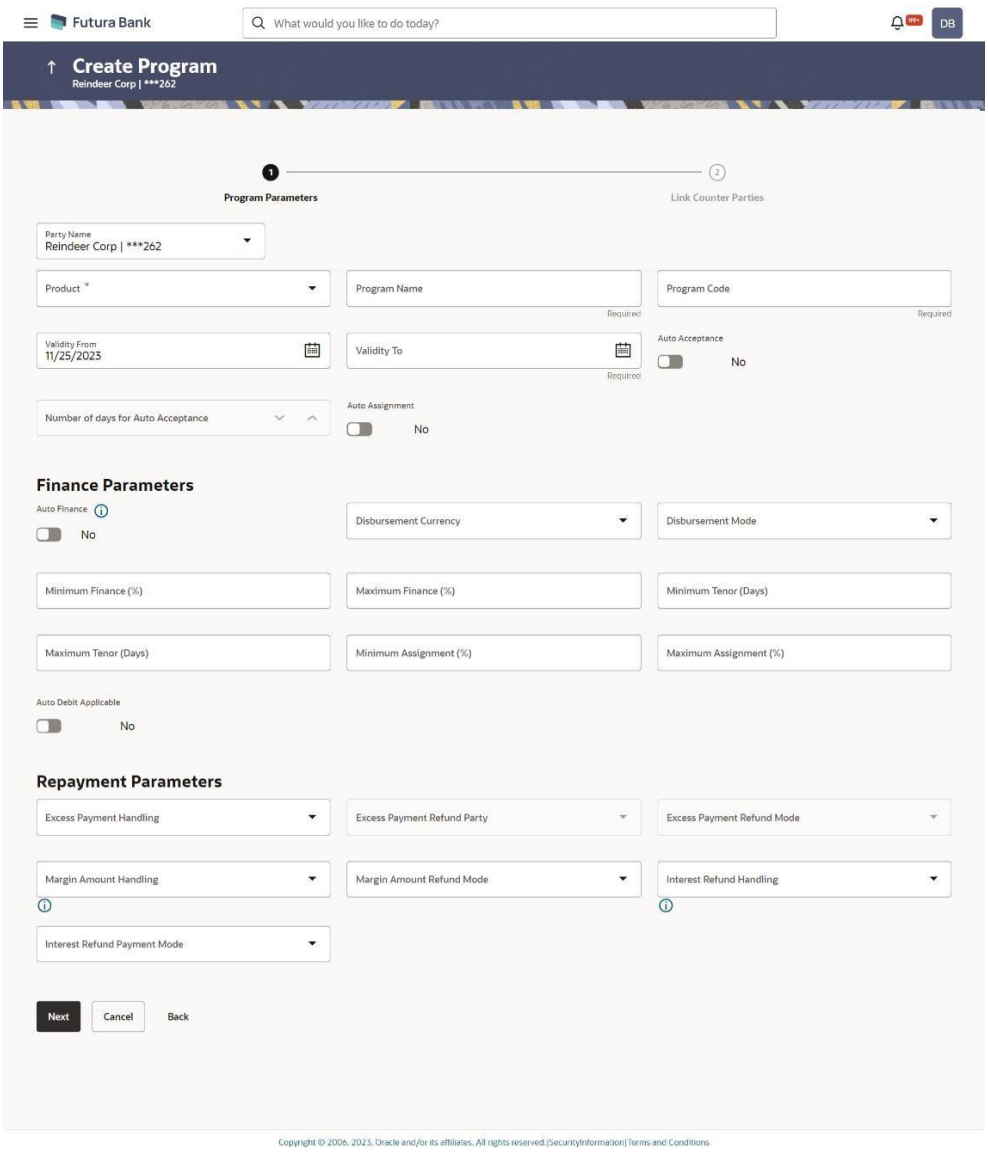
View Finances



Create Program

As part of this release, Create Program screen is enhanced to introduce additional attributes for program so that corporate user can define more information while creating a program. Additional attributes are introduced as following sections:

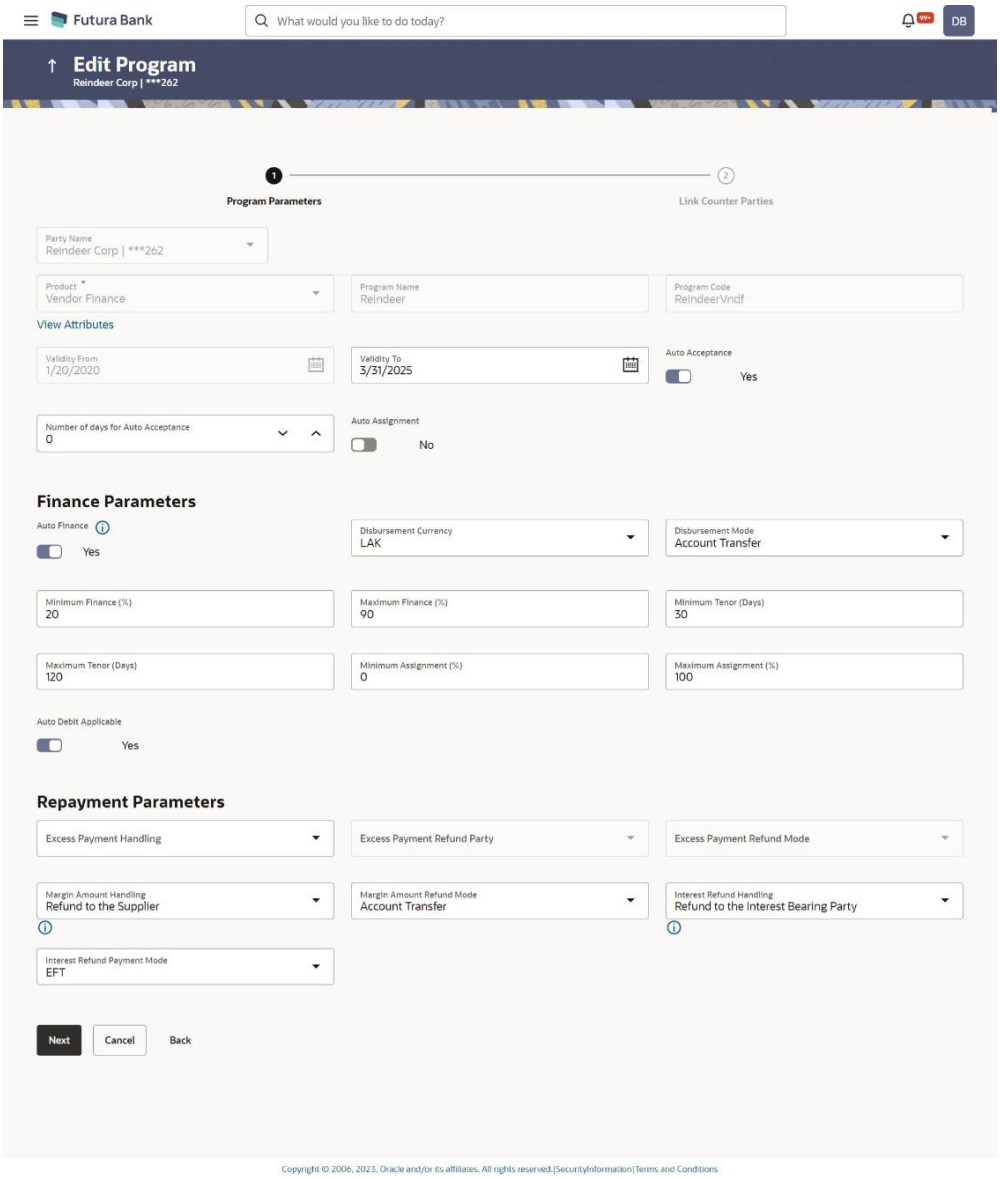
- Finance Parameters
- Repayment Parameters
- Spoke Level Attributes



Edit Program

As part of this release, Edit Program screen is enhanced to introduce additional attribute for program so that corporate user can define more information while editing a program. Additional attributes are introduced as following sections:

- Finance Parameters
- Repayment Parameters
- Spoke Level Attributes



2.7.9 Request Finance

As part of this release, Request Finance screen is enhanced to include the following changes:

- An Info icon is introduced to display along with the Reference Number with the following message if the invoices/debit notes is linked to a purchase order that is financed, “The invoice record has linked Purchase Order which is Financed. Click on the reference number to view the details”.
- When a delinquent or NPA party requests for finance, an existing validation is enhanced to validate the System Parameter ‘Allow Disbursement for NPA Borrower’. Based on the validation, the following may occur:
  - If ‘Yes’, a warning message appears to the user that the party is marked delinquent do you still want to proceed with Finance.
  - If ‘No’, an error message appears restricting the user from initiating finance.
- When a corporate user requests for finance against Invoice/Debit note and if sufficient limits are not available, the application is enhanced to display the following warning ‘Sufficient limits are not available for disbursement of finance. Do you want to proceed?’. Based on the response, the following may occur:
  - Ok - Request is submitted to checker.
  - Cancel – Request is cancelled.

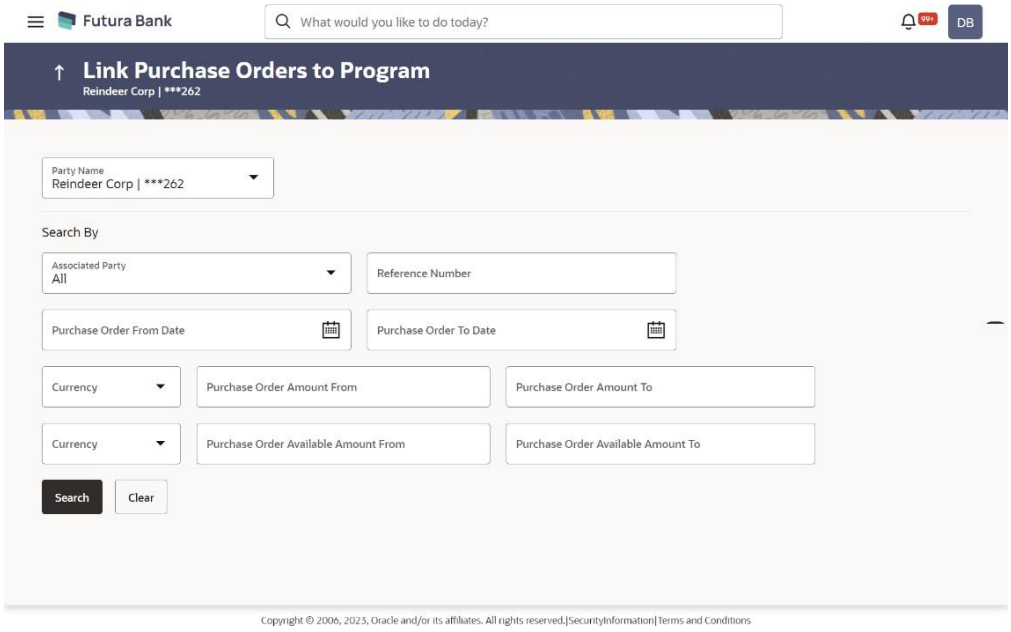
2.7.10 View Finances

View Finances screen is enhanced to include the following changes:

- List of Finances:
  - Enhanced to display the list of outstanding finances with due dates greater than or lesser than the Current Business Date by 3 months by default. The banks user can configure the number of months.
  - Finance Date field is introduced to display the date of disbursement. Finance Date from and To field is added to the Filter overlay to search the finances disbursed between a specific date.
- Outstanding Details tab – Enhanced to display the breakup details of the following fields:
  - Interest Amount
  - Penalty on Principal
  - Penalty on Interest
- Settlement details tab – Enhanced to display the appropriation details if the pre-shipment finance is settled from proceeds of the post-shipment finance. Following fields are introduced:
  - Appropriation Sequence
  - Principal Amount
  - Interest Amount
  - Penalty on Principal Amount
  - Penalty on Interest

2.7.11 Link Purchase Orders to Program

As part of this release, Link Purchase Orders to Program transaction is introduced to allow the corporate user from the Anchor party to link purchase orders to programs. Purchase Orders must be linked to a program to be financed. Only the Anchor of the program will be able link the purchase orders to the program. This transaction is supported in mobile/tablet devices.



2.7.12 View Program

As part of this release, View Program screen is enhanced to display the following fields in the Program Parameters and All Associated Parties tab for both Anchor and Spoke login:

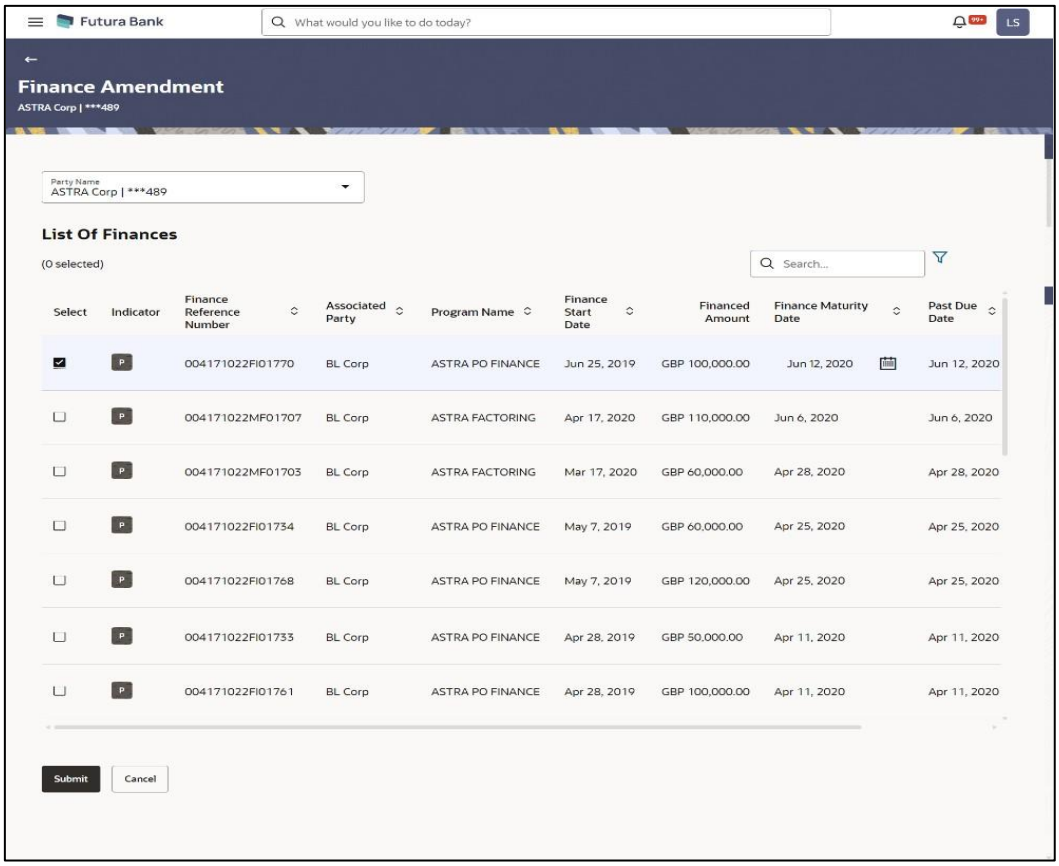
- Insurance Company
- Import Factor

2.7.13 Request Finance

As part of this release, Request Finance screen is enhanced to display only the purchase orders whose transaction status is completed.

2.7.14 Finance Amendment

As part of this release, Finance Amendment screen is introduced to enable the corporate user to extend or reduce the maturity date of the outstanding finances. The corporate user can modify the maturity date for a single finance or multiple finances.



2.7.15 View Finances

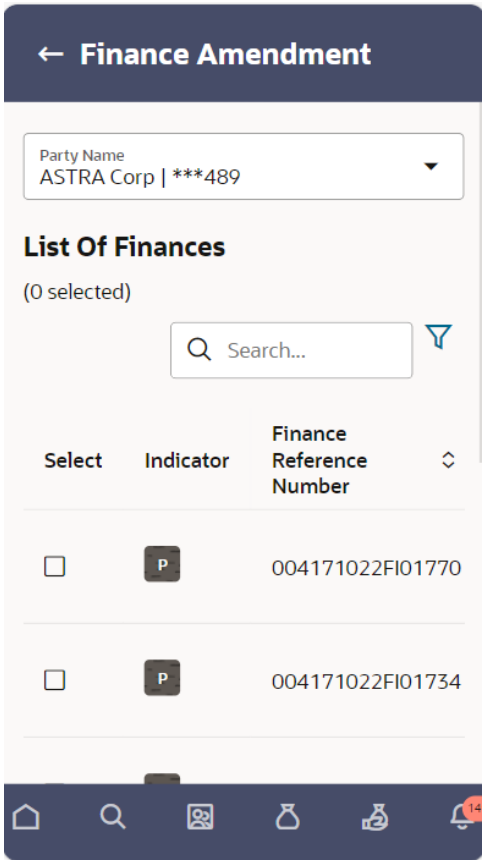
View Finances screen is enhancement to include the following changes:

- List of Finances:
  - Amended Finances field is added to the Filter overlay to search the finances that are amended.
- Outstanding Details tab – Enhanced to display the breakup details of the following fields:
  - Penalty on Principal
  - Penalty on Interest

- Interest Payment Schedule tab – Enhanced to display more fields to provide information on the interest payment schedule. Following fields are introduced:
  - Base Amount for Interest
  - Interest Start Date
  - Rate
  - Interest Amount
  - Interest Outstanding

2.7.16 Finance Amendment

As part of this release, Finance Amendment transaction is now supported in tablet/mobile device.



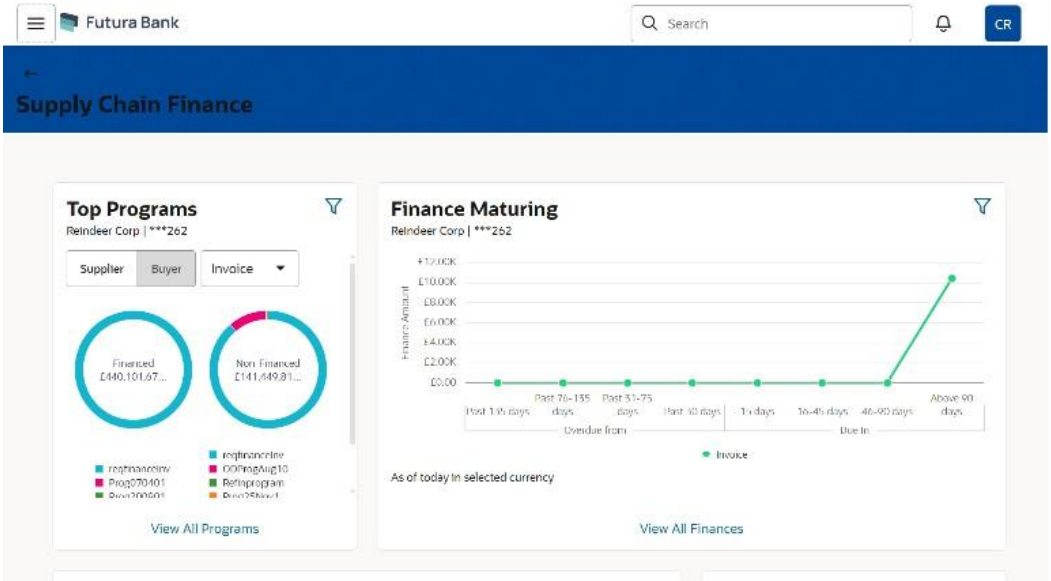
2.7.17 View Finances

As part of this release, View Finances screen is enhanced to include the following changes:

- Status field in the List of Finances is enhanced to the display the following values:
  - Disbursement Reversed
  - Settlement Reversed
  - Disbursement Reversal in Process
  - Settlement Reversal in Process
- Amendment Details tab – Following fields are introduced to display the amended details of the finance:
  - Amendment Date
  - Value Date
  - Maturity Date
  - Past Due Date
  - Interest Amount
  - Penalty on Principal Amount
  - Penalty on Interest Amount

2.7.18 View Program

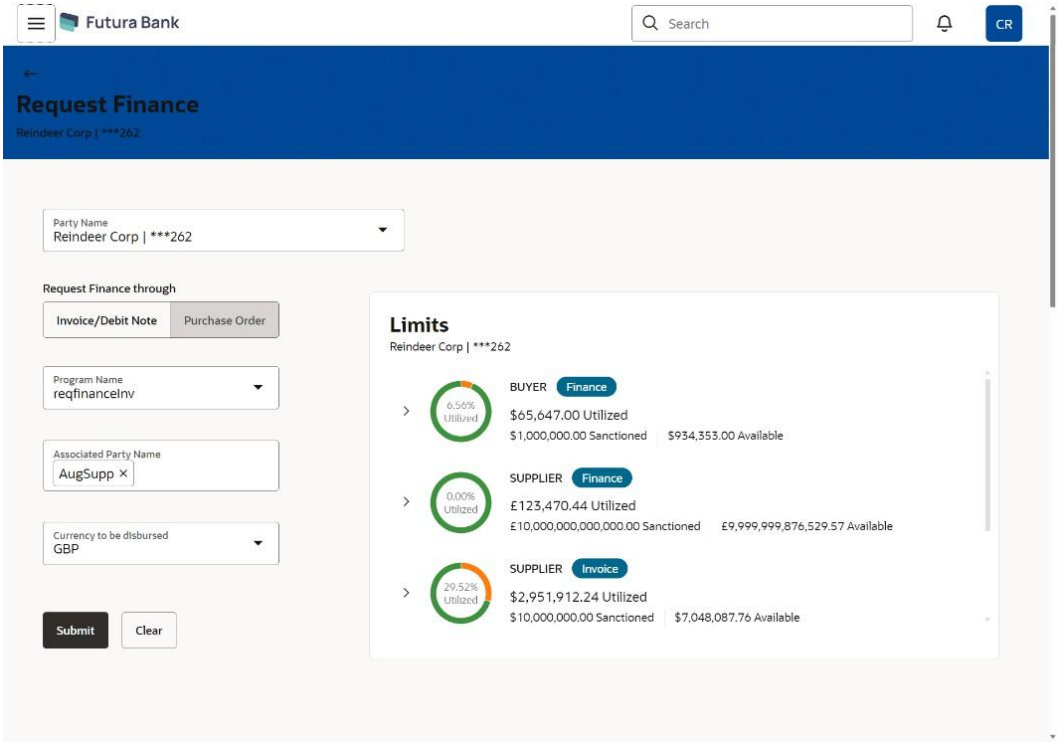
View program widget has been enhanced to display purchase order-based programs. All the purchase orders linked to programs but are not yet linked to invoices will be listed in the widget and represented graphically. It also provides a bifurcated data of financed and non- financed purchase orders.



2.7.19 Request Finance

As part of this release, Request Finance transaction has been enhanced with following changes-

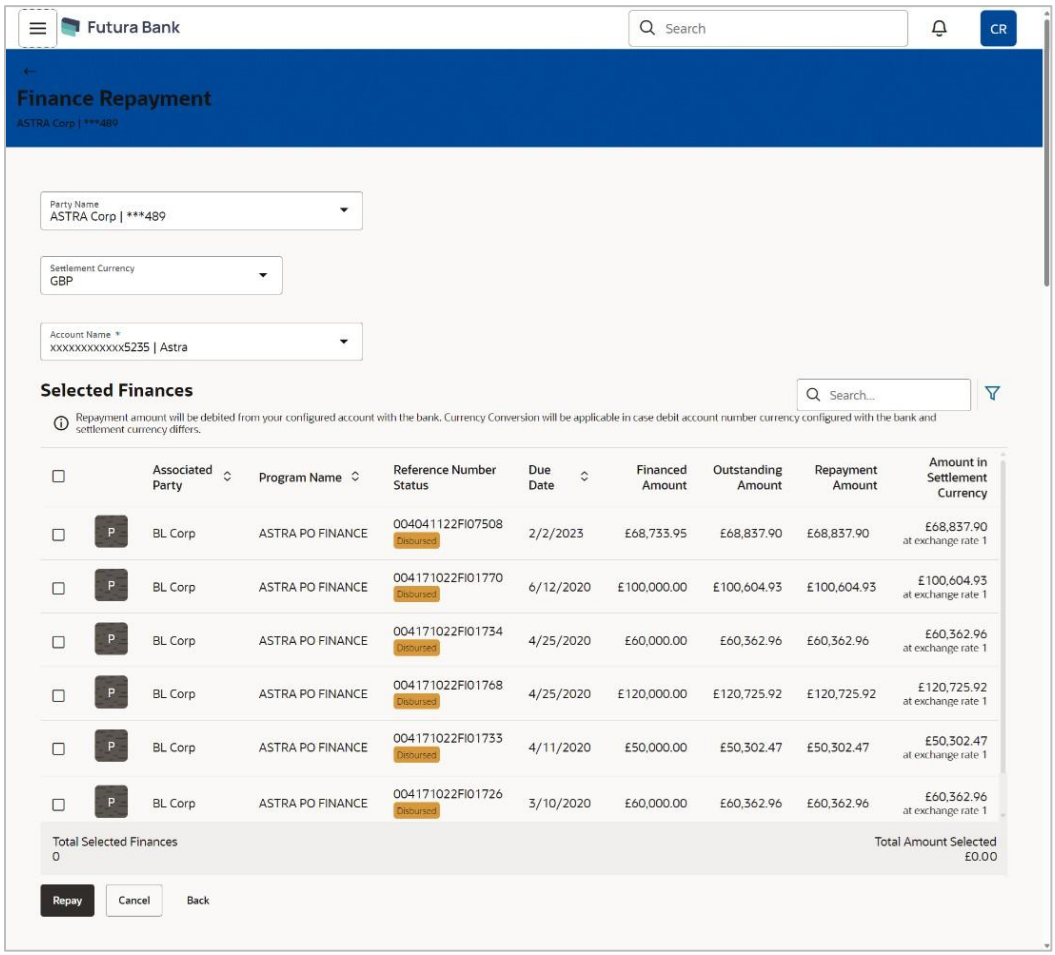
- Enabled modification of the Invoice or Purchase Order amount that is being requested for finance. User can either edit amount of each record or can edit the total amount being requested for finance.
- Limits widget was enhanced to display detail limits of the corporate in a hierarchical manner. Additional all types of limits availed by the corporates are displayed till the granular level.



2.7.20 Repayment of Finance

As part of this release, Repayment of Finance transaction has been enhanced with following changes-

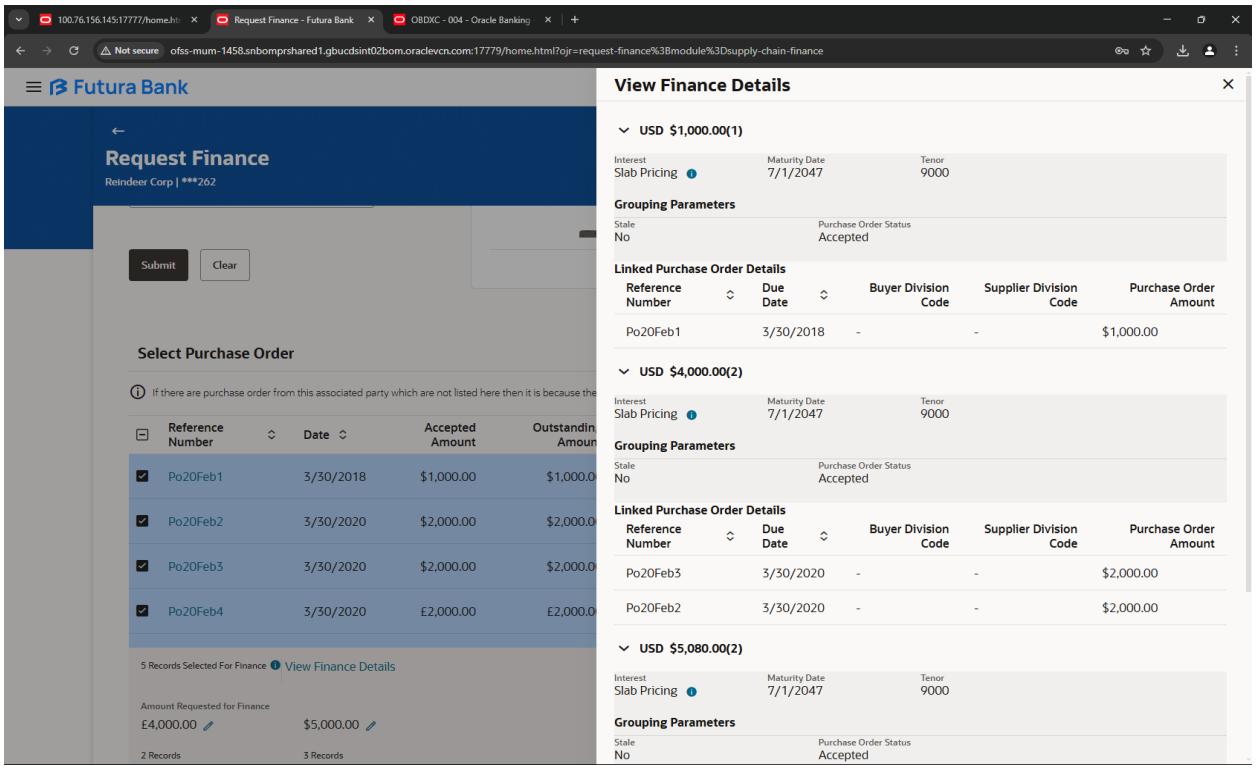
UI has been enhanced to enable the corporate to provide the account number to be utilized for repayment or settlement of loan.



2.7.21 Enhancements to Request Finance Screen

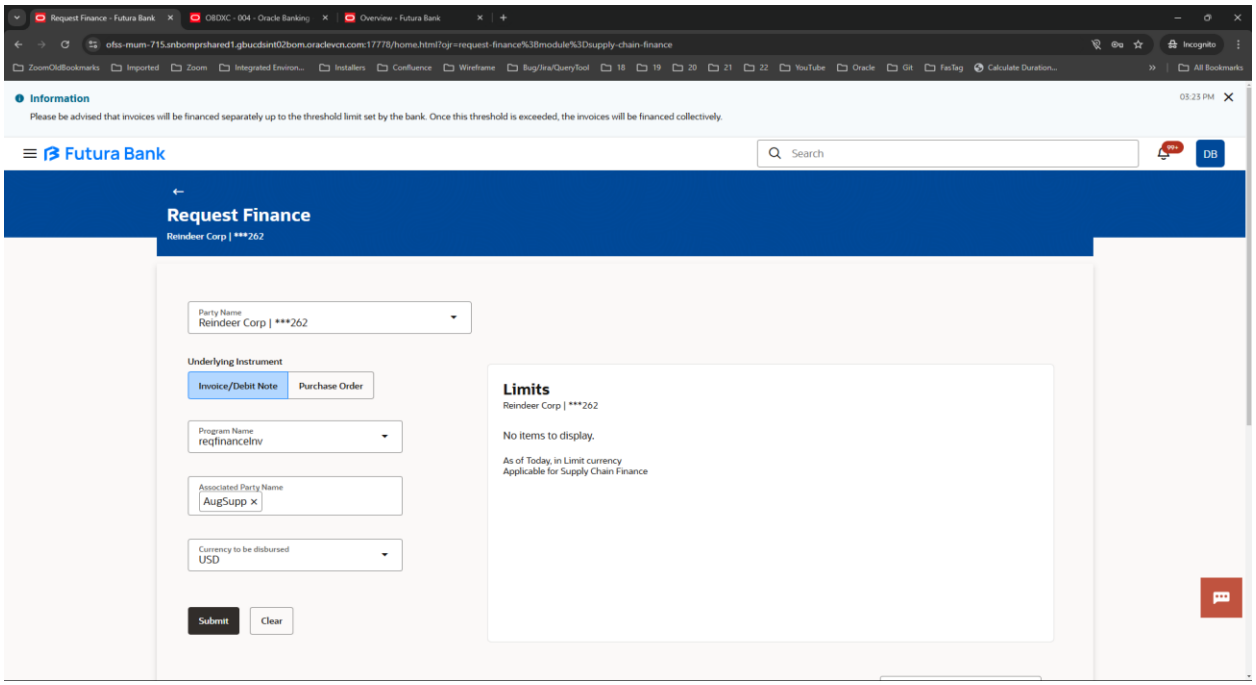
Display Simulated Interest Data:

- Corporate is able to avail finance against its outstanding invoices/debit notes or purchase orders in the request finance screen. Here user can select either single or multiple instruments for finance. Post selection for finance, the user can view applicable interest on the respective finance. View Finance Details hyperlink allows user to view the number of finances being disbursed against the selected invoices and its grouping parameters along with the applicable interest.



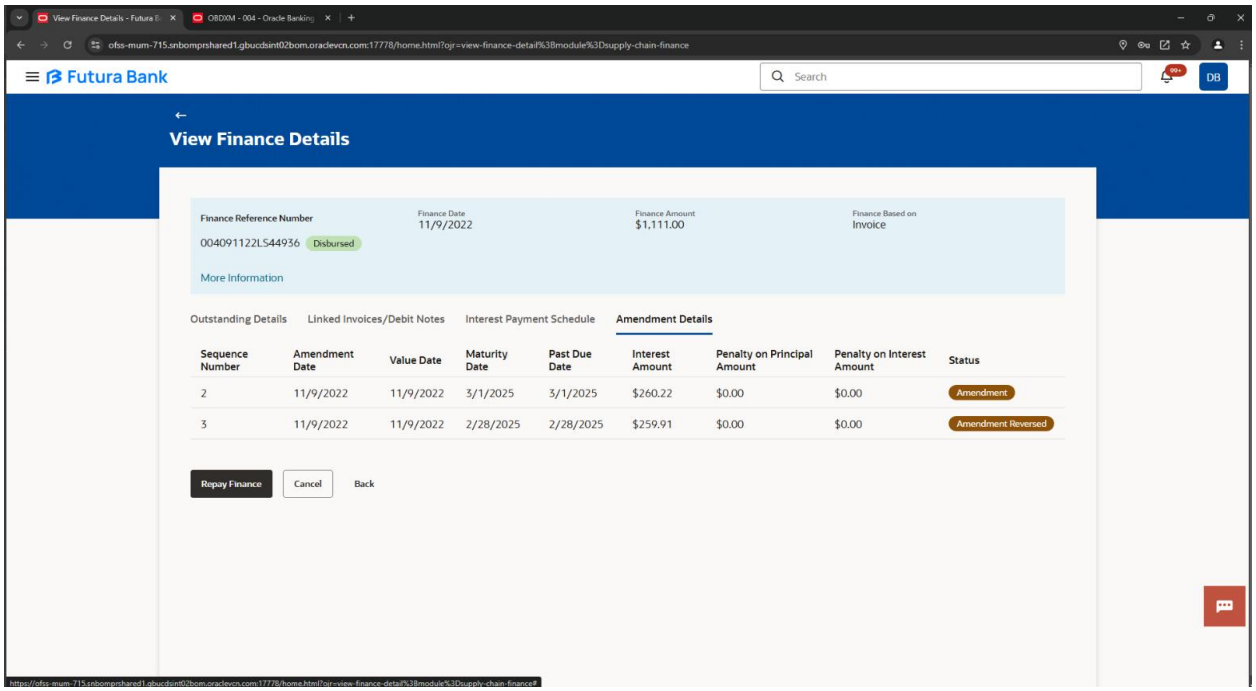
Consolidated finance message

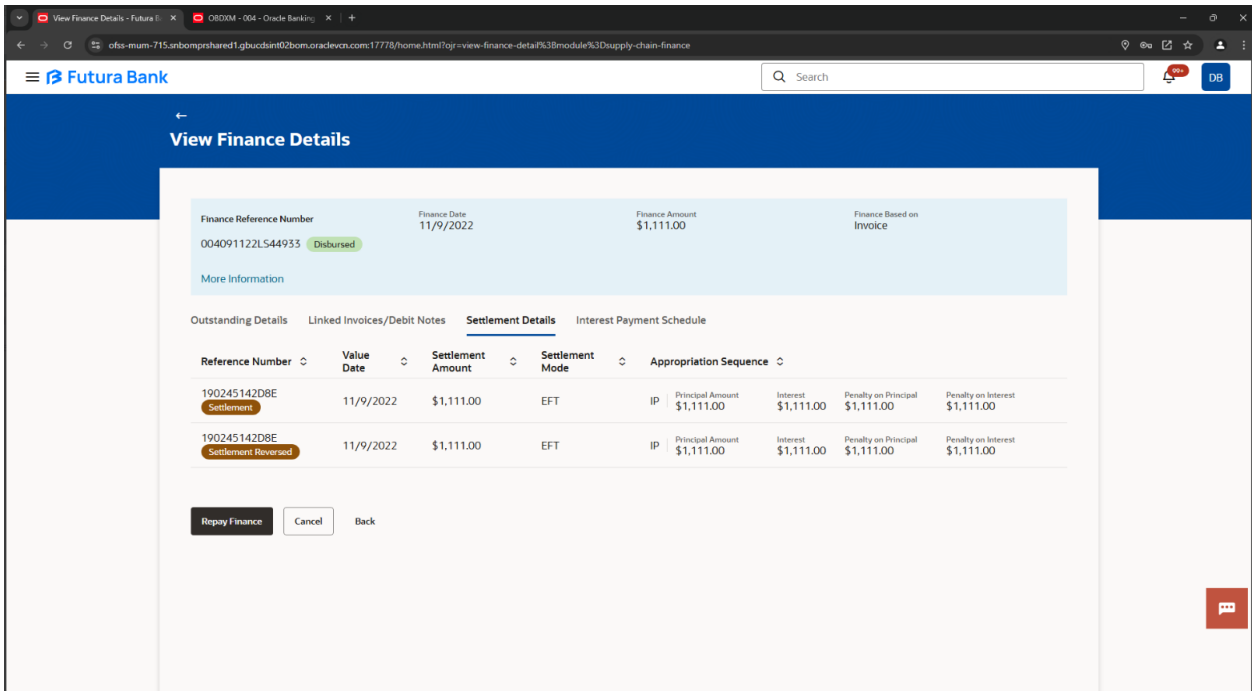
- Corporate user has the facility to select single or multiple instruments for finance. However, the number of finance being disbursed against selected invoices depends upon the flag of parameter '**Consolidated Disbursement flag**'. Basis the parameter the instruments will be either be disbursed into individual finance or will be grouped into a single finance. Accordingly, a message will be displayed to the corporate user on the portal to inform whether the individual finance is being disbursed or consolidated finance is being disbursed.



2.7.22 Enhancements to View Finance Screen-

View finance screen displays all the outstanding finances belonging to the logged party or the selected party. Reversal of a particular stage of the finance is now supported in Host. The reversal record of the finance stage will also be visible to the user on the portal in View finance details screen. Reversal is possible of disbursement, amendment and settlement stages of a finance.



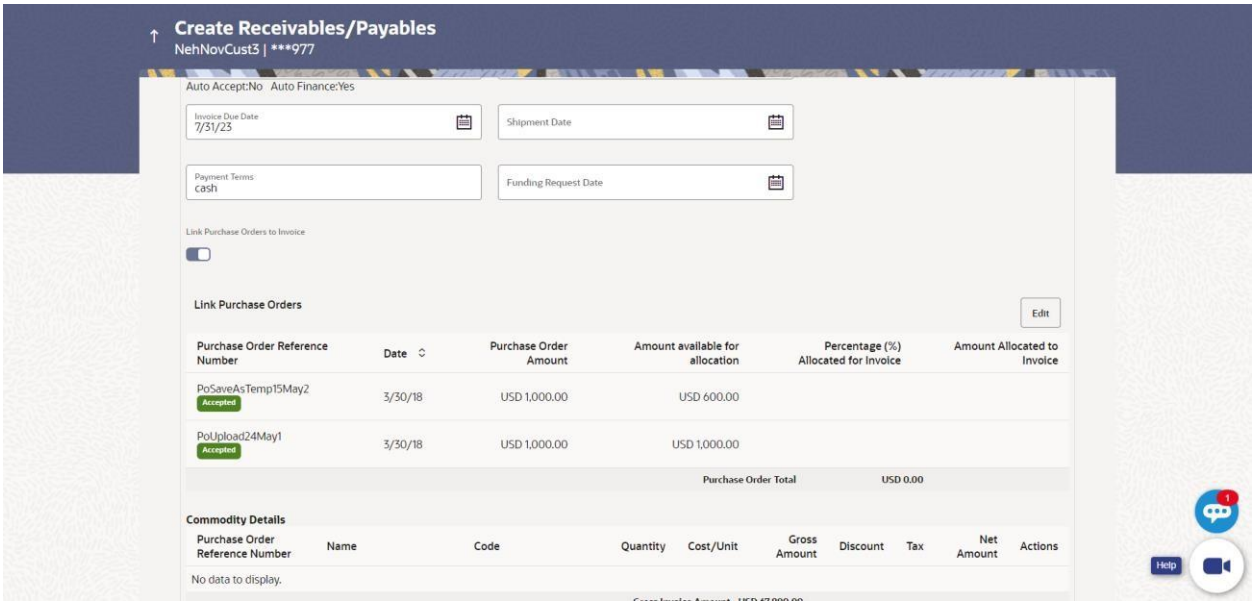


2.8 Receivables and Payables

As part of this release, Receivables and Payables module has been enhanced with following features:

2.8.1 Create Receivables – On Screen

Create Receivables screen has been enhanced to allow linkage of purchase order during creation of Invoice. This is developed as part of pre to post shipment feature.



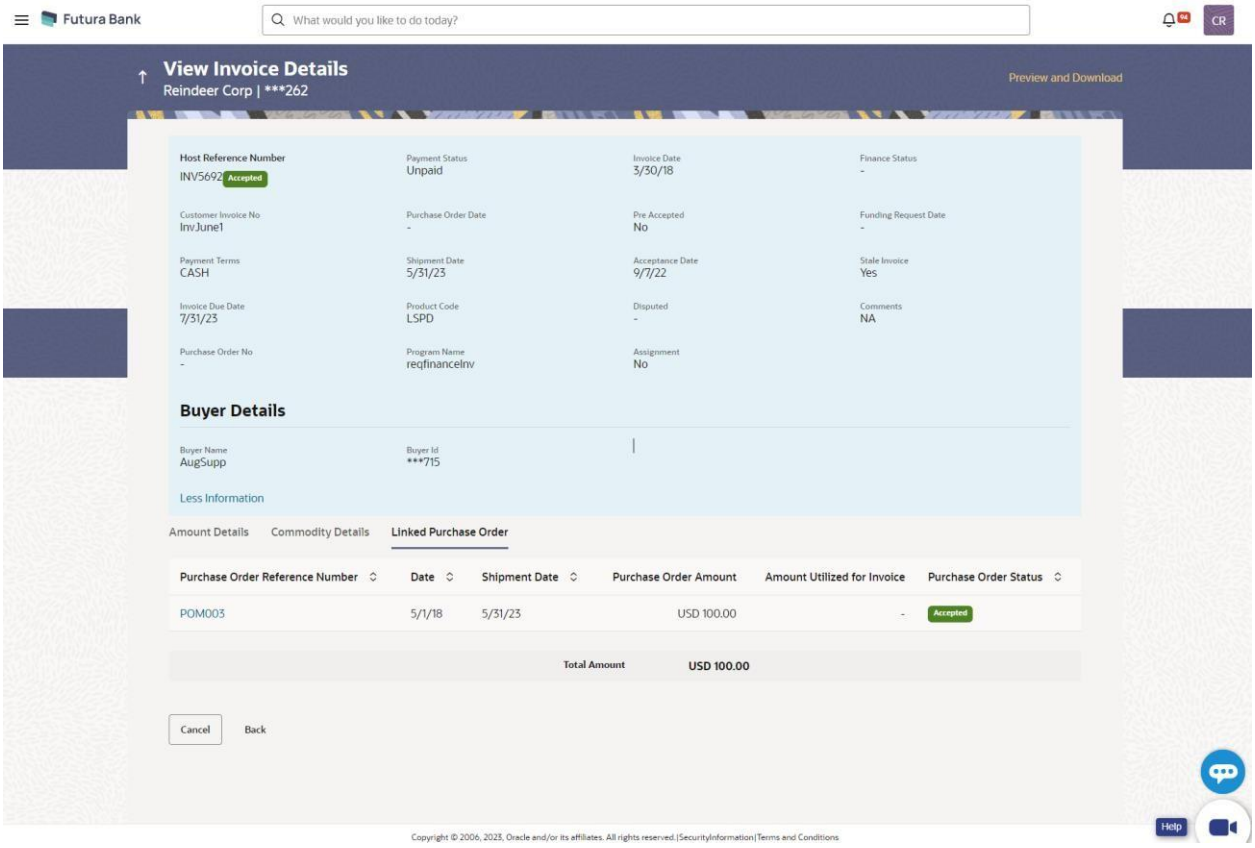
2.8.2 Create Receivables – Bulk File Upload

A new format is created to upload invoice records for creation. With this format corporate user will be able to link purchase order to invoice and also add commodities to the invoice.

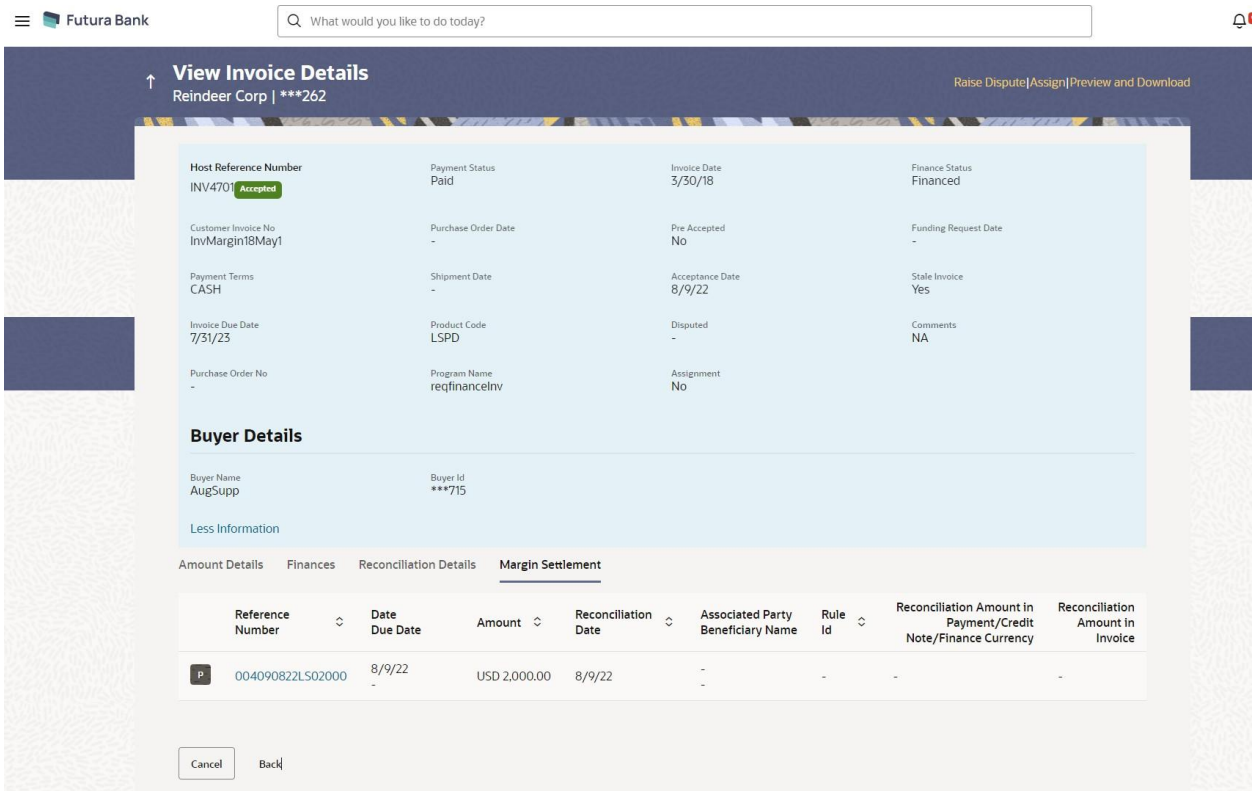
2.8.3 View /Edit Receivables/Payables

The screen which displays the detailed information of the invoice or debit note is enhanced and following tabs are added to display different type of information during a life cycle of an invoice and debit note.

Linked purchase order - This tab appears if purchase orders are linked to the invoice. It displays all the information of the linked purchase order.



Margin Settlement Tab - This tab appears if an invoice for which lesser finance is availed and is reconciled against the payment for full outstanding value of the invoice. Post settlement of the finance, the balance amount remaining out of the payment is termed as the Margin which would be either refunded or reconciled as per set up.



2.8.4 View Purchase Order

Detailed inquiry of a single purchase order is enhanced to display the Linked Invoice detail tab. This tab displays information regarding the linked invoices.

2.8.5 View Payments

Reconciliation details tab of a detailed Inquiry of a single Payment is enhanced to display additional information of excess payment. In this information regarding balance amount of payment post reconciliation of instrument is displayed.

2.8.6 Group CIF Selection

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, to help Corporate users to create and manage Overview and other internal screens, new feature has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction. Following transaction screens are enhanced for this change:

- Manage Receivables/Payables
- Create Discount Offer
- View Discount Offers
- Dynamic Discounting Overview

2.8.7 Infrastructure Enhancements for UI Download

As a part of this release, changes have been made in the OBDX infrastructure using which the Bank can configure and enable customizable UI display/download option for the end users. Using this feature, end users will be able to personalize the information to be displayed/downloaded from search grid displayed on OBDX servicing screens.

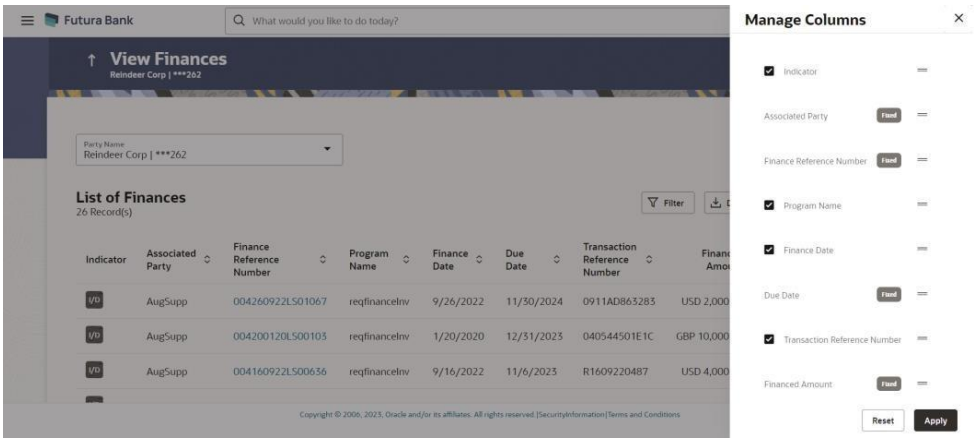
Following features are supported:

- Rearrangement of columns
- Remove specific columns.

Bank can configure the columns which cannot be rearranged or removed by the end user.

These column preferences setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table. An option is available to download the search result in CSV & PDF format. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading. Following transaction screen is enhanced for this change:

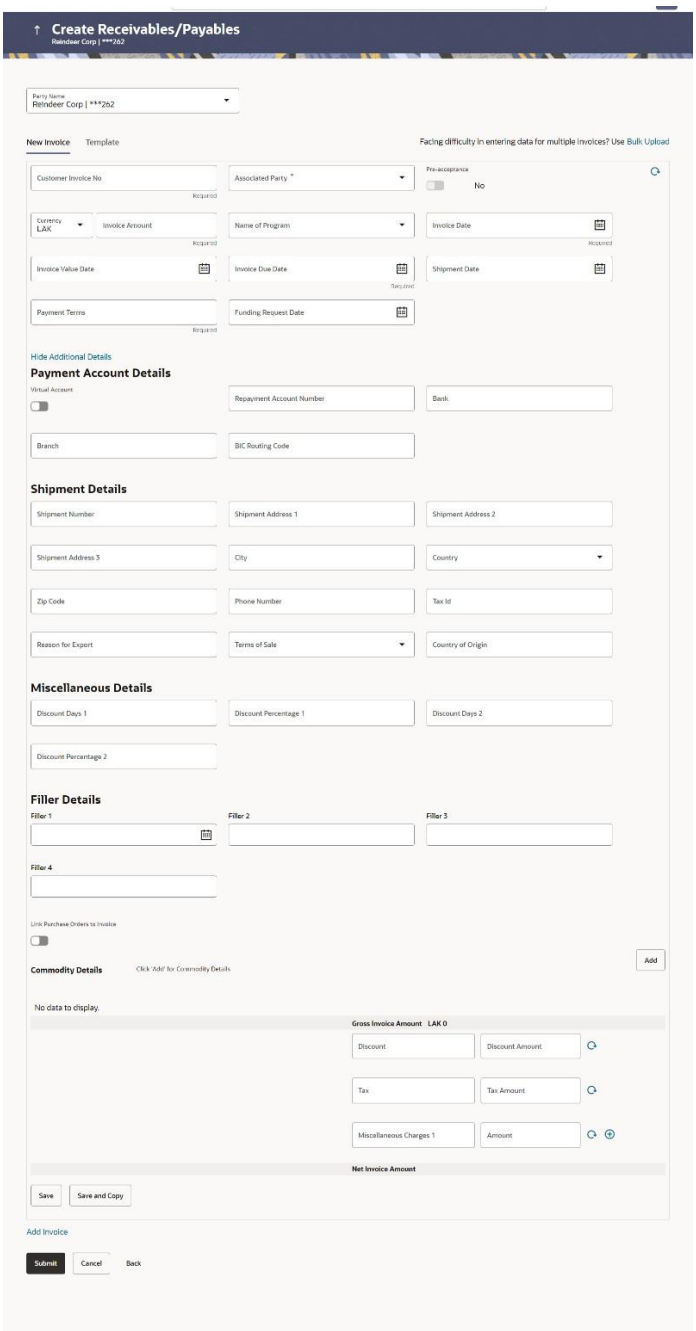
- View Receivables/Payables
- View Credit Note
- View Discount Offers
- View Purchase Orders
- View Payments



2.8.8 Create Receivables – On Screen

As part of this release, Create Receivables screen is enhanced with the following changes:

- The corporate user can now link purchase orders of different currency to invoice during creation of Invoice. This is developed as part of pre to post shipment feature.
- The corporate user can now add additional information related to payment accounts, shipment, miscellaneous, and filler details during creation of invoice/debit note.


Create Receivables/Payables
Reindeer Corp | ***262
Party Name
Reindeer Corp | ***262
New Invoice
Template
Facing difficulty in entering data for multiple invoices? Use Bulk Upload
Customer Invoice No
Required
Associated Party *
Pre-acceptance
No
Currency
LAK
Invoice Amount
Required
Name of Program
Invoice Date
Required
Invoice Value Date
Invoice Due Date
Shipment Date
Payment Terms
Required
Funding Request Date
Hide Additional Details
Payment Account Details
Virtual Account
Repayment Account Number
Bank
Branch
BIC Routing Code
Shipment Details
Shipment Number
Shipment Address 1
Shipment Address 2
Shipment Address 3
City
Country
Zip Code
Phone Number
Tax Id
Reason for Export
Terms of Sale
Country of Origin
Miscellaneous Details
Discount Days 1
Discount Percentage 1
Discount Days 2
Discount Percentage 2
Filler Details
Filler 1
Filler 2
Filler 3
Filler 4
Link Purchase Orders to Invoice
Commodity Details
Click 'Add' for Commodity Details
Add
No data to display.
Gross Invoice Amount LAK 0
Discount
Discount Amount
Tax
Tax Amount
Miscellaneous Charges 1
Amount
Net Invoice Amount
Save
Save and Copy
Add Invoice
Submit
Cancel
Back

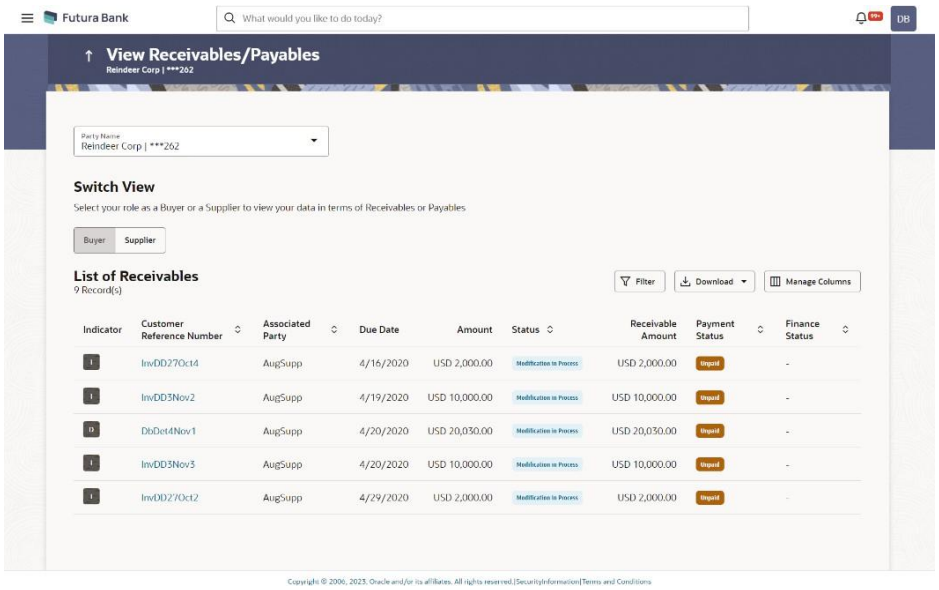
2.8.9 Create Receivables/Payables – Bulk File Upload

As part of this releases, file format for Create Receivables for Bulk File Upload is enhanced with the following changes:

- The corporate user can now link purchase orders of different currency to invoice during creation of invoice through file upload. This is developed as part of pre to post shipment feature.
- The corporate user can now add additional information related to payment accounts, shipment, miscellaneous, and filler details during creation of invoice/debit note through file upload.

2.8.10 List of Receivables/Payables

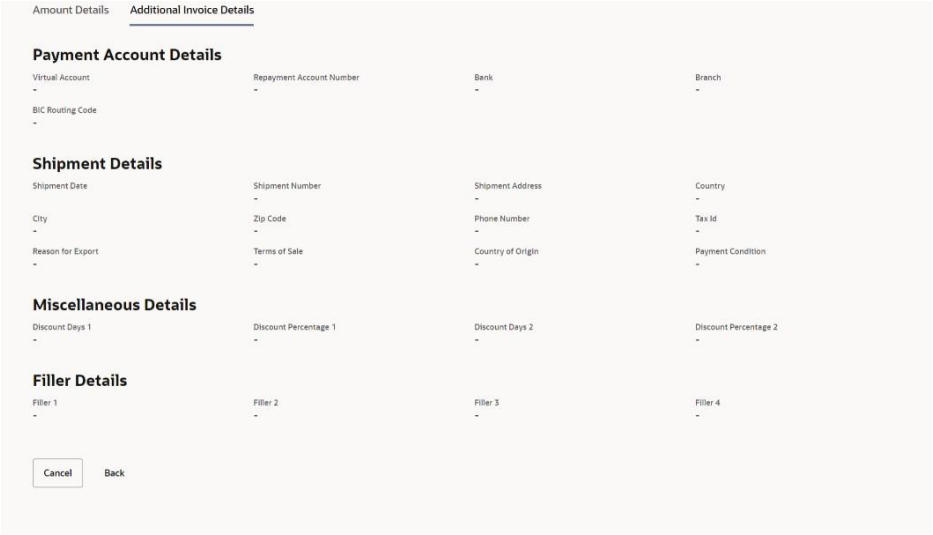
This section is enhanced to display the list of receivables/payables with due dates greater than or lesser than the Current Business Date by 3 months by default. The Corporate user can configure the number of months.



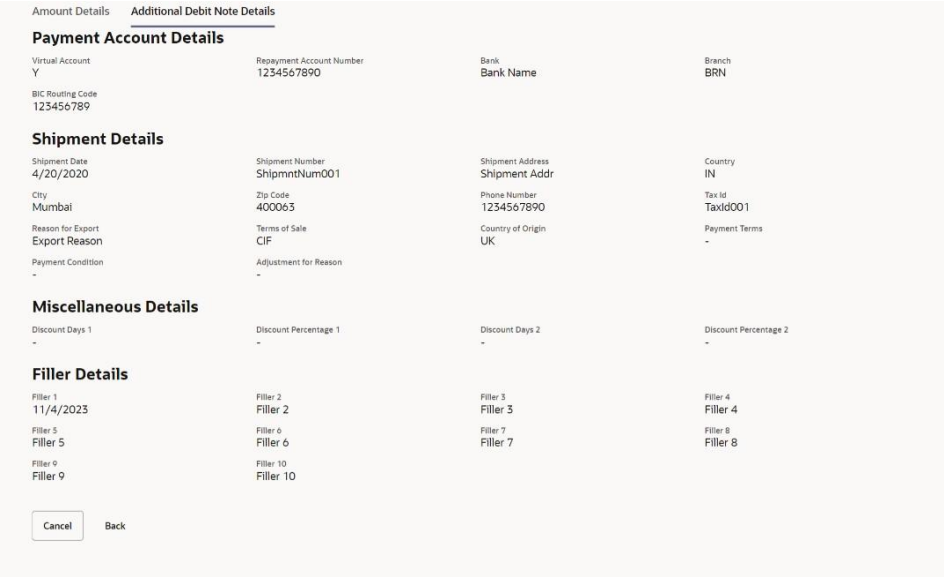
The screen which displays the detailed information of the invoice or debit note is enhanced and following tabs are added to display different type of information during a life cycle of an invoice and debit note.

2.8.11 Additional Invoice Details

This tab appears next to the Amount Details tab. It displays all the additional invoice details such as payment accounts, shipment, miscellaneous, and filler details. This tab is displayed only for Invoice.



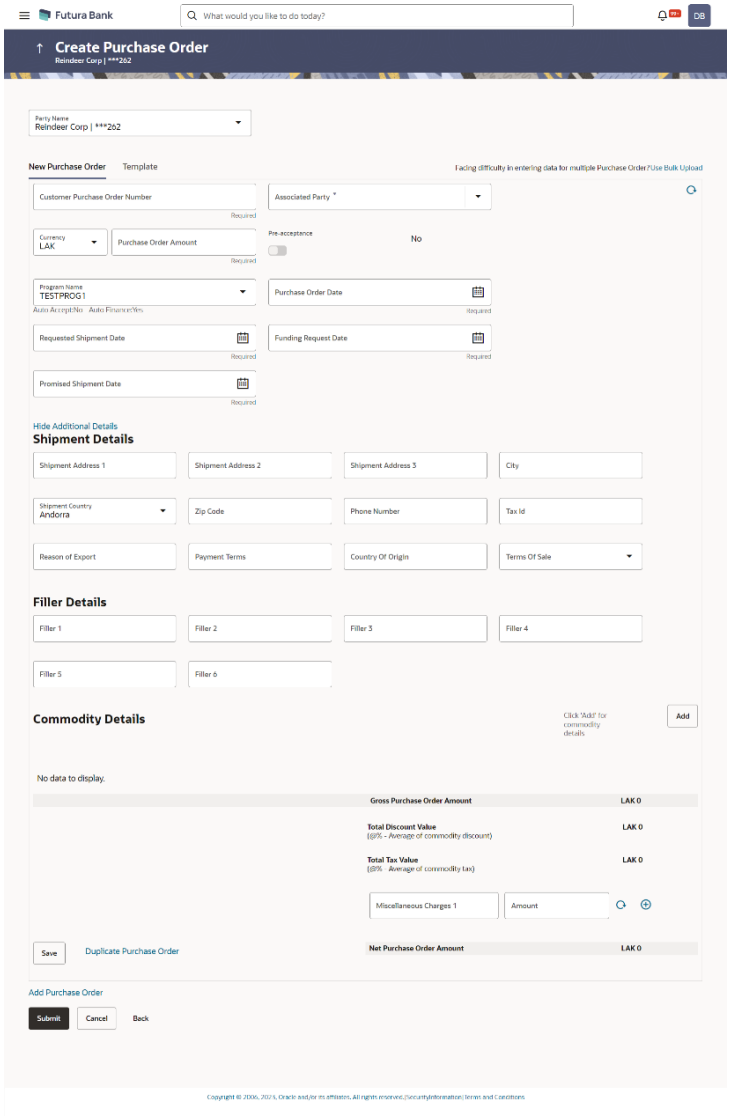
Additional Debit Note Details - This tab appears next to the Amount Details tab. It displays all the additional invoice details such as payment accounts, shipment, miscellaneous, and filler details. This tab is displayed only for Debit Note.



Linked Purchase Orders – This tab is enhanced to display the 'Amount Utilized for Invoice' field in invoice currency along with 'Exchange Rate' if the purchase order and invoice are of different currencies.

2.8.12 Create Purchase Order – On Screen

As part of this release, Create Purchase Order screen is enhanced for the corporate user to add additional information related to shipment, and filler details during creation of purchase order.



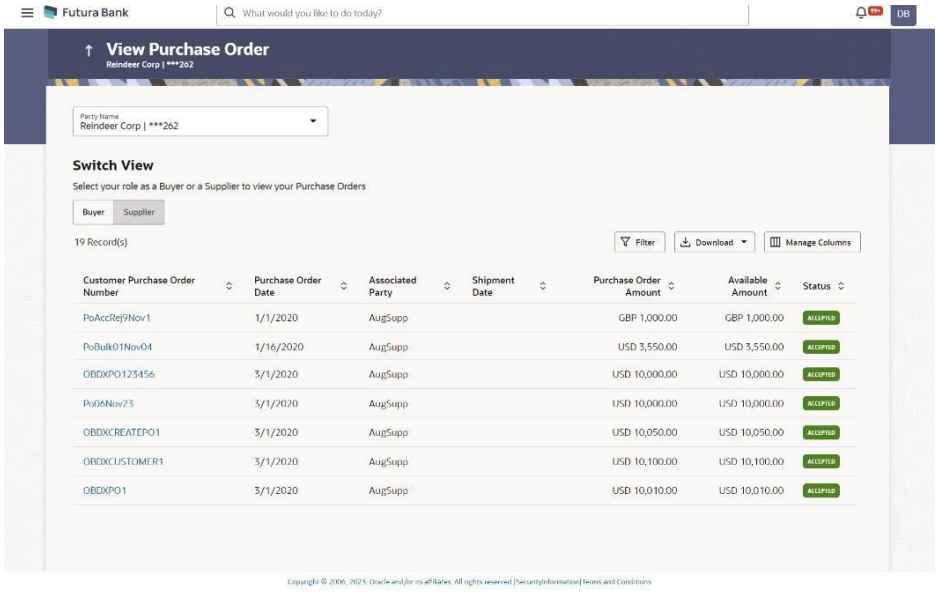
2.8.13 Create Purchase Order – Bulk File Upload

As part of this releases, file format for Create Purchase Orders for Bulk File Upload is enhanced to add additional information related to shipment, and filler details.

2.8.14 View/Edit Purchase Order

2.8.14.1 List of Purchase Orders

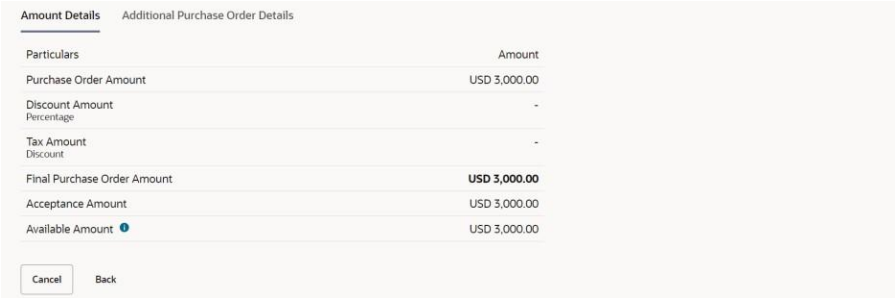
- This section is enhanced to display the list of purchase orders with purchase order dates greater than or lesser than the Current Business Date by 6 months by default. The Corporate user can configure the number of months.
- Purchase Order Available Amount field is introduced to display the available amount of the purchase order post linkage of an Invoice. Purchase Order Available Amount From and To field is added to the Filter overlay to search the purchase orders with available amounts in a specific range.



The screen which displays the detailed information of the purchase order is enhanced and following tab is added to display different type of information during the life cycle of purchase order.

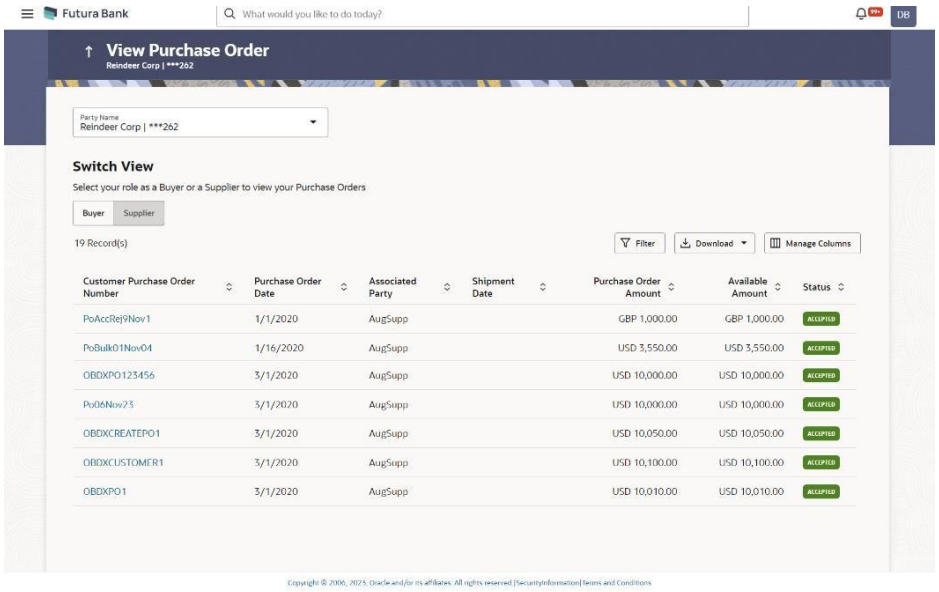
2.8.14.2 Amount Details

This tab is enhanced to display the Purchase Order Available Amount. This amount is the balance amount of the Final Purchase Order Amount available post linkage of an Invoice.



2.8.14.3 Additional Purchase Order Details

This tab appears next to the Amount Details tab. It displays all the additional purchase order details such as shipment, miscellaneous, and filler details.



2.8.14.4 Linked Invoices

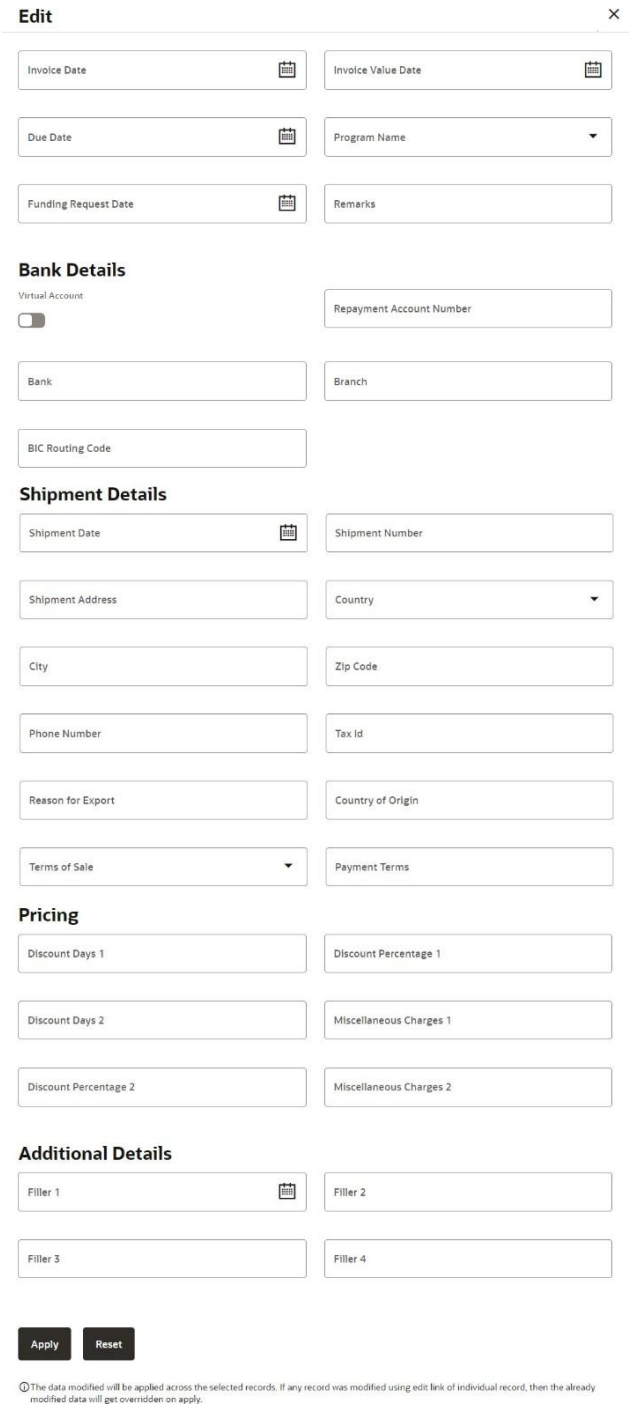
This tab is enhanced to display the ‘Amount Utilized for Purchase Order’ field in purchase order currency along with ‘Exchange Rate’ if the purchase order and invoice are of different currencies.

2.8.14.5 Finances

A new tab to display the finances linked with purchase order is developed in this release. This tab appears only if the purchase order is financed.

2.8.15 Manage Receivables/Payables

As part of this release, Manage Receivables/Payables screen is enhanced for the Edit action to edit the newly introduced fields of an invoice/debit note. The corporate user can edit either single or multiple invoices/debit notes at once in the edit overlay window.



2.8.15.1 Create Reconciliation Rule

As part of this release, Create Reconciliation Rule screen is enhanced to create a new rule for Invoices/Debit notes to Credit notes, so that the outstanding receivables/payables of the party can be reconciled against the raised credit notes.

2.8.16 Edit Reconciliation Rule

As part of this release, Edit Reconciliation Rule screen is enhanced to edit the new recon rule created for Invoices/Debit notes to Credit notes, so that the outstanding receivables/payables of the party can be reconciled against the raised credit notes.

2.8.17 Manual Reconciliation

As part of this release, Manual Reconciliation screen for Receivables/Payables against Payment/Credit Note is enhanced to check whether the selected 'invoice/debit note' for reconciling has an active discount offer linked. If an active discount offer is present and the payment date is within the valid period of the offer, the transaction proceeds only if the reconciled amount is less than or equal to the 'Discounted Due Amount' of the invoice. If the reconciled amount is greater than the ‘Discounted Due Amount’, then an error appears.

2.8.18 Create Receivables/Payables – On Screen

As part of this release, Create Receivables screen is enhanced with the following changes in Add Commodity section. The corporate user can now be able to select the commodity code with pre- defined values for discount percentage and tax percentage.

2.8.19 Create Purchase Order – On Screen

As part of this release, Create Purchase Order screen is enhanced with the following changes:

- Add Commodity section is enhanced so that the corporate user can now be able to select the commodity code with pre-defined values for discount percentage and tax percentage.
- Discount and Tax fields are enhanced to be made editable if commodity is not added to the purchase order.

2.8.20 View Purchase Order

The screen which displays the detailed information of the purchase order is enhanced and following tab is added to display different type of information during the life cycle of purchase order.

2.8.20.1 Amount Details

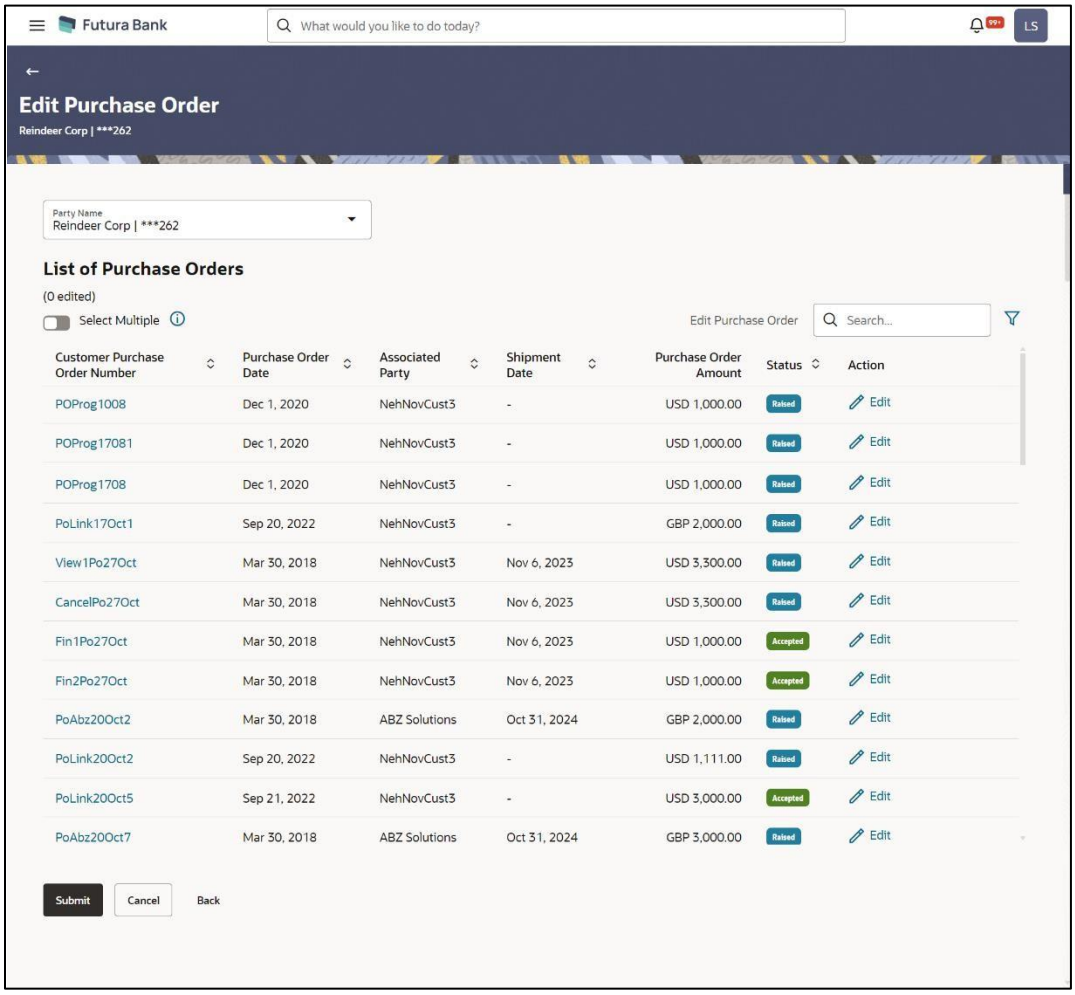
This tab is enhanced to display the Miscellaneous Charge Amount applied for the purchase order.

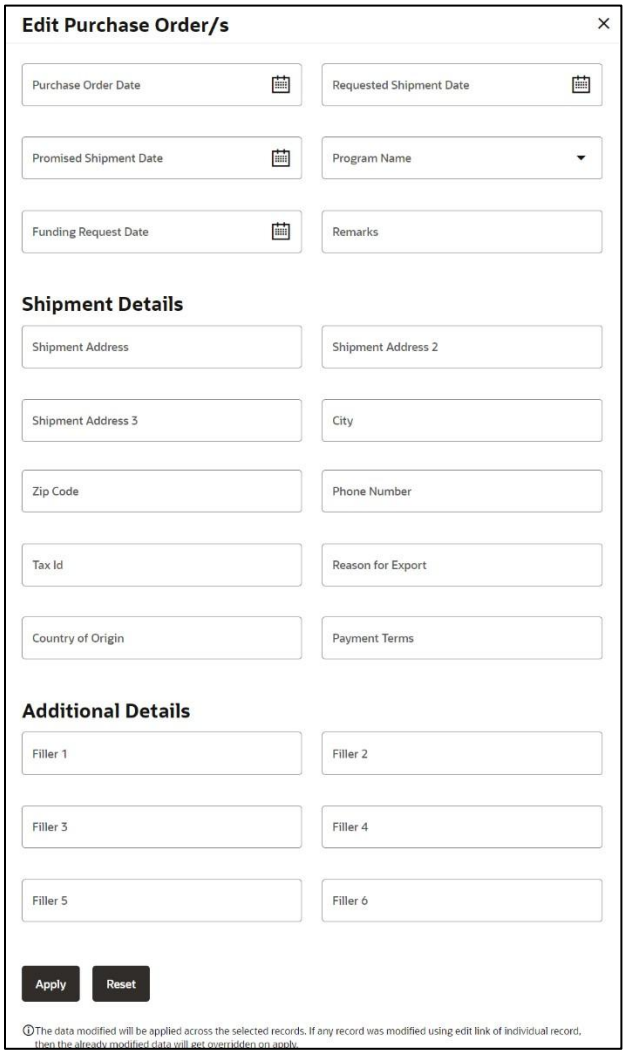
2.8.20.2 Additional Purchase Order Details

This tab appears next to the Amount Details tab. This tab is enhanced to remove miscellaneous details fields.

2.8.21 Edit Purchase Order

As part of this release, Edit Purchase Order screen is introduced to edit the multiple fields of the purchase orders. The corporate user can edit either single or multiple purchase orders at once in the edit overlay window.


Futura Bank
What would you like to do today?
LS
Edit Purchase Order
Reindeer Corp | ***262
Party Name
Reindeer Corp | ***262
List of Purchase Orders
(0 edited)
Select Multiple
Edit Purchase Order
Search...
Customer Purchase Order Number
Purchase Order Date
Associated Party
Shipment Date
Purchase Order Amount
Status
Action
POProg1008 Dec 1, 2020 NehNovCust3 - USD 1,000.00 Raised Edit
POProg17081 Dec 1, 2020 NehNovCust3 - USD 1,000.00 Raised Edit
POProg1708 Dec 1, 2020 NehNovCust3 - USD 1,000.00 Raised Edit
PoLink17Oct1 Sep 20, 2022 NehNovCust3 - GBP 2,000.00 Raised Edit
View1Po27Oct Mar 30, 2018 NehNovCust3 Nov 6, 2023 USD 3,300.00 Raised Edit
CancelPo27Oct Mar 30, 2018 NehNovCust3 Nov 6, 2023 USD 3,300.00 Raised Edit
Fin1Po27Oct Mar 30, 2018 NehNovCust3 Nov 6, 2023 USD 1,000.00 Accepted Edit
Fin2Po27Oct Mar 30, 2018 NehNovCust3 Nov 6, 2023 USD 1,000.00 Accepted Edit
PoAbz20Oct2 Mar 30, 2018 ABZ Solutions Oct 31, 2024 GBP 2,000.00 Raised Edit
PoLink20Oct2 Sep 20, 2022 NehNovCust3 - USD 1,111.00 Raised Edit
PoLink20Oct5 Sep 21, 2022 NehNovCust3 - USD 3,000.00 Accepted Edit
PoAbz20Oct7 Mar 30, 2018 ABZ Solutions Oct 31, 2024 GBP 3,000.00 Raised Edit
Submit
Cancel
Back



2.8.22 Create Credit Note – On Screen

As part of this release, Create Credit Note screen is enhanced with the following changes in Add Commodity section. The corporate user can now be able to select the commodity code with pre- defined values for discount percentage and tax percentage.

2.8.23 Create Receivables/Payables – Invoice Creation with Document Upload

As part of this release, Create Receivables/Payables for Invoice Creation with Document Upload screen is enhanced with the following changes:

- Add Commodity section is enhanced so that the corporate user can now be able to select the commodity code with pre-defined values for discount percentage and tax percentage.
- Discount and Tax fields are enhanced to be made editable if commodity is not added to the invoice.
- Miscellaneous Charges field is introduced to add any miscellaneous charges, if applicable.
- Net Invoice Amount calculation is enhanced to calculate as following: Net Invoice Amount = Gross Invoice Amount - Discount amount + Tax Amount + Miscellaneous Charge 1 + Miscellaneous Charge 2.

2.8.24 View Receivables/Payables

As part of this release, View Receivables/Payables screen is enhanced to introduce Other Status field in the List of Receivables/Payables the display the following values. The Other Status field is also introduced in the View Invoice Details, and View Debit Note Details screen.

- Approved
- Assigned
- Indirect Payment
- Overdue
- Payment Under Approval
- Stale

2.8.25 Create Purchase Order – Purchase Order Creation with Document Upload

As part of this release, Create Purchase Order for Purchase Order Creation with Document Upload screen is enhanced with the following changes:

- Add Commodity section is enhanced so that the corporate user can now be able to select the commodity code with pre-defined values for discount percentage and tax percentage.
- Discount and Tax fields are enhanced to be made editable if commodity is not added to the purchase order.
- Miscellaneous Charges field is introduced to add any miscellaneous charges, if applicable.
- Net Invoice Amount calculation is enhanced to calculate as following: Net Invoice Amount = Gross Invoice Amount - Discount amount + Tax Amount + Miscellaneous Charge 1 + Miscellaneous Charge 2.

2.8.26 View Purchase Order

As part of this release, View Purchase Order screen is enhanced to introduce Finance Status field in the List of Purchase Orders to the display the following values:

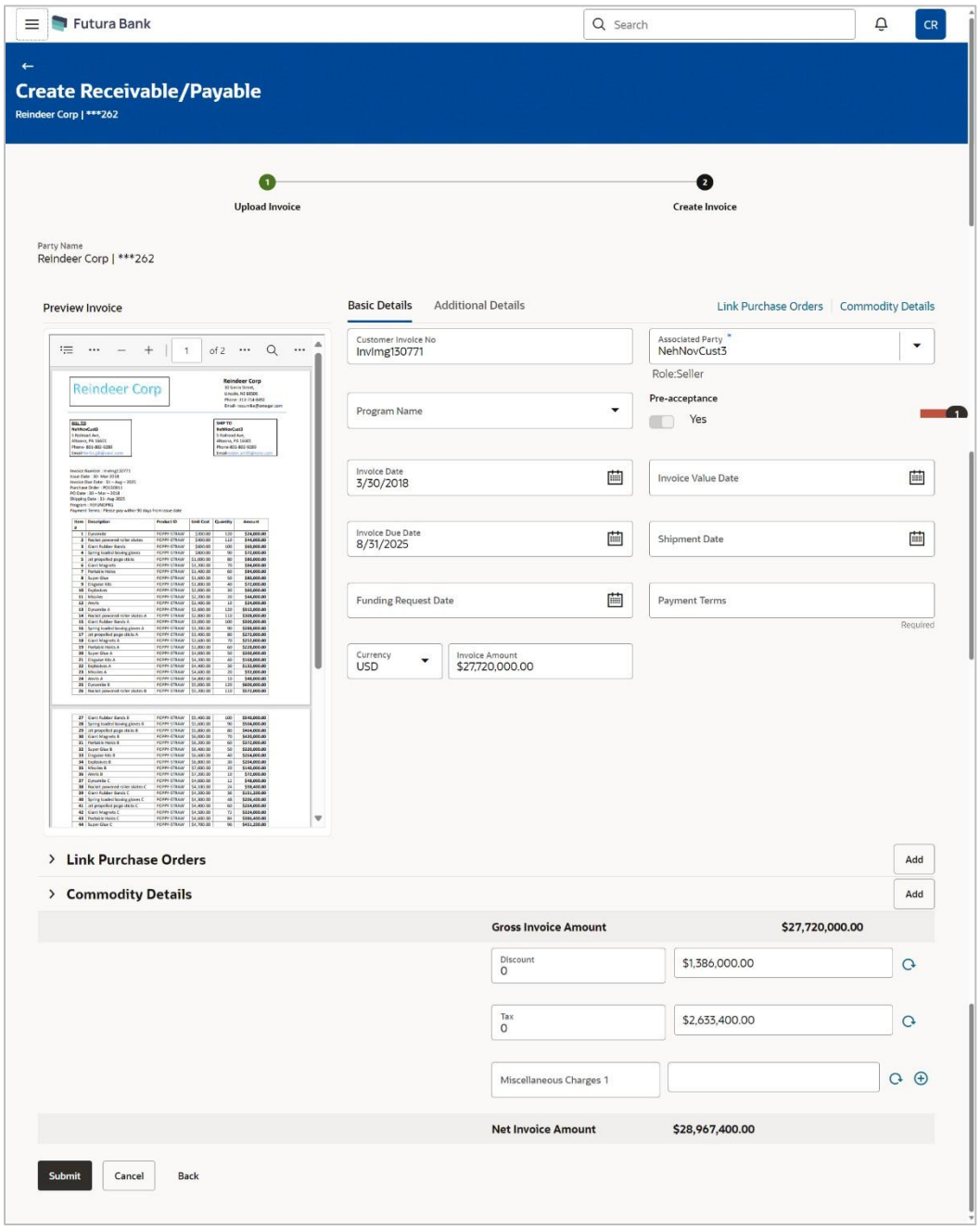
- Financed
- Partially Financed

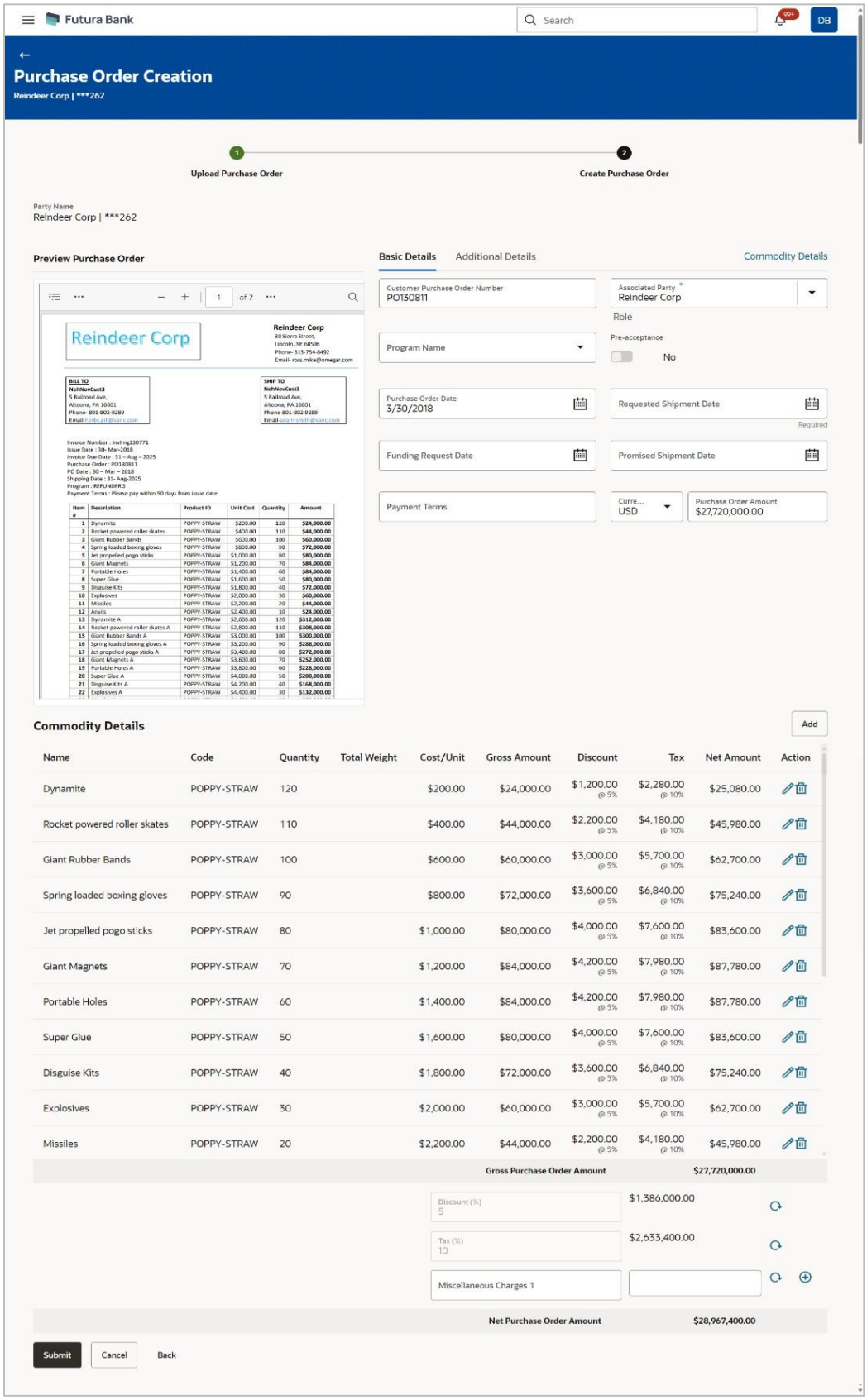
2.8.27 Receivables/Payables via Document Upload

Create Receivables/Payables via Document Upload - Automated Invoice Processing using COHERE

As part of this release, Create Receivables/Payables for Invoice Creation feature via document upload has been enhanced with the following capabilities:

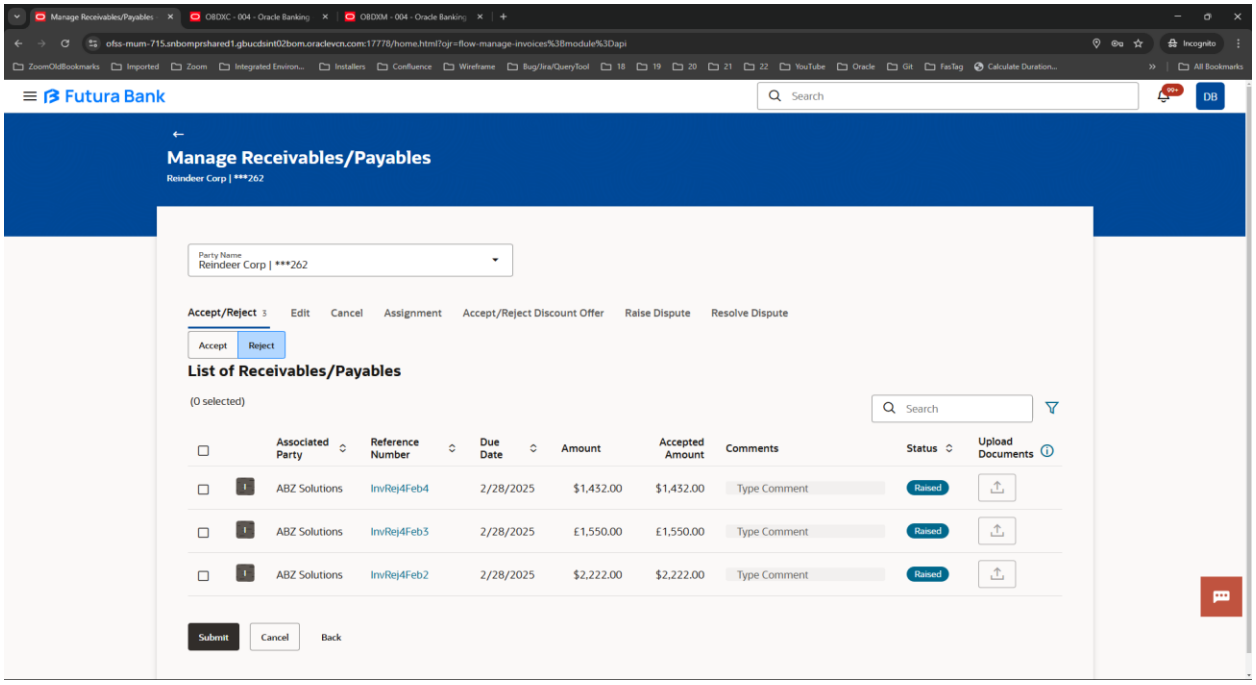
- Invoice information is now extracted using generative AI tool viz COHERE. The information is extracted and auto populated in the fields including the commodity details.
- The user can validate the information and update any data if wrongly extracted and submit the invoice for creation.
- Banks can choose to set the data extraction tool to be either NLP or COHERE. The maintenance is available in the bank admin screen.


Futura Bank
Search
CR
Create Receivable/Payable
Reindeer Corp | ***262
Upload Invoice
Create Invoice
Party Name
Reindeer Corp | ***262
Preview Invoice
Basic Details
Additional Details
Link Purchase Orders
Commodity Details
Customer Invoice No
InvImg130771
Associated Party
NehNovCust3
Role:Seller
Program Name
Pre-acceptance
Yes
Invoice Date
3/30/2018
Invoice Value Date
Invoice Due Date
8/31/2025
Shipment Date
Funding Request Date
Payment Terms
Required
Currency
USD
Invoice Amount
$27,720,000.00
Reindeer Corp
Link Purchase Orders
Add
Commodity Details
Add
Gross Invoice Amount
$27,720,000.00
Discount
0
$1,386,000.00
Tax
0
$2,633,400.00
Miscellaneous Charges 1
Net Invoice Amount
$28,967,400.00
Submit
Cancel
Back


Futura Bank
Search
DB
Purchase Order Creation
Reindeer Corp | ***262
1 Upload Purchase Order
2 Create Purchase Order
Party Name
Reindeer Corp | ***262
Preview Purchase Order
Reindeer Corp
Reindeer Corp
80 Sierra Street,
Lincoln, NE 68506
Phone- 313-754-8492
Email- ross.mike@omegar.com
BILL TO
NoNNowCust3
5 Railroad Ave,
Altoona, PA 16601
Phone- 801-802-9289
Email-ferlis.gil@vanc.com
SHIP TO
NeNNowCust3
5 Railroad Ave,
Altoona, PA 16601
Phone-801-802-9289
Email-adam.smith@vanc.com
Invoice Number : Invlmg130771
Issue Date : 30- Mar-2018
Invoice Due Date : 31 – Aug – 2025
Purchase Order : PO130811
PO Date : 30 – Mar – 2018
Shipping Date : 31- Aug-2025
Program : REFUNDPRG
Payment Terms : Please pay within 90 days from issue date
Item # | Description | Product ID | Unit Cost | Quantity | Amount
1 | Dynamite | POPPY-STRAW | $200.00 | 120 | $24,000.00
2 | Rocket powered roller skates | POPPY-STRAW | $400.00 | 110 | $44,000.00
3 | Giant Rubber Bands | POPPY-STRAW | $600.00 | 100 | $60,000.00
4 | Spring loaded boxing gloves | POPPY-STRAW | $800.00 | 90 | $72,000.00
5 | Jet propelled pogo sticks | POPPY-STRAW | $1,000.00 | 80 | $80,000.00
6 | Giant Magnets | POPPY-STRAW | $1,200.00 | 70 | $84,000.00
7 | Portable Holes | POPPY-STRAW | $1,400.00 | 60 | $84,000.00
8 | Super Glue | POPPY-STRAW | $1,600.00 | 50 | $80,000.00
9 | Disguise Kits | POPPY-STRAW | $1,800.00 | 40 | $72,000.00
10 | Explosives | POPPY-STRAW | $2,000.00 | 30 | $60,000.00
11 | Missiles | POPPY-STRAW | $2,200.00 | 20 | $44,000.00
12 | Anvils | POPPY-STRAW | $2,400.00 | 10 | $24,000.00
13 | Dynamite A | POPPY-STRAW | $2,600.00 | 120 | $312,000.00
14 | Rocket powered roller skates A | POPPY-STRAW | $2,800.00 | 110 | $308,000.00
15 | Giant Rubber Bands A | POPPY-STRAW | $3,000.00 | 100 | $300,000.00
16 | Spring loaded boxing gloves A | POPPY-STRAW | $3,200.00 | 90 | $288,000.00
17 | Jet propelled pogo sticks A | POPPY-STRAW | $3,400.00 | 80 | $272,000.00
18 | Giant Magnets A | POPPY-STRAW | $3,600.00 | 70 | $252,000.00
19 | Portable Holes A | POPPY-STRAW | $3,800.00 | 60 | $228,000.00
20 | Super Glue A | POPPY-STRAW | $4,000.00 | 50 | $200,000.00
21 | Disguise Kits A | POPPY-STRAW | $4,200.00 | 40 | $168,000.00
22 | Explosives A | POPPY-STRAW | $4,400.00 | 30 | $132,000.00
Basic Details
Additional Details
Commodity Details
Customer Purchase Order Number
PO130811
Associated Party *
Reindeer Corp
Role
Program Name
Pre-acceptance
No
Purchase Order Date
3/30/2018
Requested Shipment Date
Required
Funding Request Date
Promised Shipment Date
Payment Terms
Curre...
USD
Purchase Order Amount
$27,720,000.00
Commodity Details
Add
Name | Code | Quantity | Total Weight | Cost/Unit | Gross Amount | Discount | Tax | Net Amount | Action
Dynamite | POPPY-STRAW | 120 | $200.00 | $24,000.00 | $1,200.00 @ 5% | $2,280.00 @ 10% | $25,080.00
Rocket powered roller skates | POPPY-STRAW | 110 | $400.00 | $44,000.00 | $2,200.00 @ 5% | $4,180.00 @ 10% | $45,980.00
Giant Rubber Bands | POPPY-STRAW | 100 | $600.00 | $60,000.00 | $3,000.00 @ 5% | $5,700.00 @ 10% | $62,700.00
Spring loaded boxing gloves | POPPY-STRAW | 90 | $800.00 | $72,000.00 | $3,600.00 @ 5% | $6,840.00 @ 10% | $75,240.00
Jet propelled pogo sticks | POPPY-STRAW | 80 | $1,000.00 | $80,000.00 | $4,000.00 @ 5% | $7,600.00 @ 10% | $83,600.00
Giant Magnets | POPPY-STRAW | 70 | $1,200.00 | $84,000.00 | $4,200.00 @ 5% | $7,980.00 @ 10% | $87,780.00
Portable Holes | POPPY-STRAW | 60 | $1,400.00 | $84,000.00 | $4,200.00 @ 5% | $7,980.00 @ 10% | $87,780.00
Super Glue | POPPY-STRAW | 50 | $1,600.00 | $80,000.00 | $4,000.00 @ 5% | $7,600.00 @ 10% | $83,600.00
Disguise Kits | POPPY-STRAW | 40 | $1,800.00 | $72,000.00 | $3,600.00 @ 5% | $6,840.00 @ 10% | $75,240.00
Explosives | POPPY-STRAW | 30 | $2,000.00 | $60,000.00 | $3,000.00 @ 5% | $5,700.00 @ 10% | $62,700.00
Missiles | POPPY-STRAW | 20 | $2,200.00 | $44,000.00 | $2,200.00 @ 5% | $4,180.00 @ 10% | $45,980.00
Gross Purchase Order Amount
$27,720,000.00
Discount (%)
5
$1,386,000.00
Tax (%)
10
$2,633,400.00
Miscellaneous Charges 1
Net Purchase Order Amount
$28,967,400.00
Submit
Cancel
Back

2.8.28 Reject Invoice

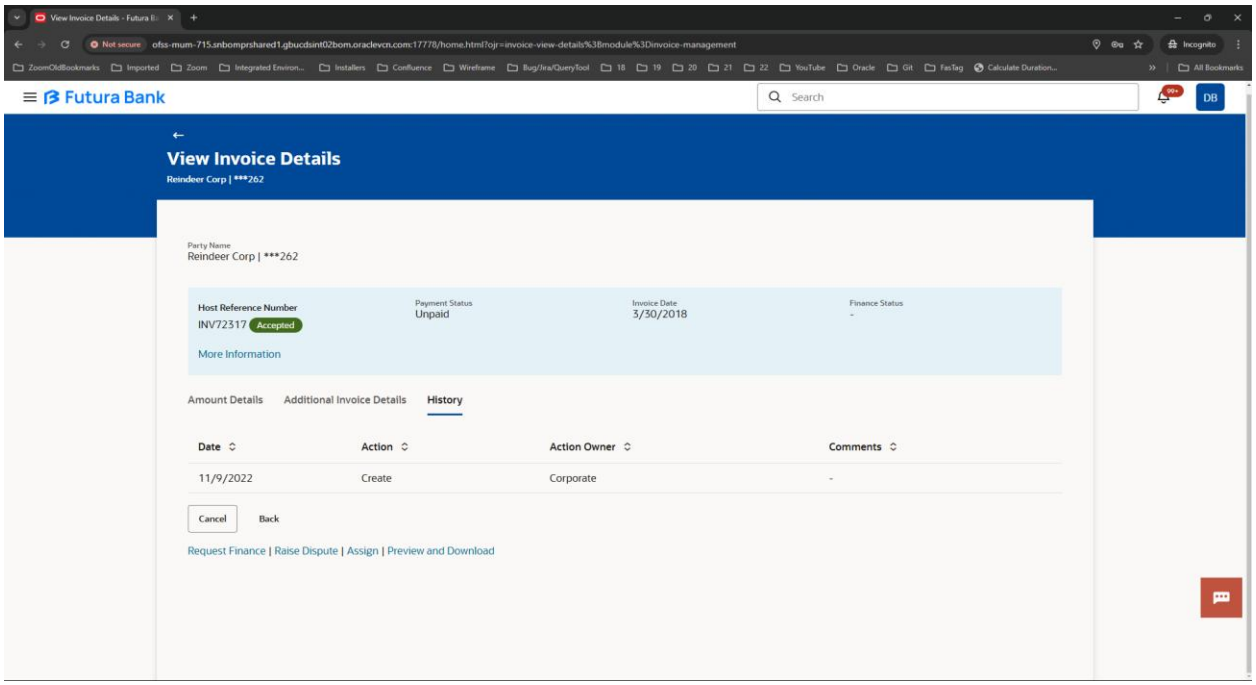
A new transaction is developed to enable user to reject invoice from the portal.



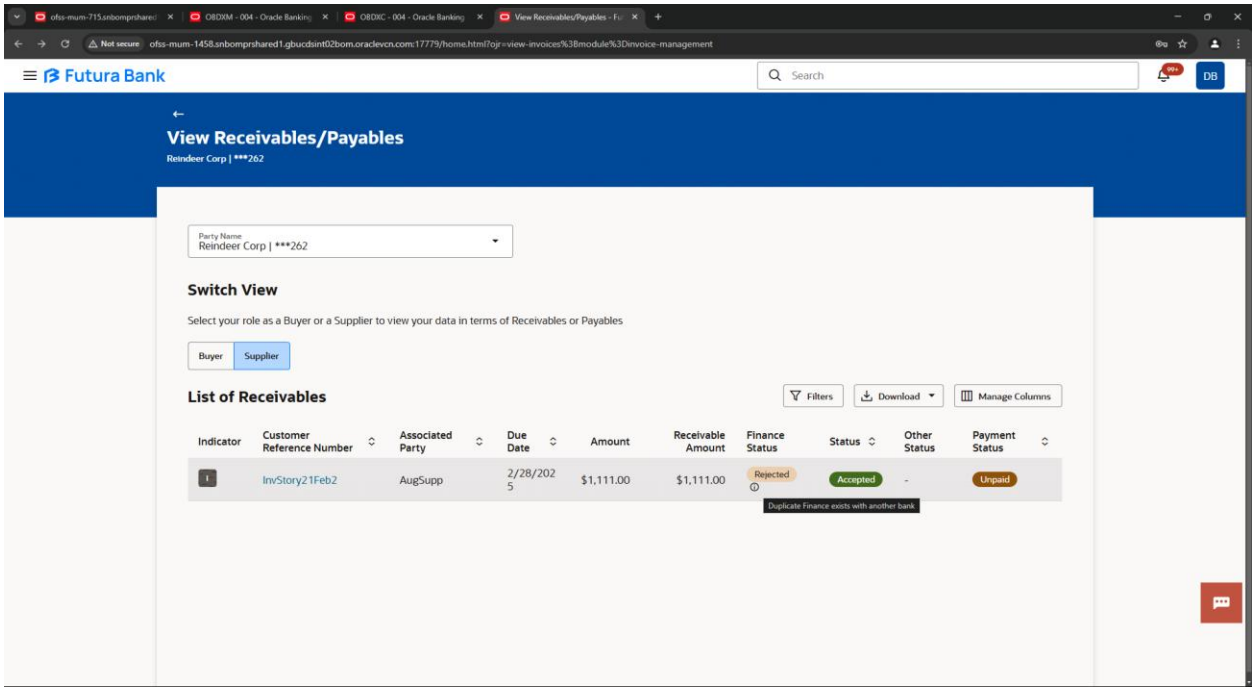
2.8.29 Enhancement to View Receivables/Payables

Existing screen has been enhanced with below features –

1. Historical changes in the lifecycle of the invoice will be displayed on the portal when a detailed information is displayed of the invoice on accessing the hyperlink of Invoice Reference number. The details are displayed in the newly added tab viz ‘History’. In the new History tab, remarks mentioned on every action will also be visible to the user.

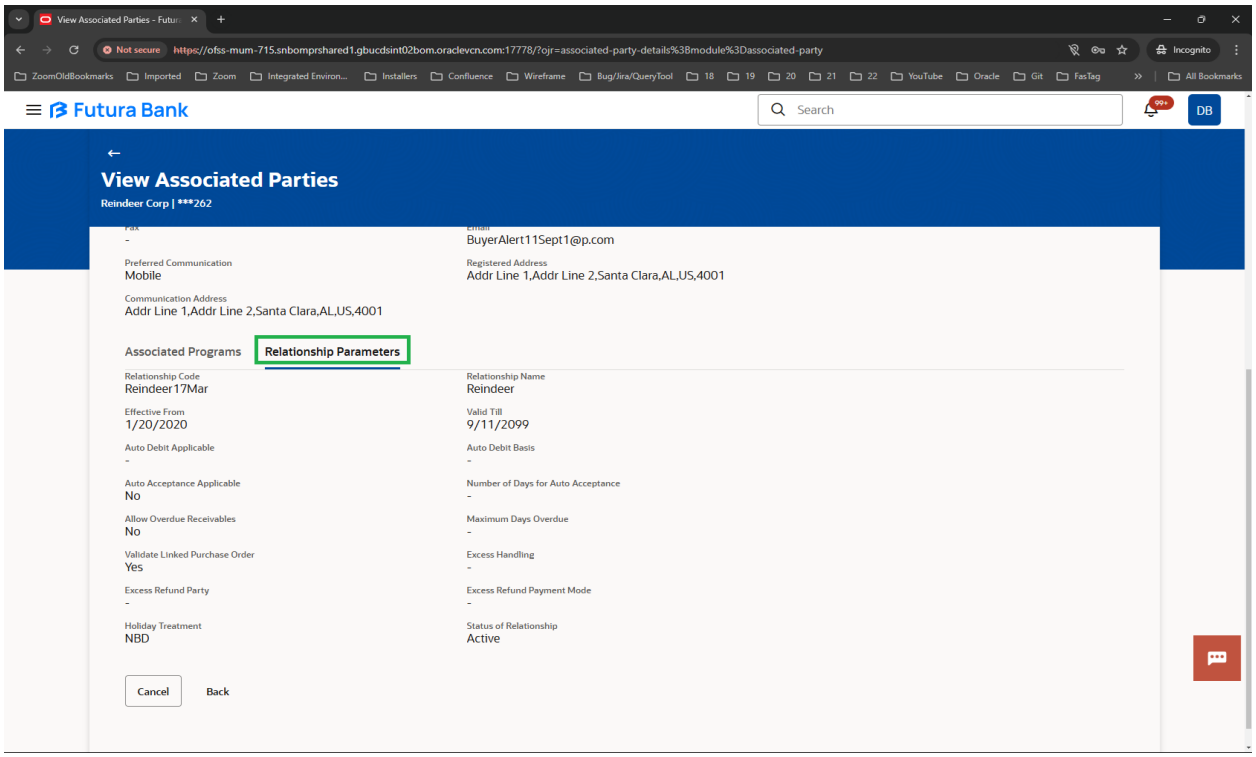


2. Host system of Supply Chain Finance has integrated with Monetago's platform to prevent double financing of invoices. Monetago provides a secure platform for invoice financing, ensuring that invoices submitted for funding are not financed by multiple financial institutions or factoring agencies at the same time. If the response received from Monetago indicates that the invoice has been flagged as a "duplicate finance," meaning it's already being financed or pledged to another agency, the bank can reject the invoice financing request. When an invoice is rejected due to "duplicate finance," the status will typically be updated on the portal to reflect this reason.



2.8.30 Enhancements to View Associated Party

Existing screen of Associated party details is enhanced to display the relationship parameters of a respective relationship. Like if a logged party is the Anchor then its relationship parameters with the its counterparty is displayed similarly if the logged party is a counterparty then its relationship parameters with its 'Anchor' associated party.



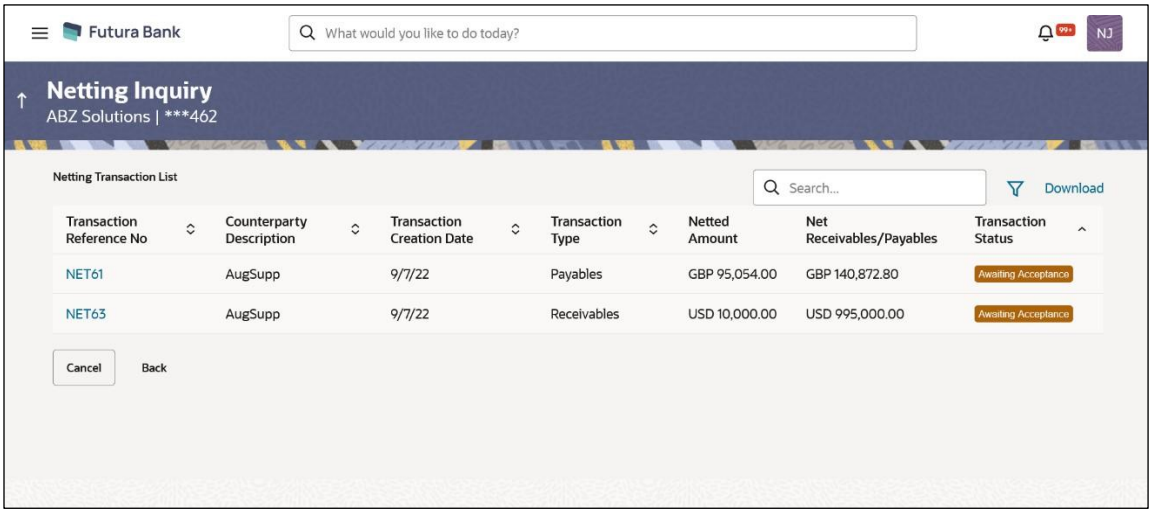
2.9 Cash Management

The following describes the new features introduced as well as the enhancements made in cash management.

2.9.1 Netting Inquiry

A **Netting Inquiry** screen has been introduced to inquire the status of netting transaction records. User can search for the netting transaction based on the various parameters such as Type, netting reference number, Counter Party, Currency, Netting Amount Range, and Netting Transaction Date Range.

Netting Inquiry



2.9.2 CIF Selection

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, in order to help corporate users to create and manage Overview and other internal screens, new feature has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction.

2.9.3 Netting

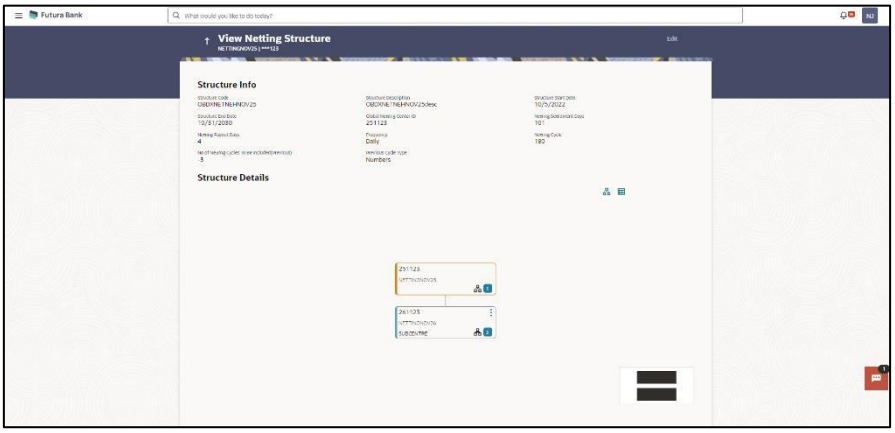
Accept/Reject Netting Transaction

The 'Netting' screen helps user to accept or reject a netting transaction by delinking associated receivables and payables so that the number of payment transactions between those two parties is reduced leading to significant cost savings.

View/Edit Netting Structure

A **View/Edit Netting Structure** screen has been introduced to view of netting structure subsidiaries parameter and user can modify the parameters of subsidiaries by clicking the edit button.

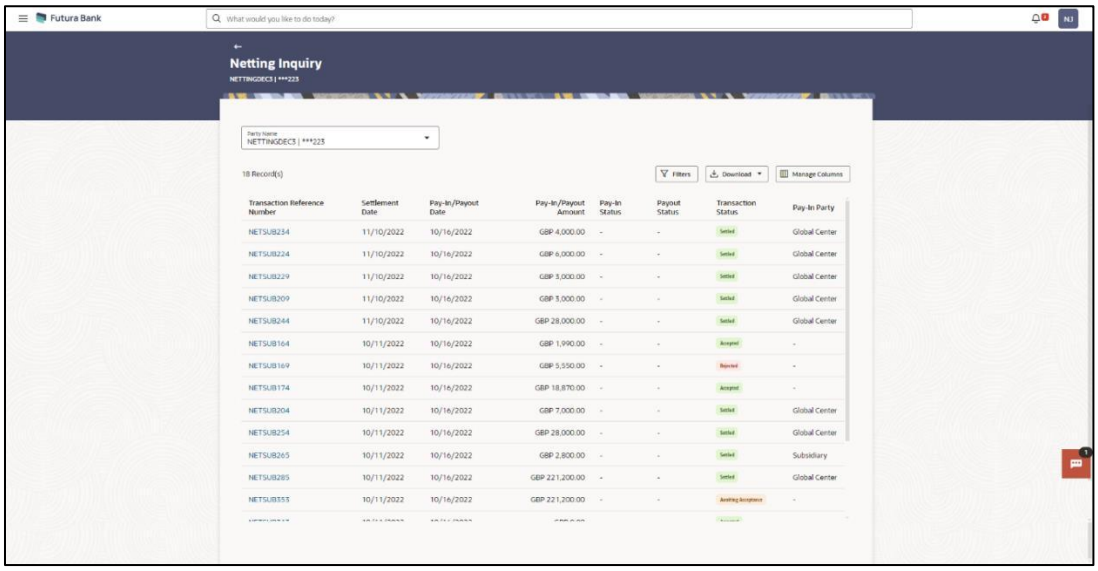
View/Edit Netting Structure



Netting Inquiry

The ‘Netting Inquiry’ screen helps the user to inquire the status of netting transaction records created in the application.

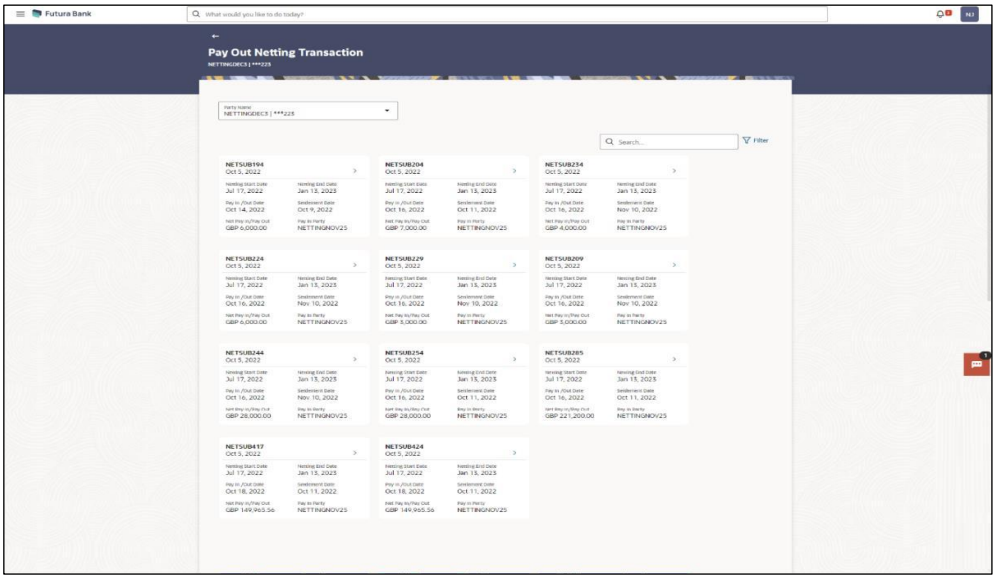
Netting Inquiry



2.9.3.1 Pay Out Netting Transaction

A **Pay Out Netting Transaction** screen has been introduced to perform the payout operation on the netting transaction of logged in party for settlement of payout obligations.

Pay Out Netting Transaction



View Expected Cash Flow

As part of this release, View/Edit Expected Cashflow screen enhanced with the following features:

Filters

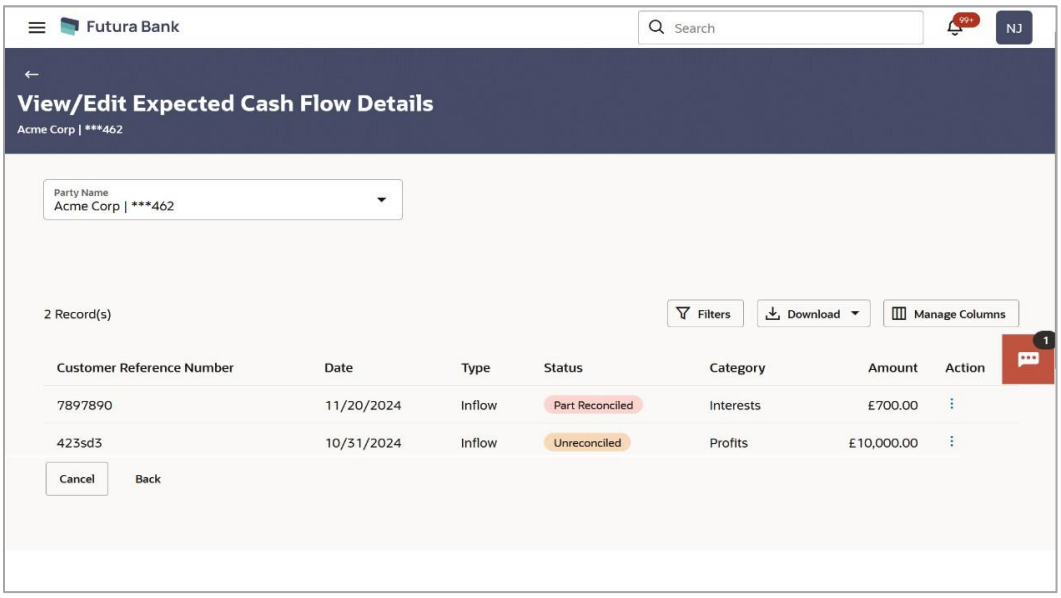
Filters overlay window has been introduced in the View/Edit Expected Cash Flow search screen to filter the cash flow transaction records.

Download

An option is available to download the expected cash flow records in CSV format.

Manage Columns

Manage columns introduced to set up column preferences/rearrangement of the preferred columns displayed in the screen.



2.9.3.2 Accept/Reject Netting

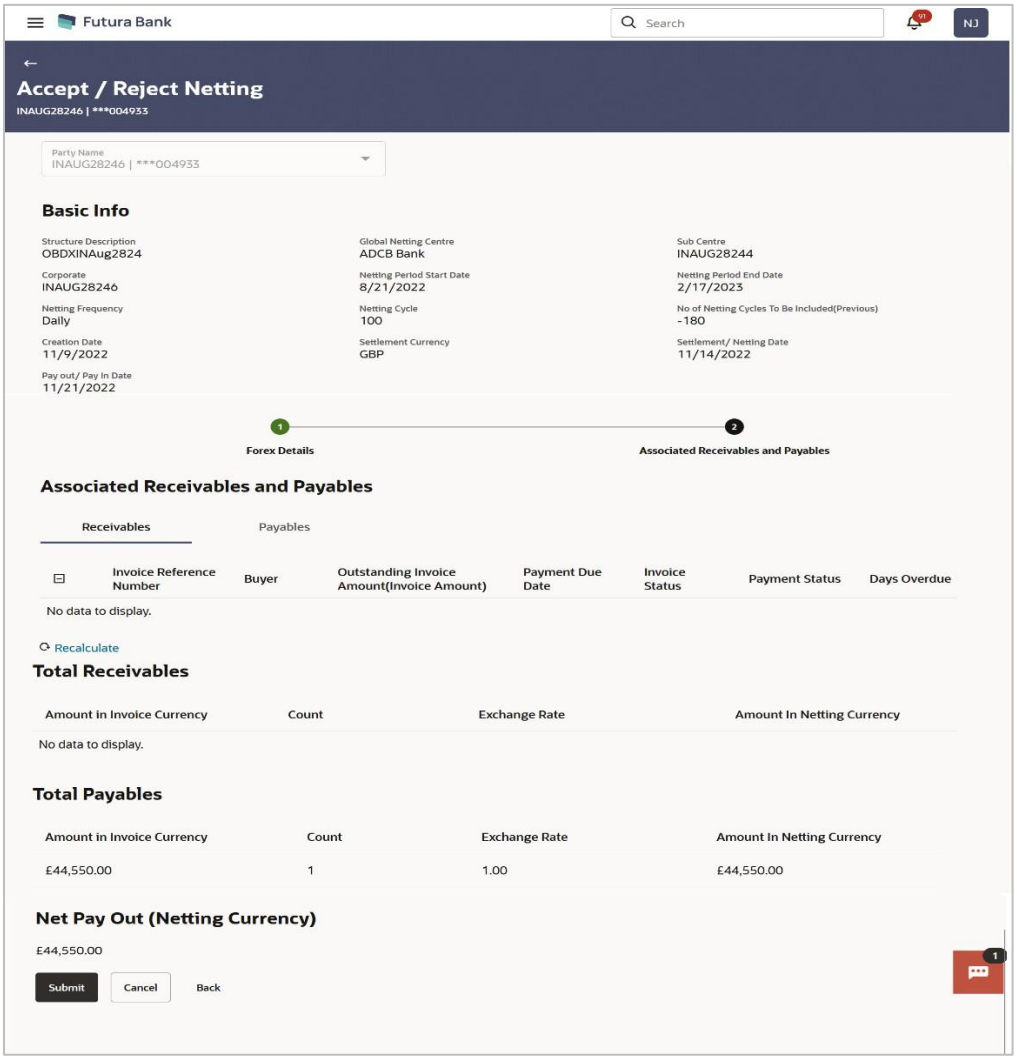
As part of this release new columns are included in the receivables and payables tab in netting accept/reject and netting payout screen as follows:

- Invoice status
- Payment status
- Days overdue

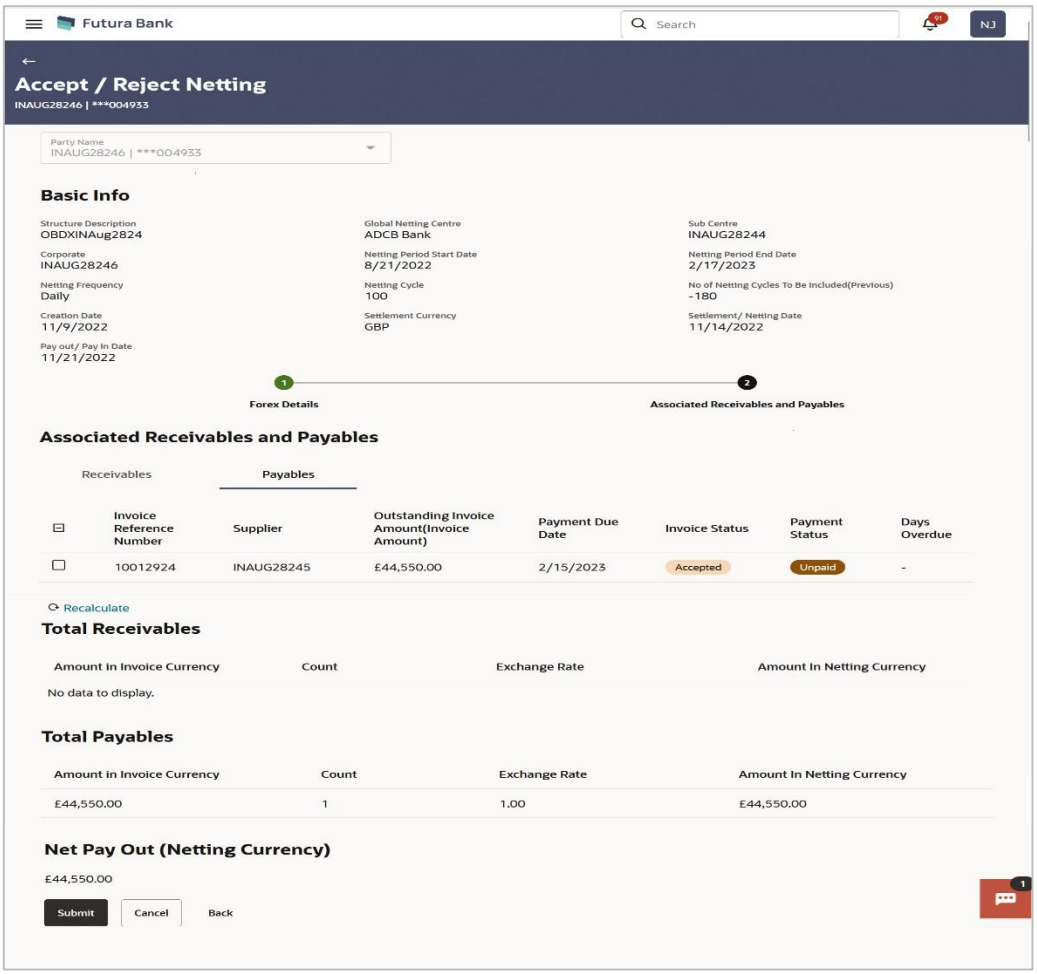
Below are the fields renamed into new ones in the Accept/Reject Netting screen.

- Subsidiary – Label changed to corporate.
- Supplier/Buyer - It can change dynamically, if receivables then buyer should get populated and vice versa.
- Outstanding Invoice Amount (Invoice Amount)- These are two different fields but should get displayed in the same field/column.

Accept/Reject Netting – Associated Receivables



Accept/Reject Netting – Associated Payables



View/Edit Netting structure

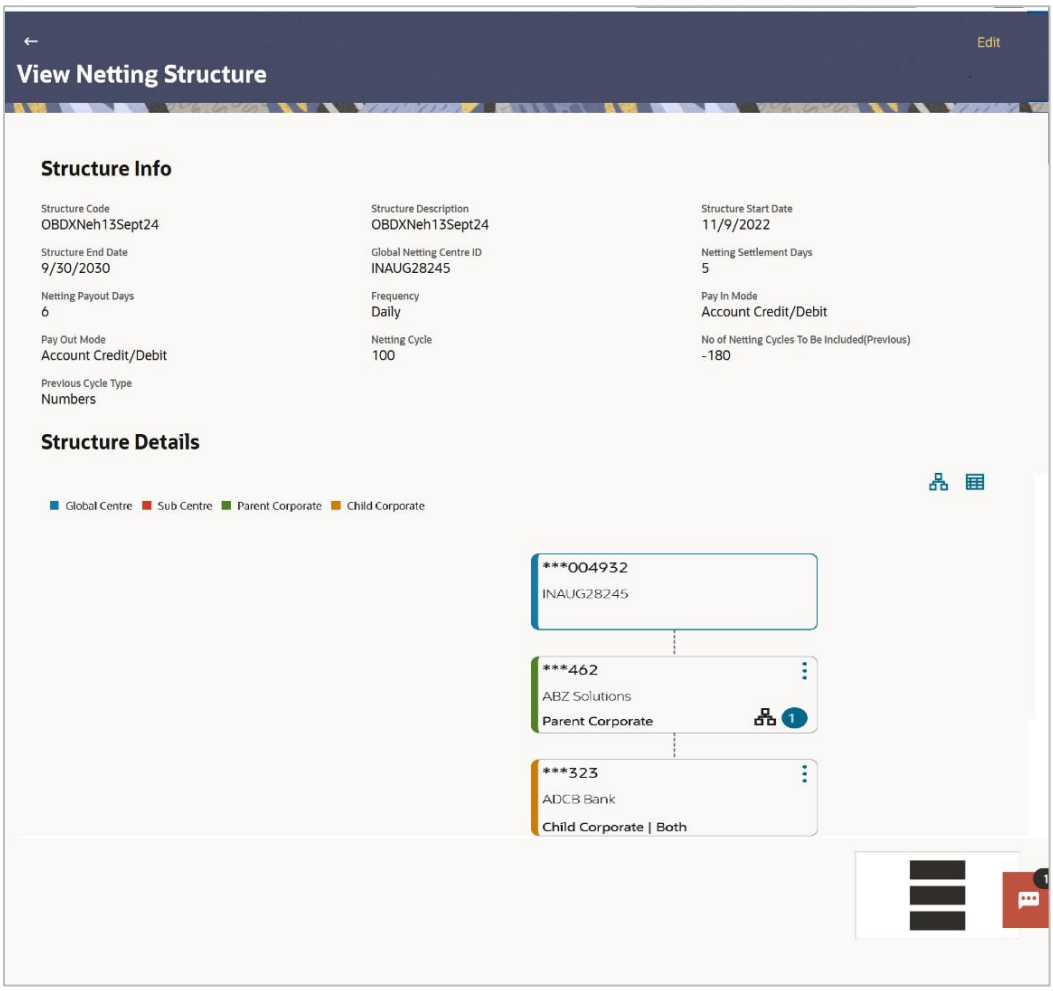
As part of this release, View Netting structure and Edit Netting structure screens has been enhanced to include new field in the screen:

- Frequency
- Pay In mode
- Pay Out Mode

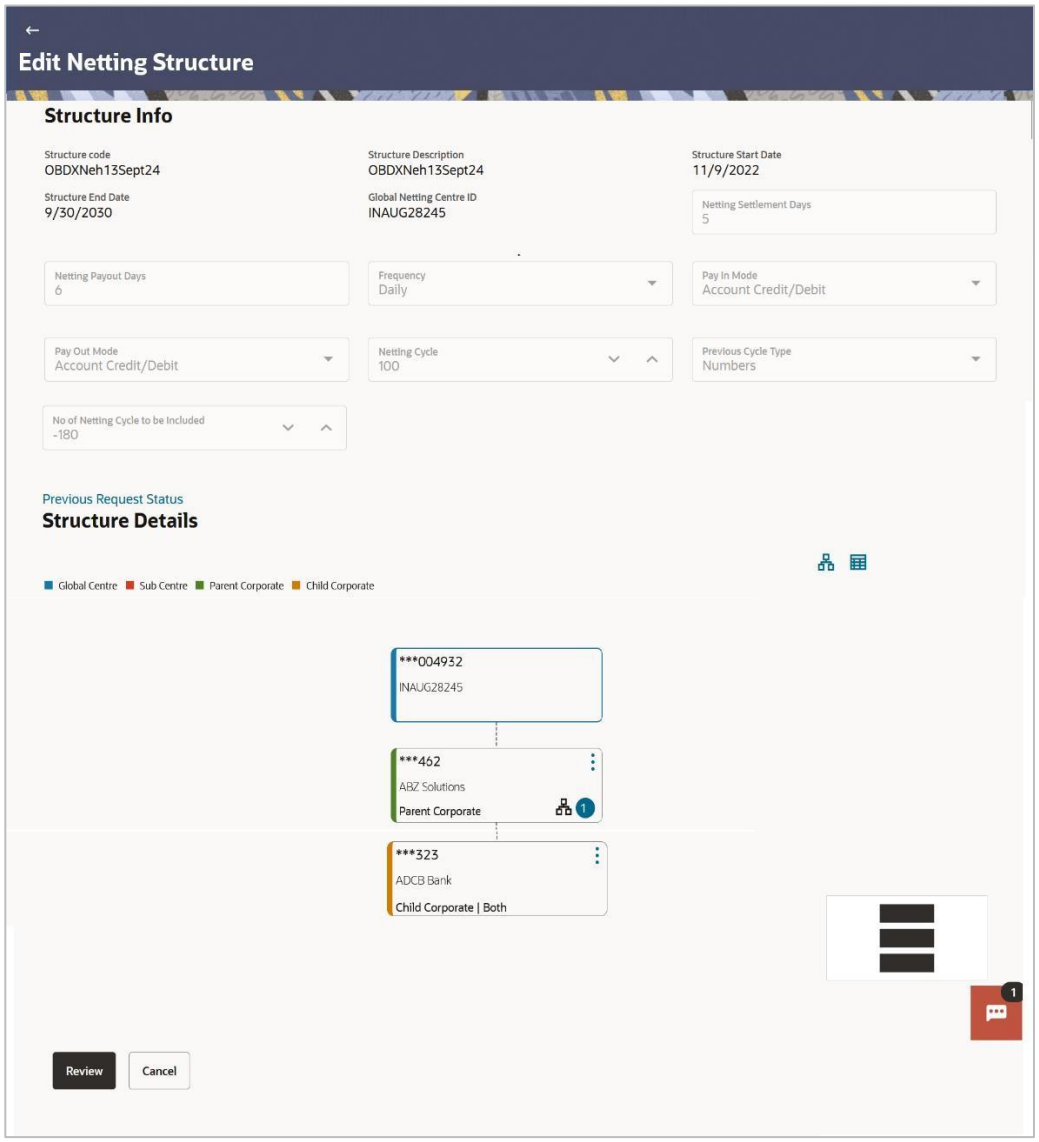
Also, below field labels to be changes in basic info section in structure info UI in view & Edit Netting structure.

- Subsidiary label to be changed to Parent corporate for nodes that are linked directly to global netting centre or subcentre.
- Subsidiary label to be changed to child corporate for nodes that are linked to parent corporate.

View netting Structure



Edit netting Structure

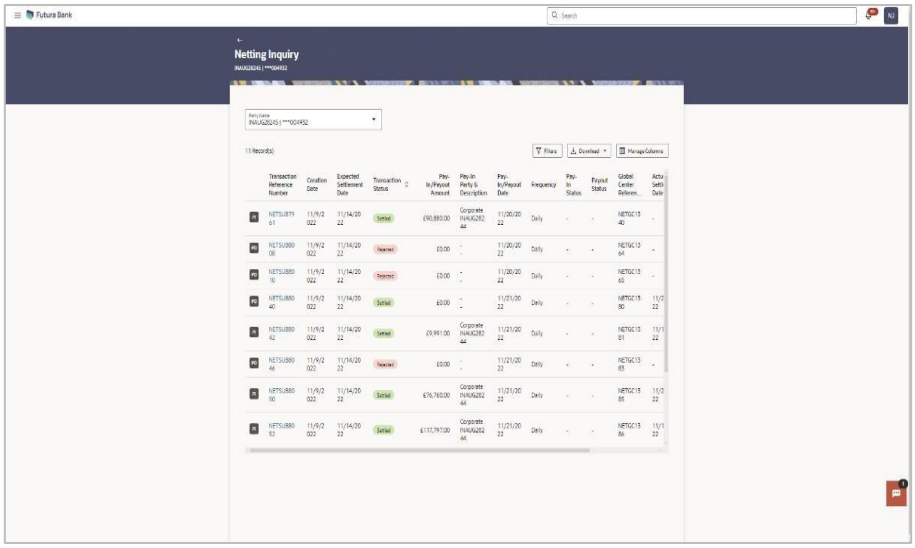


2.9.4 Netting

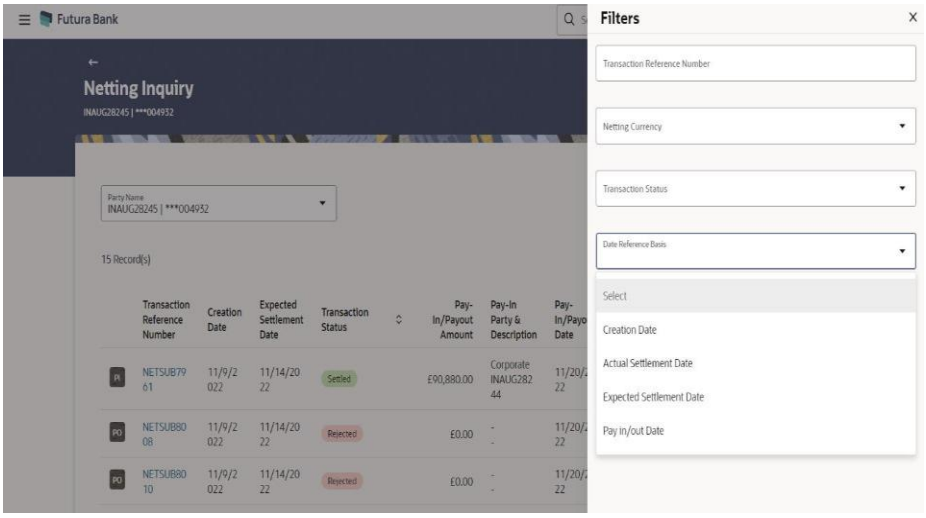
2.9.4.1 Netting Inquiry

As part of this release new columns are included in the netting inquiry landing page screen as follows:

- Creation date
- Settlement date is changed to Expected Settlement Date
- Pay-in Party & Description
- Frequency
- Global Centre Reference Number
- Actual Settlement Date



Netting Inquiry-Filters



The dropdown values in Date Reference basis in the netting inquiry filter are enhanced as follows:

- Creation Date
- Expected Settlement Date
- Actual Settlement Date
- Payin/Payout Date

Create Expected Cash Flow

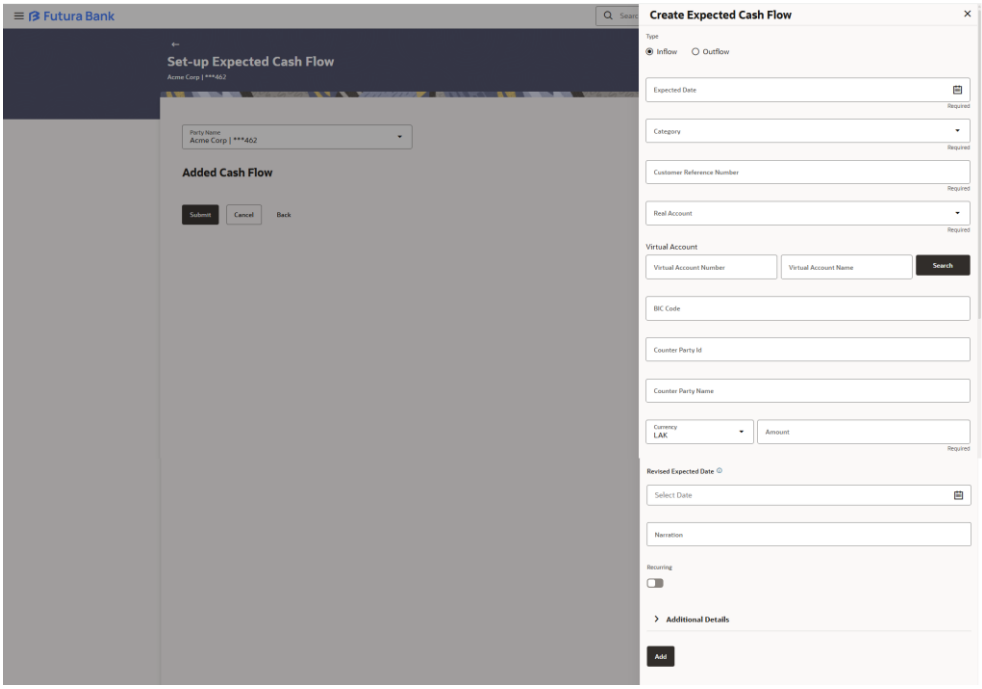
As part of this release, Create Expected Cashflow screen enhanced with the following features:

Real Account Number:

Mandatory validation check for real account has been enabled in Create Expected Cash Flow Screen.

BIC Code

BIC (Bank Identification Code) field has been introduced in the Create Expected Cash Flow screen.



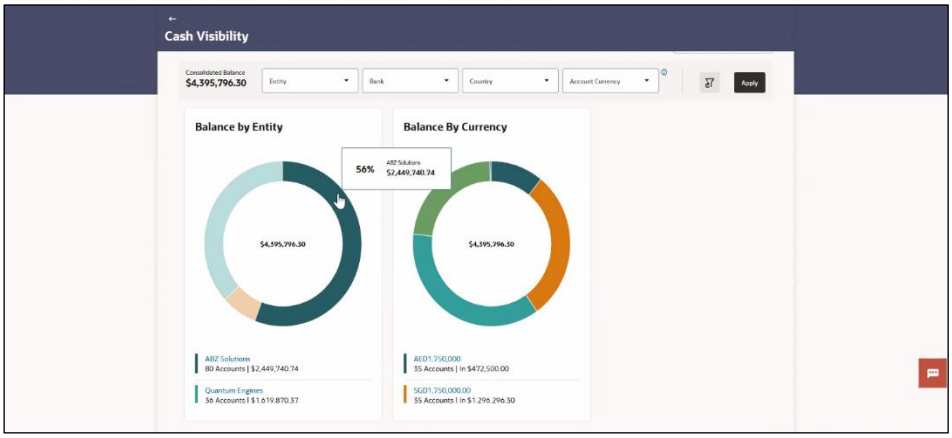
2.9.4.2 Cash Visibility

As part of this release, Cash Visibility screen has been introduced to enable the corporate users to view the CASA accounts and balances as well as forecast cash positions through different widgets. Below are the Widgets that are made available to corporate customers in Cash visibility screen.

- Balance by Entity
- Balance by Currency
- Balance by Location
- Cash Flow

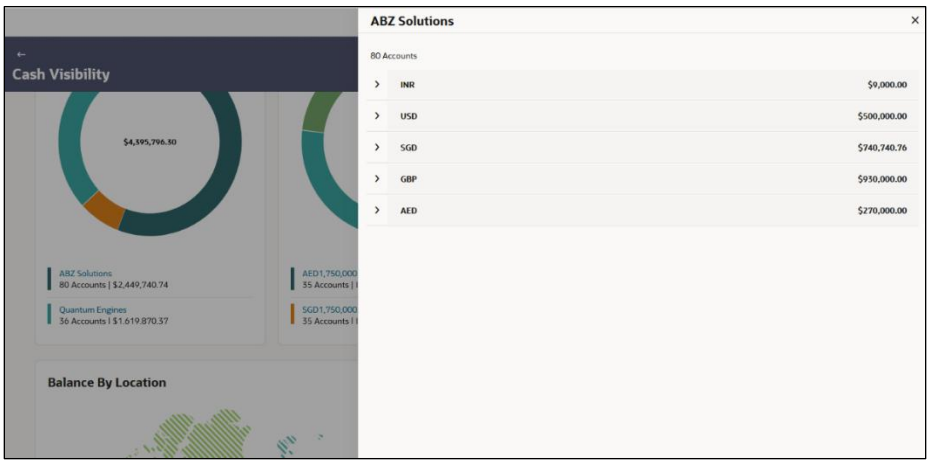
Balance by Entity

This widget shows combined balances in the chosen currency for different entities based on various filters such as bank, country, and currency. Users can choose one or more entities to see the total balances for those selected entities. The 'View in currency' filter changes the balances to a specific currency for all the chosen entities. A warning sign will show if there is a negative balance. You can also drill down to see account balances for each entity.

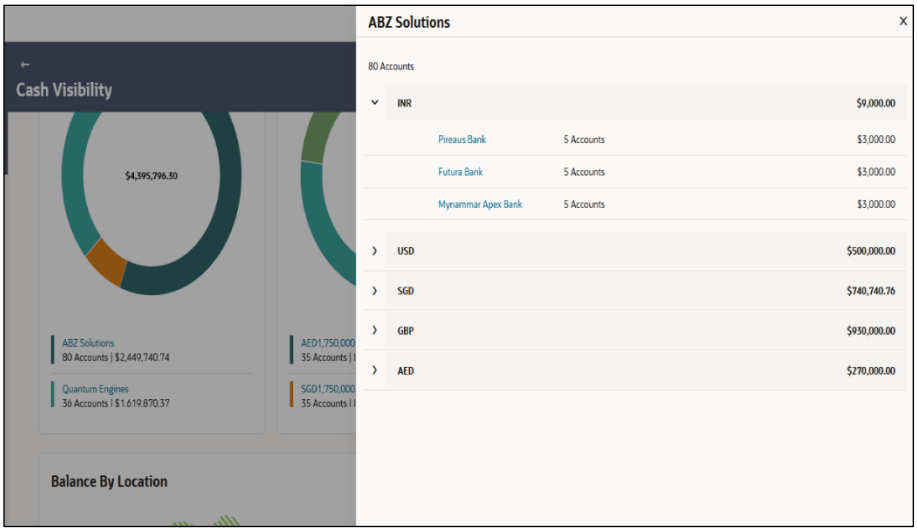


.

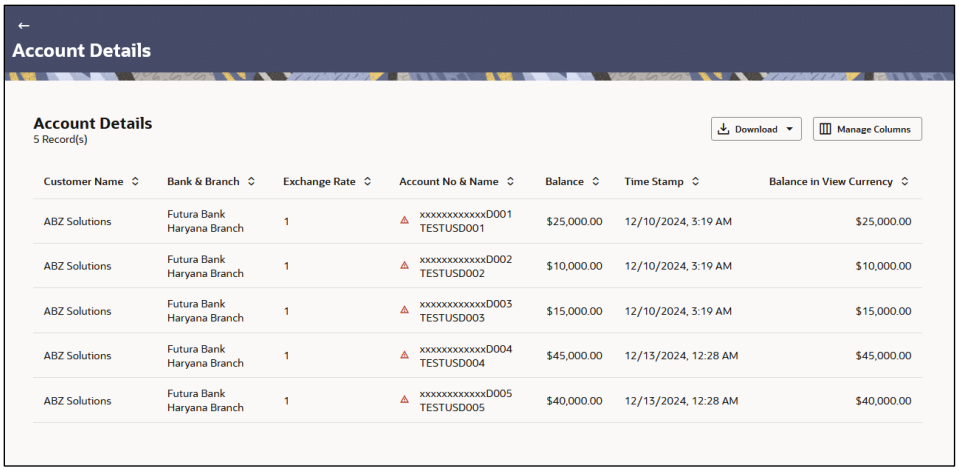
The drill down is available to view the Entity-account wise balances.



Further, User can access more detailed account information by Currency and bank.

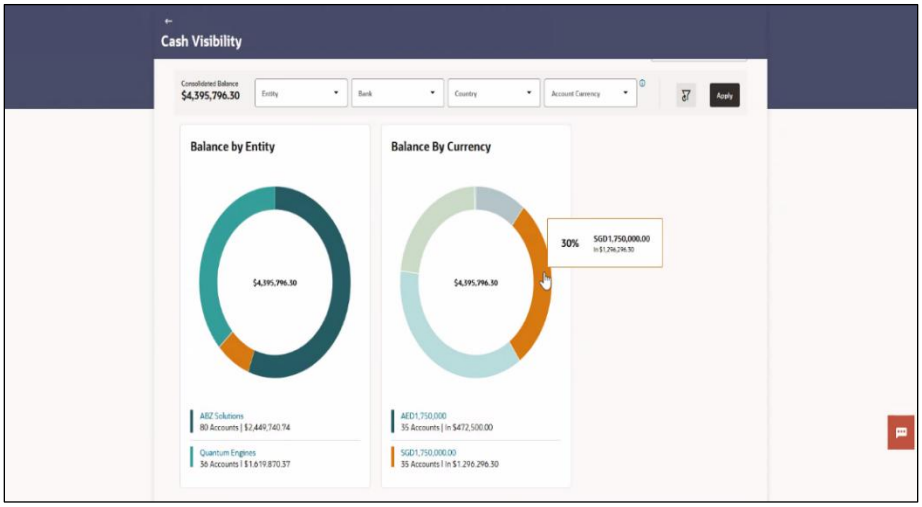


By clicking the bank, Account details screen will appear for accounts maintained in that bank for that entity.

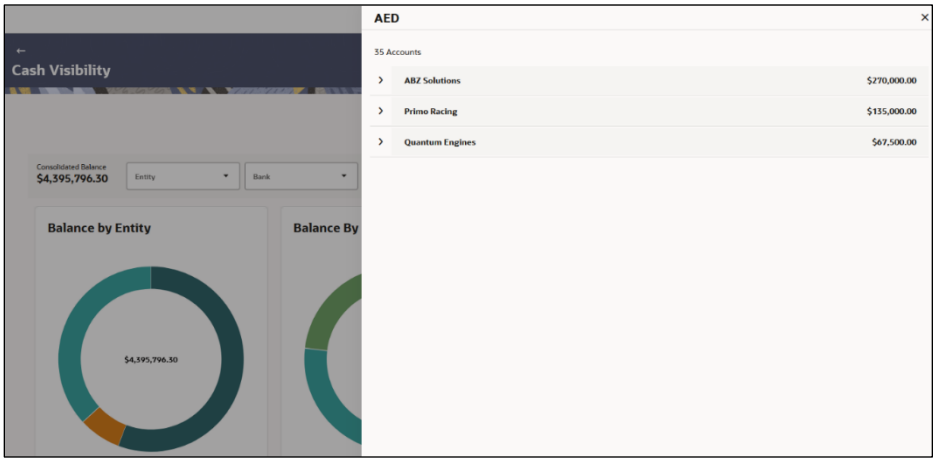


Balance by Currency

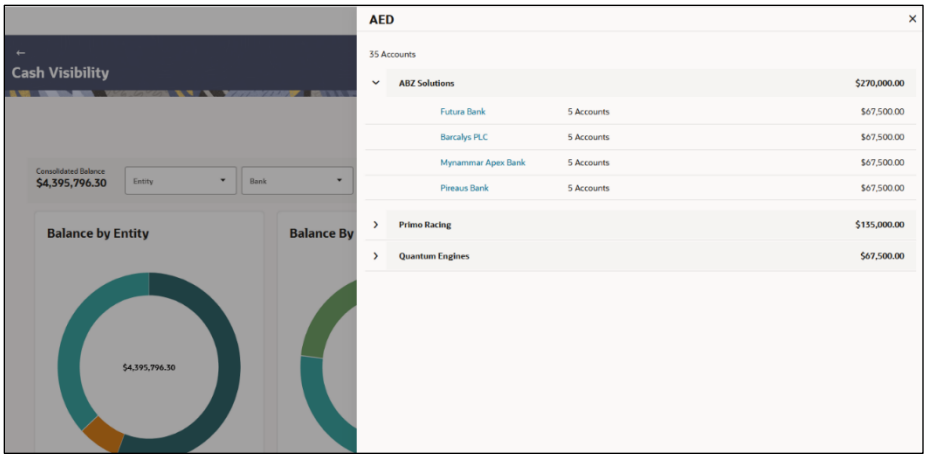
This widget displays the aggregated balances across account currencies basis various filter selection like entity, country and bank. Users can select single or multiple currencies to view the aggregated balances for selected currencies ‘View in currency’ filter converts the aggregated balances in a specific currency for all the ‘selected’ currencies. The warning sign will indicate negative balance. The drill down is available to view the currency wise account balances.



The drill down is available to view Currency wise account balances.

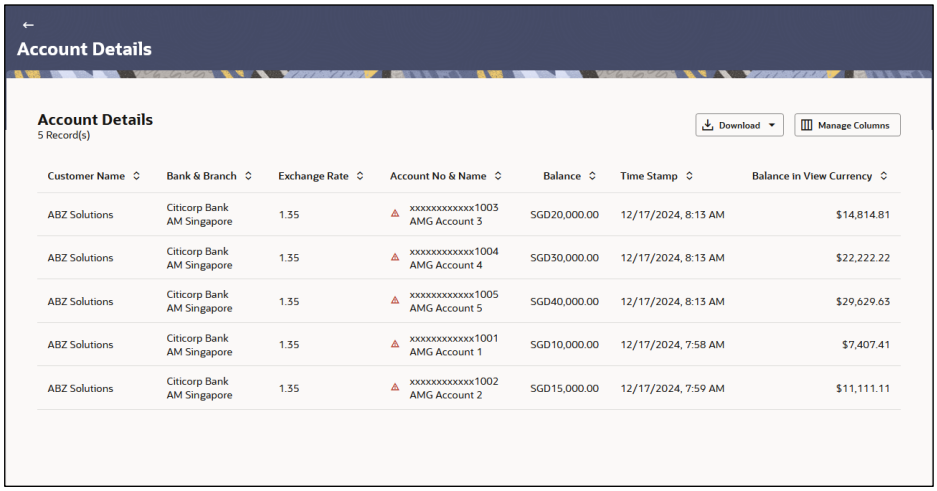


Further, User can access more detailed account information by Entity and bank.



In this, click bank name to navigate to account details of accounts maintained in that bank for that entity.

Account Details

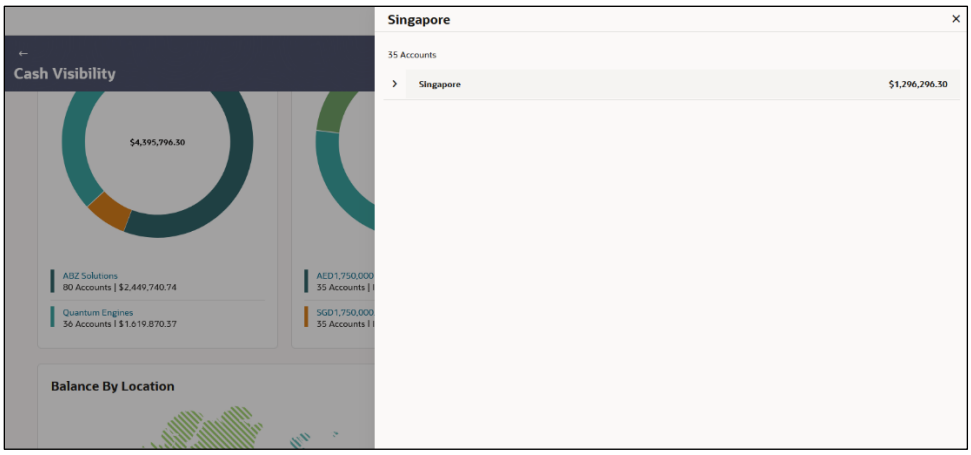


Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Citicorp Bank AM Singapore	1.35	xxxxxxxxxxxx1003 AMG Account 3	SGD20,000.00	12/17/2024, 8:13 AM	$14,814.81
ABZ Solutions	Citicorp Bank AM Singapore	1.35	xxxxxxxxxxxx1004 AMG Account 4	SGD30,000.00	12/17/2024, 8:13 AM	$22,222.22
ABZ Solutions	Citicorp Bank AM Singapore	1.35	xxxxxxxxxxxx1005 AMG Account 5	SGD40,000.00	12/17/2024, 8:13 AM	$29,629.63
ABZ Solutions	Citicorp Bank AM Singapore	1.35	xxxxxxxxxxxx1001 AMG Account 1	SGD10,000.00	12/17/2024, 7:58 AM	$7,407.41
ABZ Solutions	Citicorp Bank AM Singapore	1.35	xxxxxxxxxxxx1002 AMG Account 2	SGD15,000.00	12/17/2024, 7:59 AM	$11,111.11

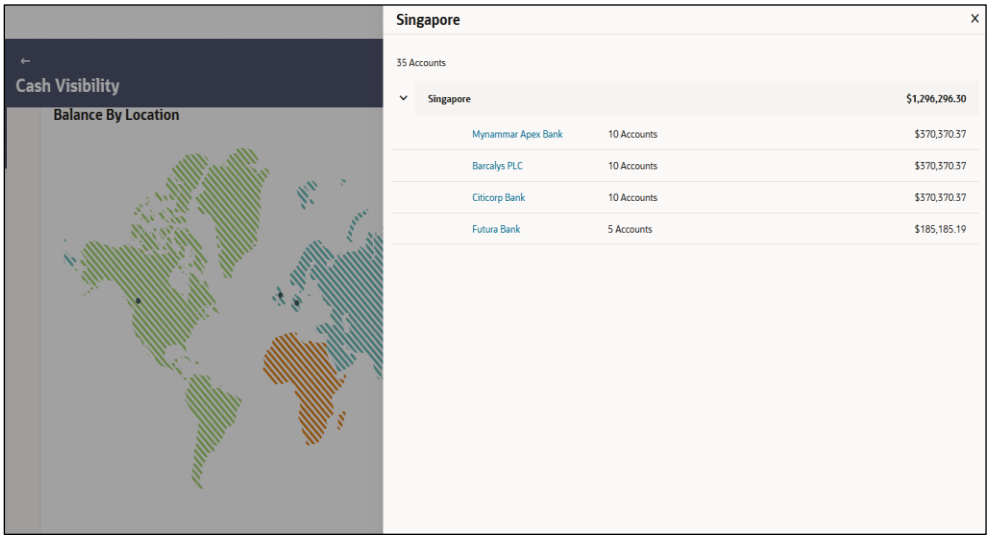
Balance by Location

This widget displays aggregated balances across locations/countries basis various filter selection like bank, entity, ccy etc. User can select single or multiple locations/countries to view the aggregated balances for selected locations/countries. 'View in currency' filter converts the balances in a specific currency for ‘selected’ locations. The warning sign will indicate negative balance. The drill down is available to view the location wise account Balance.

The drill down is available to view Country wise account balance.

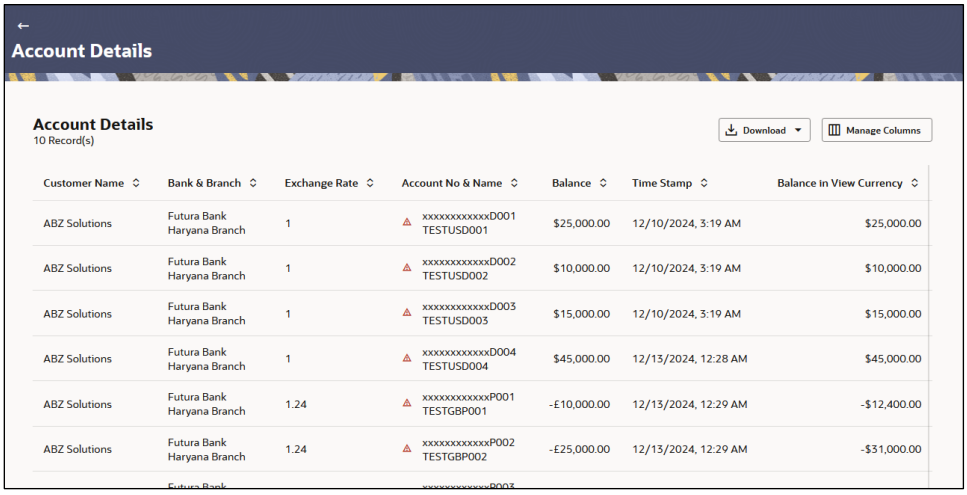


Further, User can access more detailed account information by Country and bank.



In this, click bank name to navigate to account details of accounts maintained in that bank for that entity.

Account Details



Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance In View Currency
ABZ Solutions	Futura Bank Haryana Branch	1	xxxxxxxxxxxxD001 TESTUSD001	$25,000.00	12/10/2024, 3:19 AM	$25,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	xxxxxxxxxxxxD002 TESTUSD002	$10,000.00	12/10/2024, 3:19 AM	$10,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	xxxxxxxxxxxxD003 TESTUSD003	$15,000.00	12/10/2024, 3:19 AM	$15,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	xxxxxxxxxxxxD004 TESTUSD004	$45,000.00	12/13/2024, 12:28 AM	$45,000.00
ABZ Solutions	Futura Bank Haryana Branch	1.24	xxxxxxxxxxxxP001 TESTGBP001	-£10,000.00	12/13/2024, 12:29 AM	-$12,400.00
ABZ Solutions	Futura Bank Haryana Branch	1.24	xxxxxxxxxxxxP002 TESTGBP002	-£25,000.00	12/13/2024, 12:29 AM	-$31,000.00

Cash flow

Cashflow widget have below three different charts in separate tabs to enable users to forecast cash positions across accounts in various entities, countries, banks etc.

- Cash flow Projection
- Cash flow Reconciliation
- Cash flow Summary

Based on the generic filter selection like entity, bank, location and ‘view in currency’, the data gets displayed.

Historic/Forecast Filter: The loaded data will depend on the chosen historic or forecast values. For historical selections, the data will include past cash flow records where the expected debit or credit cash flow date is earlier than the current business date.

If the User selects forecast, date will get populated for future cashflows (where expected Dr/Cr cashflow date > current business date)..

Frequency: User can Select the frequency to filter the data as per selected frequency and Span.

For Daily frequency, span available for selection is 10D, 20D, 30D.

For Weekly frequency, span available for selection is4W, 8W, 12W.

For Monthly frequency, span available for selection is6M, 9M, 12M.

For Quarterly frequency, span available for selection is 4Q, 6Q.

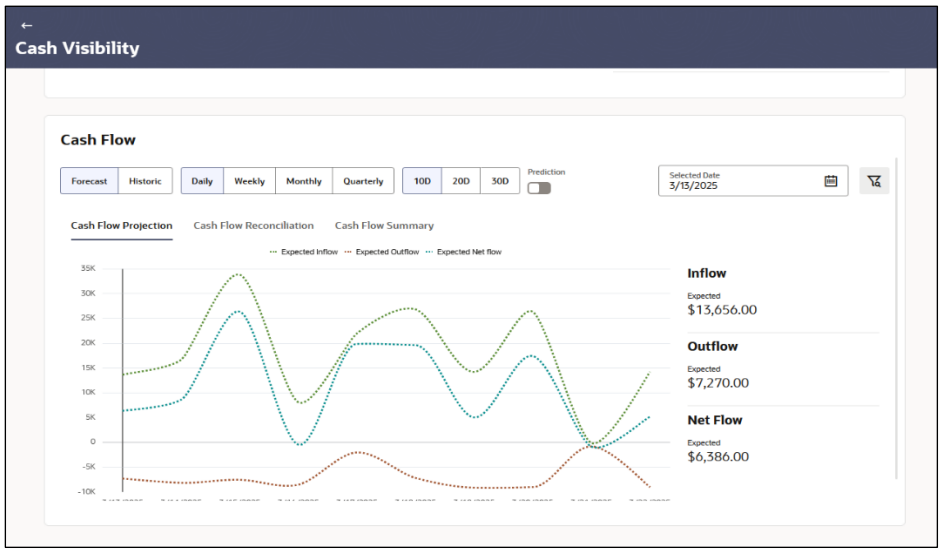
Prediction: User can enable Predicted filter to view the predicted cash flow data along with expected and actual data

Account Number Filter: User can select specific account to view the appropriate cash flow/balance data for that specific account or "All" accounts.

Date Filter: User can select date filter values to view appropriate cash flow numeric values. The dropdown values should get populated as per frequency and span selection.

Cash Flow Projection:

Cash flow Projection will display the aggregated cash flow (inflow/outflow and NetFlow) data in form of trend line as per the account and date filter. The data loaded will be based on selection of historic/Forecast values, frequency, span, Date and account Filters. User can also enable the prediction filter to get predicted cashflow details.

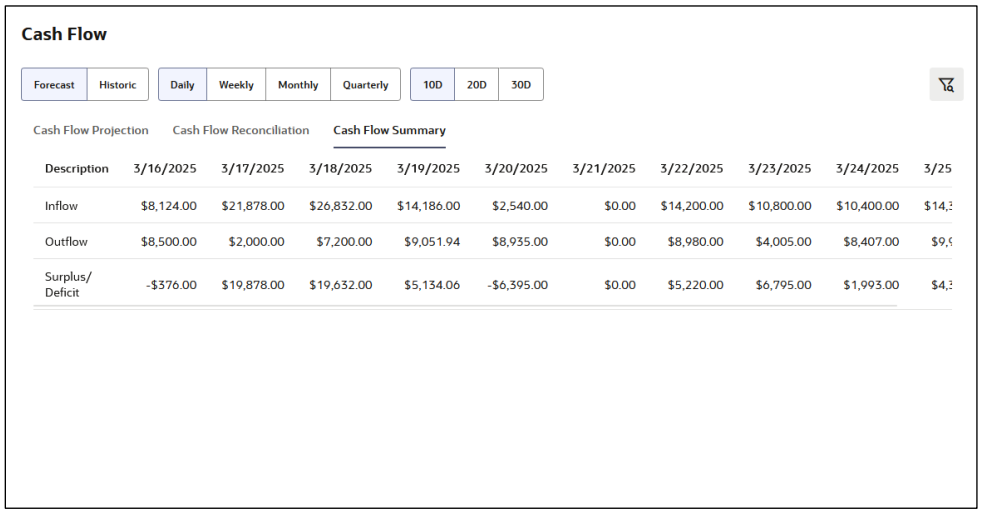


Cash Flow Reconciliation:

Cash Flow Reconciliation will show combined reconciled and unreconciled cash flow data (inflows, outflows, and totals) using bar graphs, organized by account and date filters. The displayed data will depend on the chosen historic or forecast values, frequency, time span, date, and account filters.

Cash Flow Summary

The cash flow summary will present a table displaying the total cash flow, including inflows, outflows, and any surplus or deficit, organized by account and date. The information provided will depend on the chosen historic or forecast values, frequency, time span, date, and account filters.

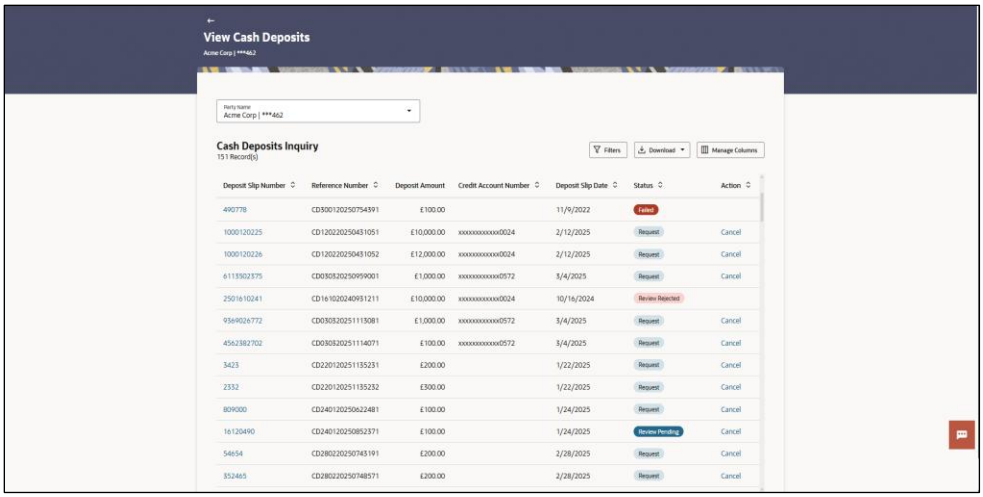


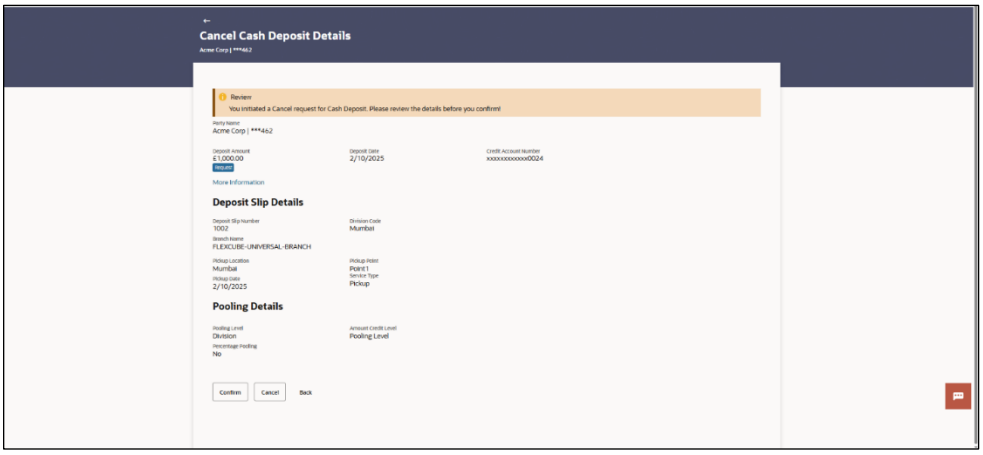
Description	3/16/2025	3/17/2025	3/18/2025	3/19/2025	3/20/2025	3/21/2025	3/22/2025	3/23/2025	3/24/2025	3/25
Inflow	$8,124.00	$21,878.00	$26,832.00	$14,186.00	$2,540.00	$0.00	$14,200.00	$10,800.00	$10,400.00	$14,
Outflow	$8,500.00	$2,000.00	$7,200.00	$9,051.94	$8,935.00	$0.00	$8,980.00	$4,005.00	$8,407.00	$9,
Surplus/ Deficit	-$376.00	$19,878.00	$19,632.00	$5,134.06	-$6,395.00	$0.00	$5,220.00	$6,795.00	$1,993.00	$4,

Cancellation feature

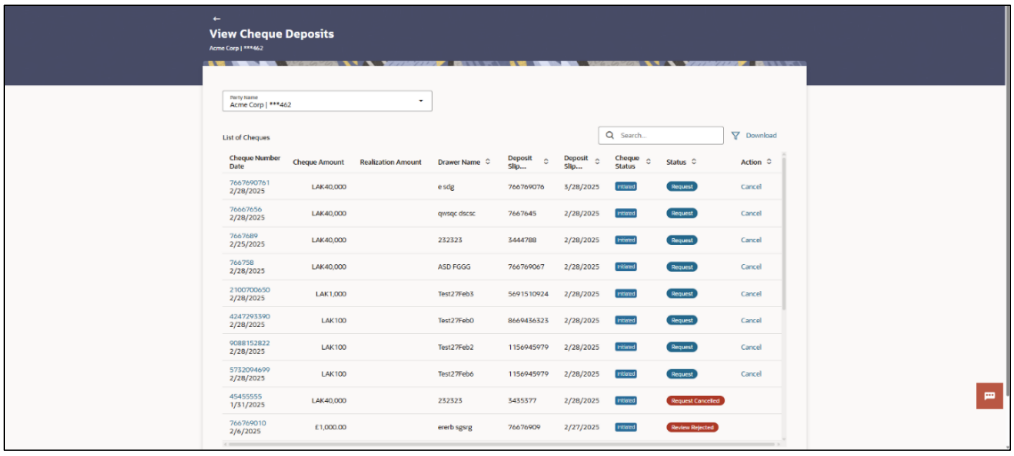
As a part of this release, Action column is added with the Cancel hyperlink to cancel cash deposits/ cheque deposit/ cash withdrawal transactions before being picked by host for processing.

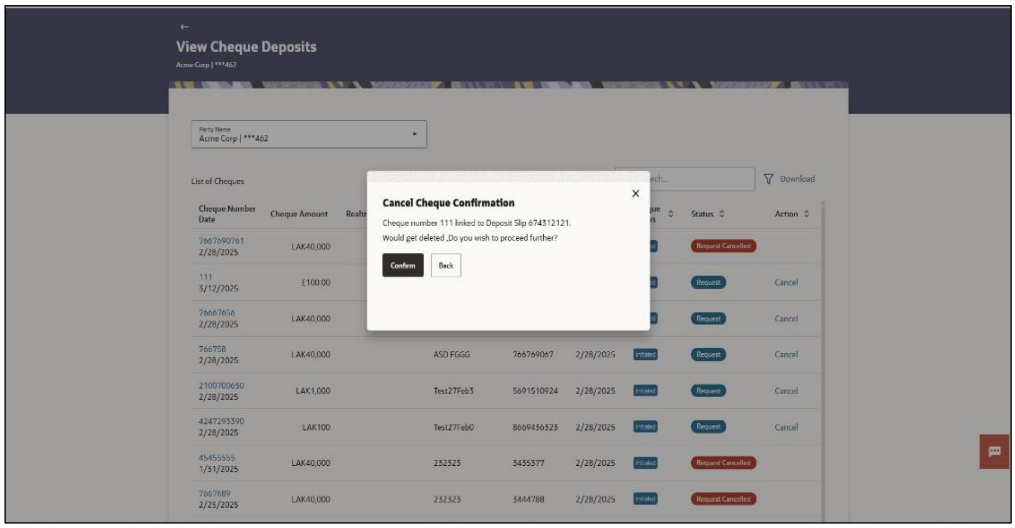
View Cash Deposits:



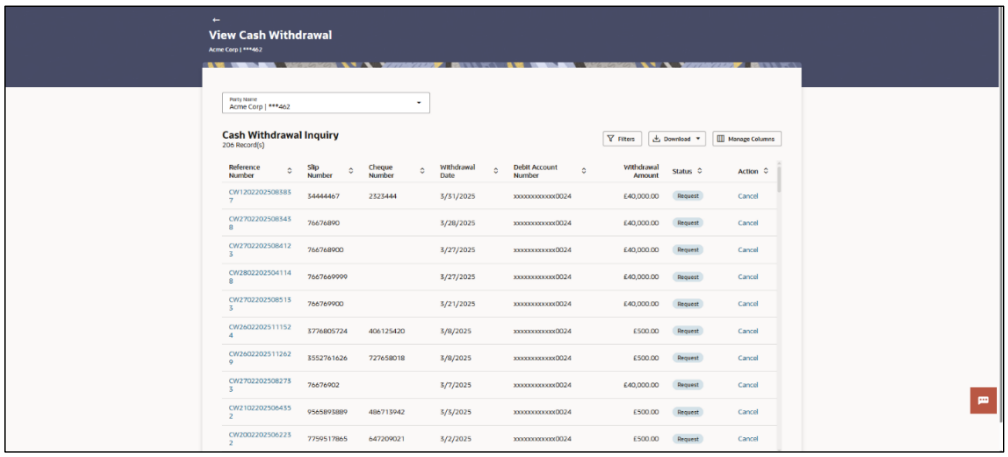


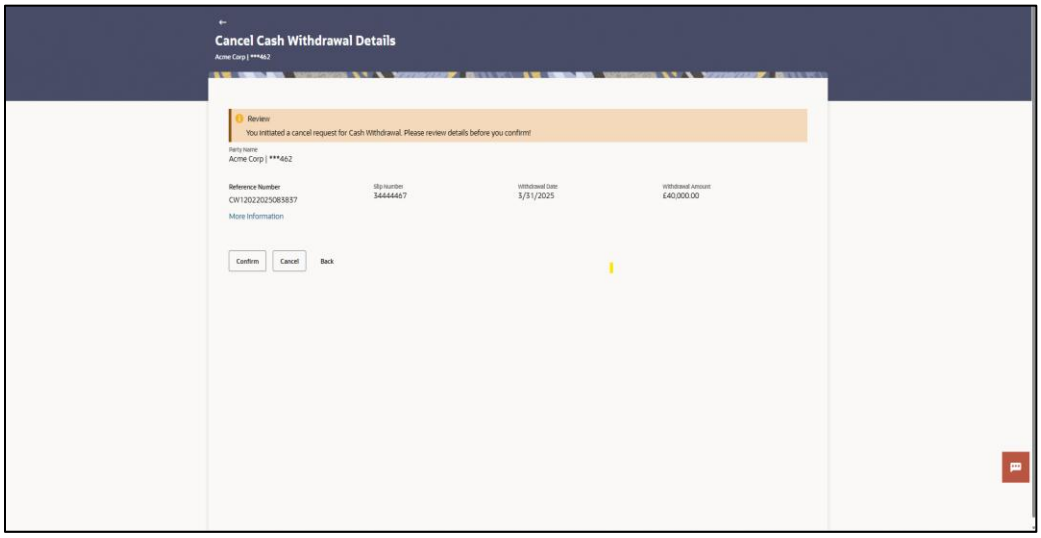
View Cheque Deposits





View Cash Withdrawal





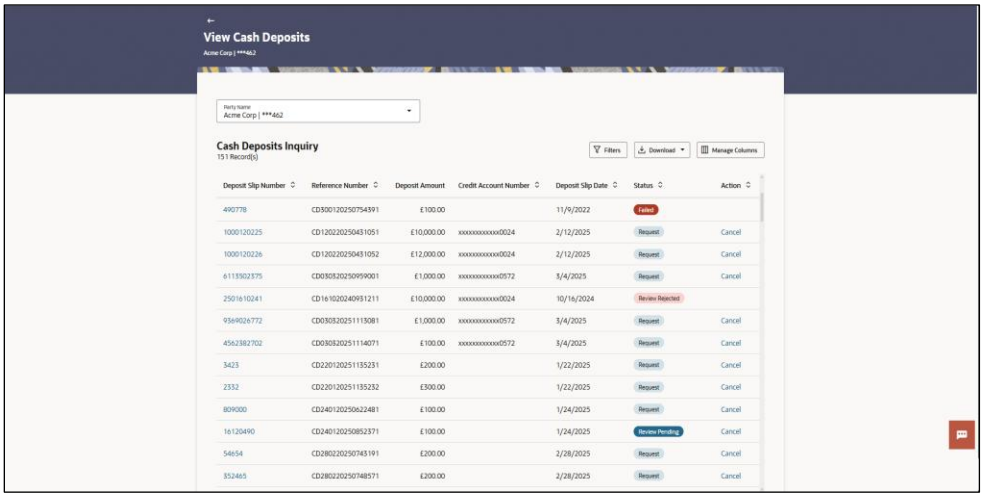
Status Enhancements

As part of this release, **Status** column is enhanced with new options to indicate the consolidated statuses in View Cash deposit, View Cheque Deposits, View Cash Withdrawal screens.

View Cash Deposits

The available Status options now are:

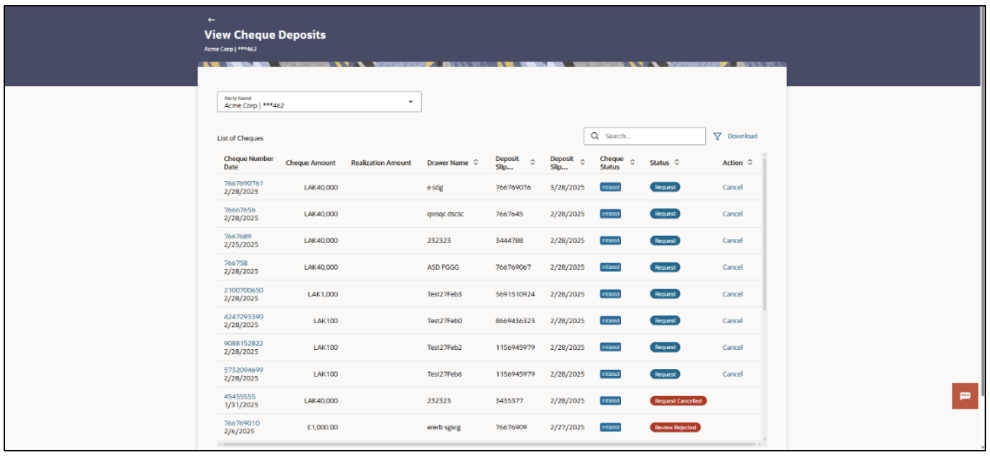
- Credited
- Credit Deposit in process
- Credited Deposit Success
- Failed
- Processing
- Rejected
- Request
- Request Cancelled
- Request Pending
- Review Rejected



View Cheque Deposits

The available Status options now are

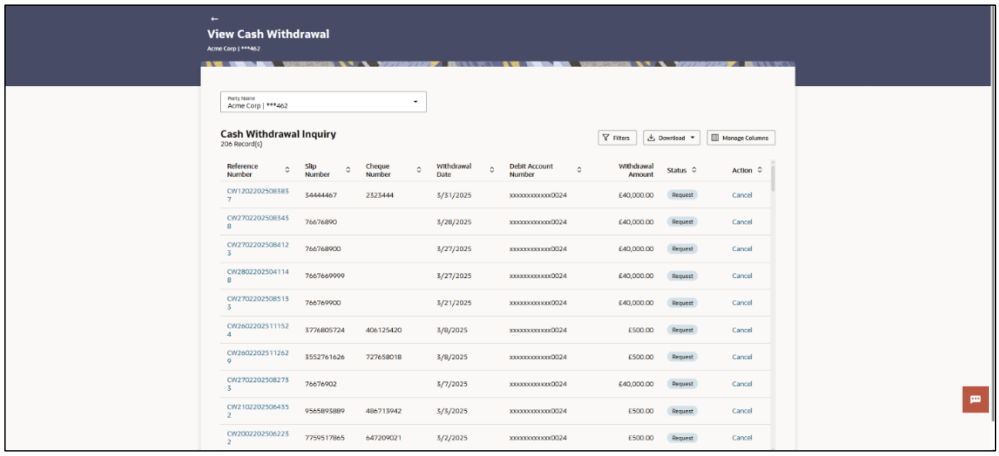
- Credited
- Credited Success
- Failed
- Partially Reversed
- Processing
- Rejected
- Request
- Request Cancelled
- Reversed
- Review Pending
- Review Rejected



View Cash Withdrawal

The available Status options are:

- Debited
- Debited Success
- Failed
- Processing
- Request
- Request Cancelled
- Review Pending
- Review Rejected



Cash Flow File Upload

As a Part of this release, Cash Flow File Upload Format is enhanced with new mandatory fields.

Create Cashflow file upload

- Real account field to be made mandatory.
- BIC Code field introduced.
- Account access check removed from Real Account to make provision for External accounts.
- Own account flag value made mandatory, can be either Y or N
- Real account /Virtual Account mapping validation to be removed.

Edit Cashflow File Upload

Along with the existing validations present in Cashflow Modification thru file Upload, user should not be able to modify the below fields:

- Real Account
- BIC Code
- Virtual Account
- Own Account Flag

Deprecated Features

The following describes the deprecated features in Oracle Banking Digital Experience- Cash Management April innovation Release 22.2.6.0.0:

CashFlow Forecasting

As a part of this release, Cash Flow Forecasting is deprecated from Oracle Banking Digital Experience Cash management in this release.

2.10 Trade Finance

As part of this release, Trade finance module has been enhanced with following features:

- Introduction of Local guaranteed screen in the Bank Guarantee process.
- Introduction of Local SBLC functionality and its related fields in the Bank Guarantee process.
- Introduction of View Claims (on Outward and Inward Guarantees)
- Support for Bulk File Upload functionality in LC & Outward Guarantees for Islamic.
- Addition of Total Outstanding Equivalent Amount field in local currency for LC, BG and SG.
- Enhancement to the Dashboard screen for addition of overdue bills functionality.
- Introduction of Limit details in the Linkages screen of View Import Bill screen.
- Introduction of Shipping Guarantee tab to the View Import Bill screen.
- Introduction of Avalization functionality for Export Collection Bills.
- Enhancement to Add the Cash Collateral under Shipping Guarantee Initiate and View screen.
- Restriction on Display of Bank's Internal SWIFT messages in OBDX

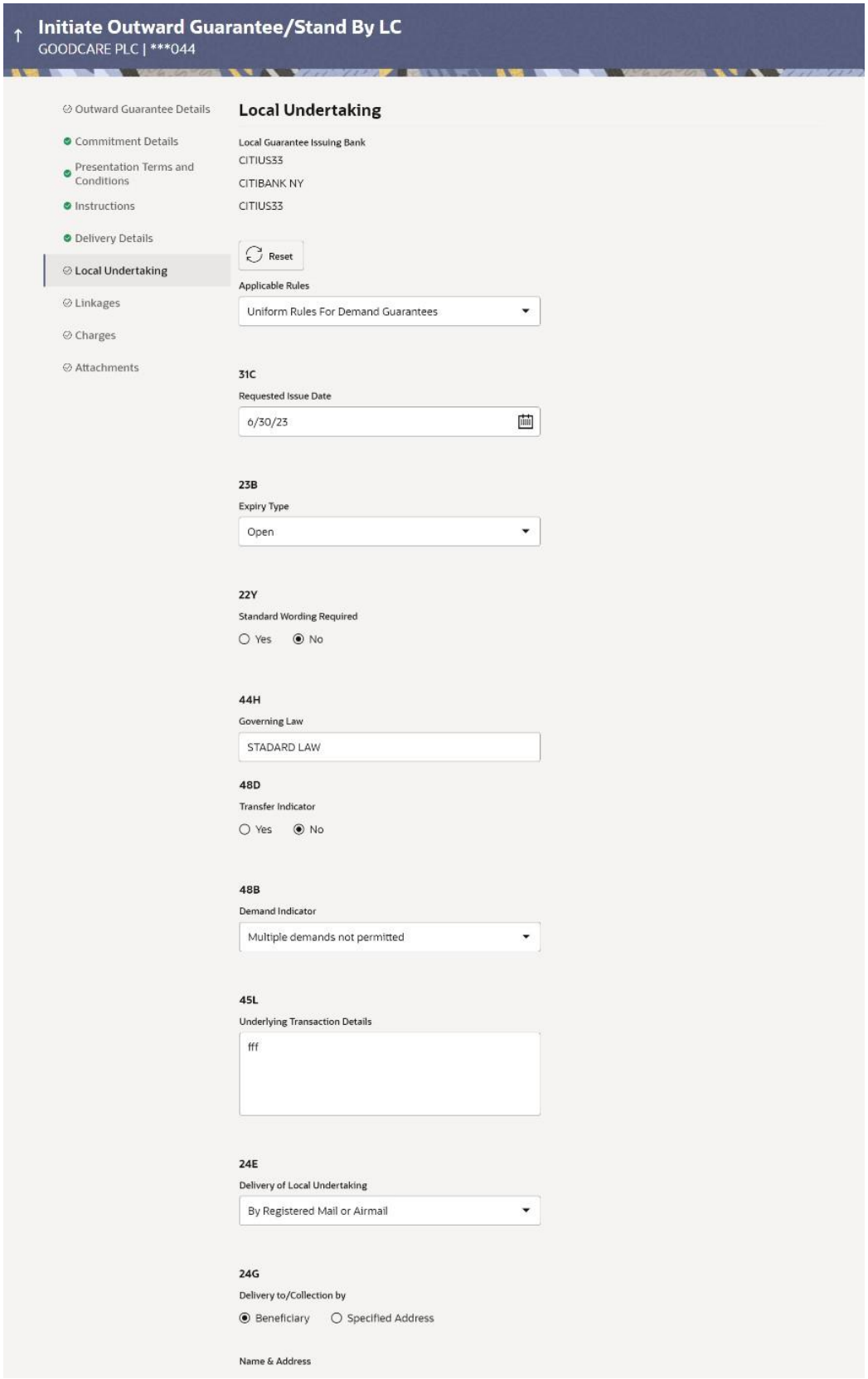
Trade Finance Enhancements

Trade finance is the assistance provided for the commencement of international trade, and it is achieved by the use of several trade finance instruments. Lots of such products constitute trade finance, and each one is created to ease the way businesses are done between importers and exporters around the world.

In this release, the trade finance module of OBDX, has been enhanced with the addition of new features and transactions, which are as follows:

2.10.1 Introduction of Local Guarantee in the Bank Guarantee Process

As a part of enhancement, new tab 'Local Undertaking' is introduced to capture the details of the Local Guarantee. This screen should be enabled when the "Issuance of counter-counter- undertaking" and "Issuance of counter-undertaking" options are selected in the "Purpose of Message" field. New field "Purpose of Message" is also added on the Initiate Bank Guarantee- SBLC – Outward Guarantee Details screen. This enhancement is applicable for both conventional and Islamic processes.

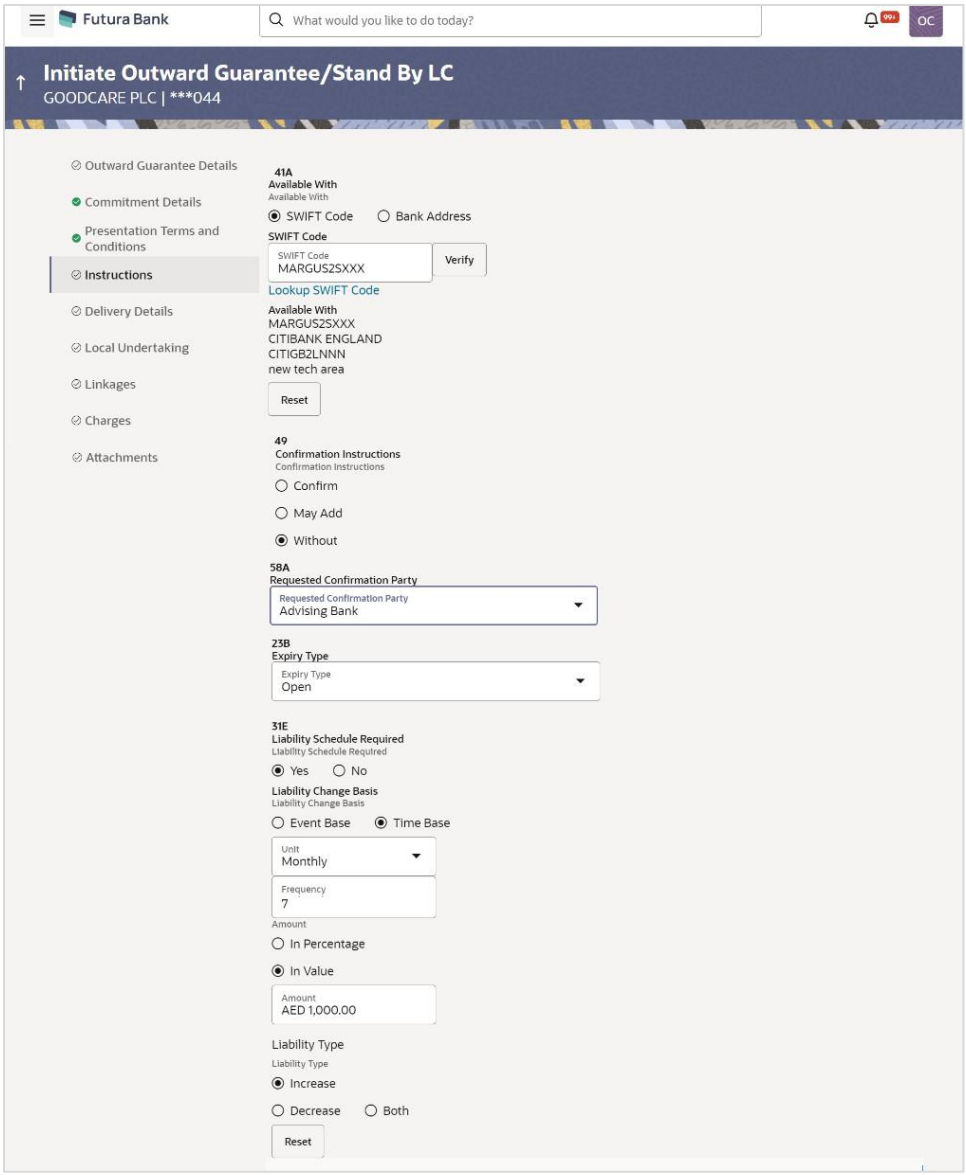

Initiate Outward Guarantee/Stand By LC
GOODCARE PLC | ***044
Outward Guarantee Details
Commitment Details
Presentation Terms and Conditions
Instructions
Delivery Details
Local Undertaking
Linkages
Charges
Attachments
Local Undertaking
Local Guarantee Issuing Bank
CITIUS33
CITIBANK NY
CITIUS33
Reset
Applicable Rules
Uniform Rules For Demand Guarantees
31C
Requested Issue Date
6/30/23
23B
Expiry Type
Open
22Y
Standard Wording Required
Yes
No
44H
Governing Law
STADARD LAW
48D
Transfer Indicator
Yes
No
48B
Demand Indicator
Multiple demands not permitted
45L
Underlying Transaction Details
fff
24E
Delivery of Local Undertaking
By Registered Mail or Airmail
24G
Delivery to/Collection by
Beneficiary
Specified Address
Name & Address

2.10.2 Introduction of Local SBLC functionality and its related fields in the Bank Guarantee Process

As a part of enhancement to OBDX SBLC functionality has been introduced to the Bank Guarantee processes. The Corporate user can view the new fields “Form of Undertaking” and “Applicable Rules” on the Initiate Outward Guarantee – Outward Guarantee Details screen. According to the value selected in the Form of Undertaking field the system displays the dropdown options in the “Select Product” field.

Four new fields have been added as: “41a Available with”, “49 Confirmation Instructions”, “58a Requested Confirmation Party”, “58a Confirming Bank” in the “Instructions” tab and should only be enabled when the “Form of Undertaking” is selected as STBY - Standby letter of credit.

This enhancement is applicable for both conventional and Islamic processes.



2.10.3 Introduction of View Claims (on Outward and Inward Guarantees)

OBDX system has been enhanced to capture the claim details for Inward Guarantee under separate View Incoming Guarantee section.

With the help of this screen user should be able to filter the claims based on Guarantee and Stand By LC. Also, with the help of Claim Status user should be able to filter the claims based on the selected claim status.

On clicking the Claim Number on the listing screen the system should show the view screen with the details of the claims in the respective hops.

This enhancement is applicable for both conventional and Islamic processes.

2.10.4 Support for Bulk File Upload functionality in LC & Outward Guarantees for Islamic

Support for Bulk File Upload functionality extended to the Islamic counter part of LC and BG processes to the corporate customers to manage bulk file uploads for 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.

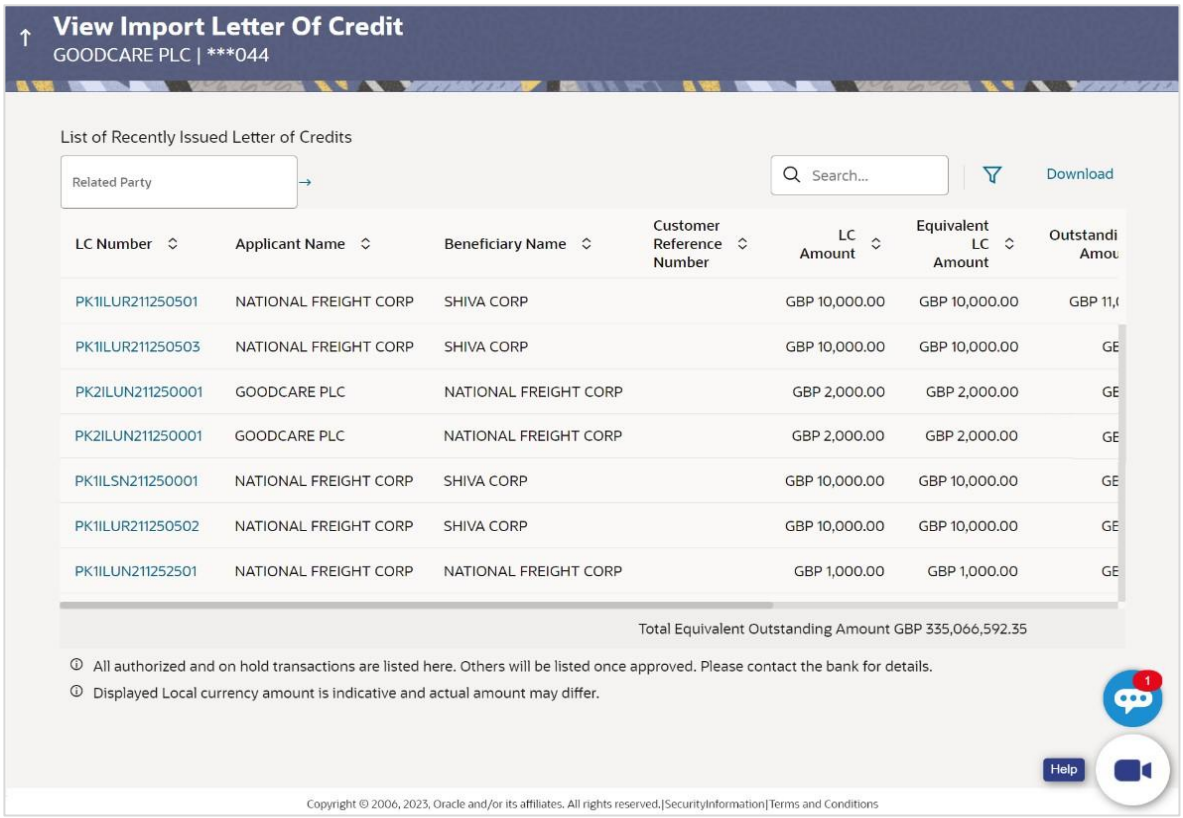
Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

This enhancement is applicable only for Islamic processes of LC and BG.

2.10.5 Addition of Total Outstanding Equivalent Amount field in local currency for LC, BG and SG

As a part of enhancement, there is a provision to view the ‘Total Outstanding Equivalent Amount’ in local currency for the List View screens of LC, BG and SG products.

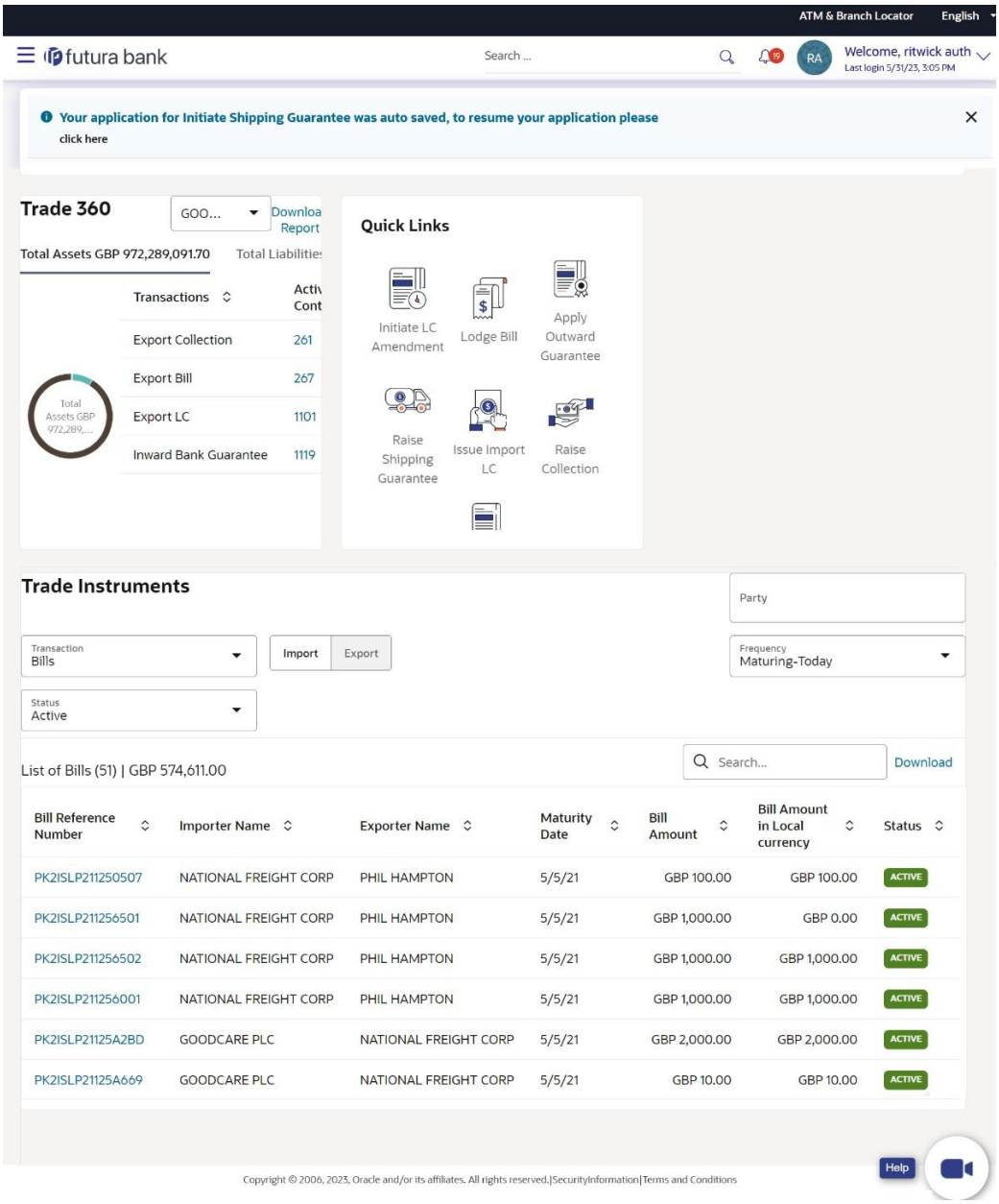
This enhancement is applicable for both conventional and Islamic processes.



2.10.6 Enhancement to the Dashboard screen for addition of overdue bills functionality

Introduction of Overdue bills functionality added into the existing Dashboard of the OBDX system. UI changes are done on the existing Overview screen and on the filtering criteria of the dashboard. Now with the help of this functionality user can check the overdue bills for respective processes as per its frequency and status.

This enhancement is applicable for both conventional and Islamic processes.


ATM & Branch Locator
English
futura bank
Search ...
Welcome, ritwick auth
Last login 5/31/23, 3:05 PM
Your application for Initiate Shipping Guarantee was auto saved, to resume your application please click here
Trade 360
GOO...
Download Report
Total Assets GBP 972,289,091.70
Total Liabilities
Transactions
Export Collection 261
Export Bill 267
Export LC 1101
Inward Bank Guarantee 1119
Quick Links
Initiate LC Amendment
Lodge Bill
Apply Outward Guarantee
Raise Shipping Guarantee
Issue Import LC
Raise Collection
Trade Instruments
Party
Transaction Bills
Import
Export
Frequency Maturing-Today
Status Active
List of Bills (51) | GBP 574,611.00
Search...
Download
Bill Reference Number
Importer Name
Exporter Name
Maturity Date
Bill Amount
Bill Amount in Local currency
Status
PK2ISLP211250507 NATIONAL FREIGHT CORP PHIL HAMPTON 5/5/21 GBP 100.00 GBP 100.00 ACTIVE
PK2ISLP211256501 NATIONAL FREIGHT CORP PHIL HAMPTON 5/5/21 GBP 1,000.00 GBP 0.00 ACTIVE
PK2ISLP211256502 NATIONAL FREIGHT CORP PHIL HAMPTON 5/5/21 GBP 1,000.00 GBP 1,000.00 ACTIVE
PK2ISLP211256001 NATIONAL FREIGHT CORP PHIL HAMPTON 5/5/21 GBP 1,000.00 GBP 1,000.00 ACTIVE
PK2ISLP21125A2BD GOODCARE PLC NATIONAL FREIGHT CORP 5/5/21 GBP 2,000.00 GBP 2,000.00 ACTIVE
PK2ISLP21125A669 GOODCARE PLC NATIONAL FREIGHT CORP 5/5/21 GBP 10.00 GBP 10.00 ACTIVE
Help
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2.10.7 Introduction of Limit details in the Linkages screen of View Import Bill screen

A new Linkages screen is now introduced in the OBDX system to capture the Limits, Cash Collateral and Deposit Linkages under the new Linkages screen of View Import Bill Under LC.

In the new Linkages screen Limit Linkages section is provided to reflect the Limits details applicable for the Import Bill. Display of multiple lines for Limit details is now supported as multiple lines can be used at the transaction level.

This enhancement is applicable for both conventional and Islamic processes.

2.10.8 Introduction of Shipping Guarantee tab to the View Import Bill screen

A new “Shipping Guarantee” tab is also added to view the Shipping Guarantees linked to the Import Bill Under LC. The tab shows the Reference Number, Available Amount and Linked Amount of the linked Shipping Guarantee.

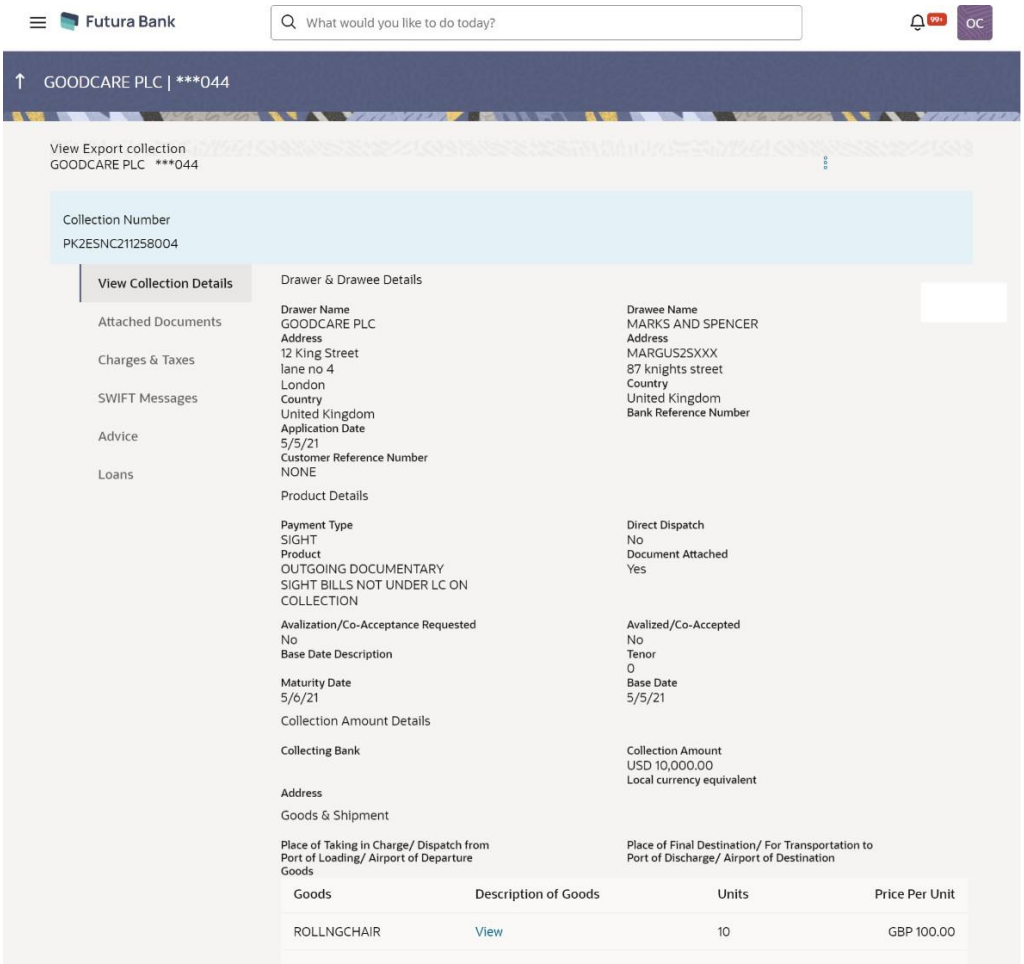
Multiple Shipping Guarantees can be linked to the bill and the system to show the multiple records of the linked Shipping Guarantees.

This enhancement is applicable for both conventional and Islamic processes.

2.10.9 Introduction of Avalization functionality for Export Collection Bills

In the existing screen of Initiate Export Collection, Modify Export Collection and Modify Import Collection, a new field “Avalization/Co acceptance Requested” is added for the user to request for avalization/co acceptance. User can also give the Avalization/Co acceptance Request under “Modify Collection Bill”. New field “Avalized/Co-Accepted” is also added on the “View Export Collection” screen.

This enhancement is applicable for both conventional and Islamic processes.

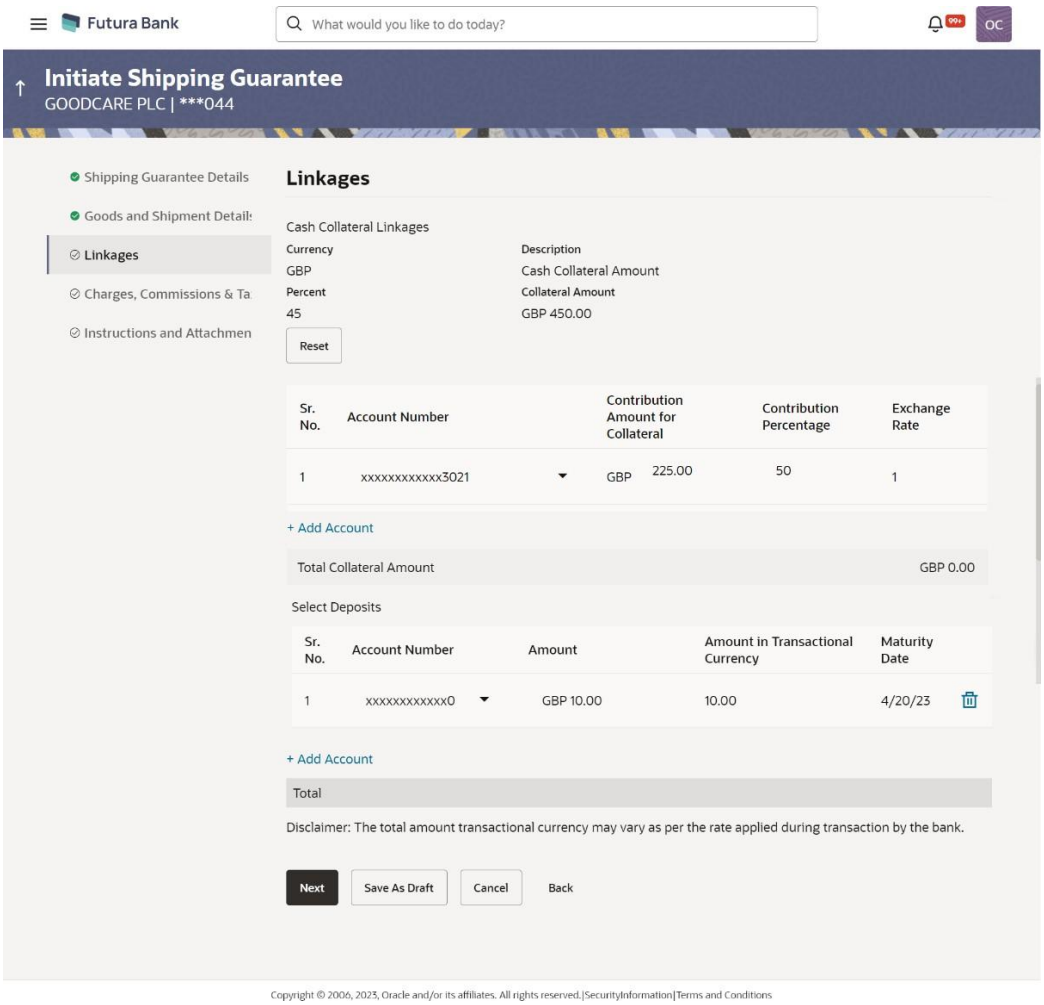


2.10.10 Enhancement to Add the Cash Collateral under Shipping Guarantee Initiate and View

Enhancement done in the existing screen of Initiate Shipping Guarantee to add the Cash Collateral details in the existing Linkages tab of Initiate Shipping Guarantee screen.

Also, user can now view the Cash Collateral details in the “View Shipping Guarantee” screen which were added at the time of Initiate Shipping Guarantee from OBDX.

This enhancement is applicable for both conventional and Islamic processes.



2.10.11 Restriction on Display of Bank's Internal SWIFT messages in OBDX

Enhancement done to restrict the display of Internal SWIFT messages of Bank to the OBDX Corporate user.

Enhancement done in the OBDX as it should also display the Incoming SWIFT messages along with Outgoing SWIFT messages to the corporate user.

In the transaction view screen of the OBDX the corporate user will now be able to view only those Incoming and Outgoing SWIFT messages which are tag as External by the bank.

This enhancement is applicable for both conventional and Islamic processes.

As part of this release, Trade finance module has been enhanced with additional features:

- Bill Discrepancy settlement related enhancement
- Conditional Bank Guarantee with/without-expiry date
- Approval widget trade maintenance to Trade Finance
- SWIFT 23 changes
- Initiate Shipping Guarantee, modify export collection customer reference support.
- Import Letter of Credit counter party enhancement
- Add/modify additional documents in drawing process.
- Introduction of financed column in bill and collection listing
- Outward Bank Guarantee Update claim transaction
- Import Letter of Credit Amend corporate deposits support.
- CSV download support in all listing screens and Local Currency equivalent should available
- Bill and collection settlement non-conditional settlement account
- Checker/Approver user should have option to see the Draft copy.
- Bank Guarantee Amendment attached document support.
- Letter of Credit Amendment attached document support.
- UI Download implementation to the additional screens

2.10.12 Bill Discrepancy settlement related enhancement

For Import LC Bills the Bill Discrepancy Acceptance process is enhanced to simultaneously allow the corporate user to immediately liquidate the discrepant Import LC Sight bill (Immediate Liquidation products) when the discrepancies are accepted.

This enhancement is applicable for both conventional and Islamic processes.

2.10.13 Conditional Bank Guarantee with/without-expiry date

Changes are done in OBDX Trade Guarantee Initiate and Amend processes to handle the Expiry date for the Conditional guarantees. The expiry date handling is aligned as per the URDG rules. Also, the Auto Renewal placeholder provided for the Expiry date of the Open-Ended Guarantees as per the URDG rules.

This enhancement is applicable for both conventional and Islamic processes.

2.10.14 Approval widget trade maintenance to Trade Finance

All the transactions related to Trade finance are now moved to the financial category in the Approval widget.

This enhancement is applicable for both conventional and Islamic processes.

2.10.15 SWIFT 23

Impacted processes screens are now enhanced to capture the SWIFT 2023 changes to make the Trade Finance OBDX SWIFT 2023 compliant.

This enhancement is applicable for both conventional and Islamic processes.

2.10.16 Initiate Shipping Guarantee, modify export collection customer reference support

Customer Reference Number field is added to the Initiate SG and Modify Export Collection screens. Now the corporate user can update the reference number under these processes.

This enhancement is applicable for both conventional and Islamic processes.

2.10.17 Import Letter of Credit counter party enhancement

Enhancement done to the Import LC Initiate process wherein now the Counter Party information will be passed on to host through Payload to identify the “Received From Party”.

This enhancement is applicable for both conventional and Islamic processes.

2.10.18 Add/modify additional documents in drawing process

Under the Initiate Bills process (Export Drawing) the system auto populates the documents that are called under the Letter of Credit. Now the Documents required as per LC section is enhanced and the corporate user can add the additional document details which are not called under the LC but can be given as an additional documents along with the documents that are called in the LC.

This enhancement is applicable for both conventional and Islamic processes.

2.10.19 Introduction of financed column in bill and collection listing

Apply for Loan functionality is introduced to the Bills and Collection processes wherein user can give a request to liquidate the bill by availing the Financing or in a combination of available funds or cash collateral or Financing.

The Loan Preference section is added when the Apply for Loan option is selected under the various process of Import LC Bills and Collections processes. The corporate user can now initiate a Financing request to settle the Bills.

This enhancement is applicable only for conventional process.

2.10.20 Outward Bank Guarantee Update claim transaction

In Outward Bank Guarantee new process Modify Claim is now introduced. Now the corporate user can modify the existing claim registered by the Issuing Bank. The corporate user can either reject the claim or select the Legal Injunction option and accordingly user can attach the relevant document documents according to the claim response selected.

This enhancement is applicable for both conventional and Islamic processes.

2.10.21 Import Letter of Credit Amend corporate deposits support

Deposit linkages functionality is now extended to the Import LC Amendment process as well. Now the corporate user can go for the additional deposit linkages for the already Issued active LC. Also, the view Letter of Credit screens are enhanced too.

This enhancement is applicable for both conventional and Islamic processes.

2.10.22 CSV download support in all listing screens and Local Currency equivalent should available

Support is provided to download the Listing screens data in CSV format along with the existing PDF format. Also, the Total Equivalent Outstanding Amount in Local Currency field added on the listing screens.

This enhancement is applicable for both conventional and Islamic processes.

2.10.23 Bill and collection settlement non-conditional settlement account

Under the Settlement process the Settlement account field is made available all the time. Corporate user can select the respective account number for bill liquidation from the dropdown list of Settlement Account field.

This enhancement is applicable for both conventional and Islamic processes.

2.10.24 Checker/approver user should have option to see the Draft copy

Enhancement is done to the checker and approver screens to preview the generated SWIFT draft copy. This feature is already available in Maker screens.

This enhancement is applicable for both conventional and Islamic processes.

2.10.25 Bank Guarantee Amendment attached document support

Document attachment support is now extended to the Bank Guarantee Amendment process as well. Corporate user can now attach the documents from OBDX under the Bank Guarantee Amendment process.

This enhancement is applicable for both conventional and Islamic processes.

2.10.26 Letter of Credit Amendment attached document support

Document attachment support is now extended to the Letter of Credit Amendment process as well. Corporate user can now attach the documents from OBDX under the Letter of Credit Amendment process.

This enhancement is applicable for both conventional and Islamic processes.

2.10.27 UI Download implementation to the additional screens

The existing functionality of UI Download is now extended to the below screens. This enhancement is applicable for both conventional and Islamic processes.

Sr. No.	Screen Name
1	Import - View LC (CONV/ISLAMIC)
2	Import - Amend LC List (CONV/ISLAMIC)
3	Copy & Initiate LC List (CONV/ISLAMIC)
4	Back-to-back LC List (CONV/ISLAMIC)
5	Export - View LC (CONV/ISLAMIC)
6	Export - LC Int. List (CONV/ISLAMIC)

Sr. No.	Screen Name
7	Export - LC Amend Int. List (CONV/ISLAMIC)
8	Export - LC Cust. Acc. (CONV/ISLAMIC)
9	Export - LC Assign Proceeds (CONV/ISLAMIC)
10	Inward - View BG (CONV/ISLAMIC)
11	Inward - Init. Lodge Claim (CONV/ISLAMIC)
12	Inward - View Claim (CONV/ISLAMIC)
13	Outward - Amend BG (CONV/ISLAMIC)
14	Outward - View BG (CONV/ISLAMIC)
15	Outward - View Claim (CONV/ISLAMIC)
16	Outward - Modify Claim (CONV/ISLAMIC)
17	Copy & Initiate BG List (CONV/ISLAMIC)
18	Outward BG - Claim Settlement (CONV/ISLAMIC)
19	View SG List (CONV/ISLAMIC)
20	Import - View Bill (CONV/ISLAMIC)
21	Import - Modify Bill (CONV/ISLAMIC)
22	Export - View Bill (CONV/ISLAMIC)
23	Export - Modify Bill (CONV/ISLAMIC)
24	Import - View Collection (CONV/ISLAMIC)
25	Import - Modify Collection (CONV/ISLAMIC)
26	Export - Modify Collection (CONV/ISLAMIC)
27	Export -View collection (CONV/ISLAMIC)
28	Bill discrepancy listing (CONV/ISLAMIC)

Trade finance module has been enhanced with few more features:

- Outward BG claim Settlement (Conv/Islamic) UI download support in OBDX
- Export LC Assignment of Proceed (Conv/Islamic) UI download support in OBDX.

- New process called Cancel Transfer Letter of Credit is introduced.
- Enhancements done to Trade Finance Transfer LC Amendment Module.
- Enhancements done to Trade Finance Export LC Amendment Module.

2.10.28 UI Download implementation to the additional screens

The existing functionality of UI Download is now extended to the below screens as well. This enhancement is applicable for both conventional and Islamic processes.

Outward BG claim Settlement UI download support in OBDX Export LC Assignment of Proceed UI download support in OBDX.

2.10.29 Cancel Transfer Letter of Credit

As a part of OBDX enhancement, a new transaction is introduced where the corporate user has the option to cancel the issued transfer Letter of Credit.

User can search for the desired Transfer LC that has to be cancelled from the lookup. When the user has selected the required LC, the details of the same is displayed on the screen. User can also validate the charges fetched from Back office in the Charges, Commissions and Taxes tab of the screen. There is also an option to attach any documents, view and check the standard instructions and accept the terms and conditions required for the cancellation of outward Transfer LC contract.

Corporate Checker can approve, reject, send to modify, and lock the submitted transaction. Once submitted to Bank, the application can be tracked under app tracker and will follow bidirectional flow.

2.10.30 Transfer LC Amendment

Following are the enhancements done to Trade Finance Transfer LC Amendment Module:

- Allowed the user to amend Transfer LC amount including Tolerance if any and update the Total Exposure value.
- System validation added to check if the increase in Transfer LC amount is not greater than the Outstanding amount in Parent LC. System should display an error if it is greater.

2.10.31 Export LC Amendment

Following are the enhancements done to Trade Finance Export LC Amendment Module:

In case balance under Parent Export LC is not available, system should display error, for decrease in LC amount.

Trade finance module has been enhanced with few more following features:

- Enhancement of Guarantee issuance request to include Non-Customer Applicants in the Outward Guarantee process.
- Outward Guarantee amendment now lists Guarantees by counterparty customer name and includes Applicant Name in advanced search filters.
- Outward Bank Guarantee cancellation process enhanced with advanced search filters, including the ability to search contracts by Applicant Name.

- Customer Name field added to the search results table to filter contracts based on counterparty details in the Outward Bank Guarantee process.
- Customer Name field added to the search screen as an additional filter to list contracts based on counterparty details in the Outward Bank Guarantee process.
- OBDX enhancement introduces 'Customer Name' in the Outward Guarantee listing and adds 'Applicant Name' as a new filter in the Outward Bank Guarantee search.
- New 'View Transfer LC' menu introduced under Trade Finance > Letter of Credit > Export Letter of Credit to display Transfer LC contracts.

2.10.32 Initiate BG Accountee

The OBDX system enhancement now supports the ability to request a Guarantee issuance from the Accountee on behalf of the Applicant. This applies even when the Applicant is not a Bank customer or does not have a limit with the Bank. In the existing Initiate Outward Guarantee details screen, the "Applicant" field has been updated to allow users to select whether the Applicant is an "Existing Customer" or a "non-Customer."

These changes are applicable for Conventional and Islamic counterparts.

2.10.33 Amend BG Accountee

In the Outward Guarantee amendment, Guarantees related to the counterparty will be listed based on the customer's name, who will be the counterparty of the contract. Additionally, the advanced search will now allow searching for contracts based on the Applicant Name.

These changes are applicable for Conventional and Islamic counterparts.

2.10.34 Cancel Bank Guarantee Accountee

Users can now initiate the cancellation of Outward Bank Guarantees by applying additional filters from the advanced lookup search. Under the cancellation process, the advanced search will now allow searching for contracts based on the Applicant Name.

These changes are applicable for Conventional and Islamic counterparts.

2.10.35 Bank Guarantee Claim Settlement Accountee

The "Customer Name" field has been added to the search results table screen as part of the additional filter criteria to list contracts based on the counterparty details of the BG, along with the existing details.

These changes are applicable for Conventional and Islamic counterparts.

2.10.36 View Claim Settlement Accountee

The "Customer Name" field has been added to the search screen as part of the additional filter criteria to list contracts based on the counterparty details of the BG, along with the existing details.

These changes are applicable for Conventional and Islamic counterparts.

2.10.37 Modify Claim Accountee

The "Customer Name" field has been added to the search screen as part of the additional filter criteria to list contracts based on the counterparty details of the BG, along with the existing details.

These changes are applicable for Conventional and Islamic counterparts.

/bankguarantees/{bankGuaranteeId}/claims/{claimId}/update

2.10.38 View Outward BG Counter Party

As a part of OBDX enhancement new field ‘Customer Name’ is introduced in the listing of Outward Guarantee in ‘View Outward Guarantee/Stand By LC’ transactions. OBDX is enhanced to add a new field ‘Applicant Name’ in Search filter of Outward Bank Guarantee.

These changes are applicable for Conventional and Islamic counterparts.

/bankguarantees/{bankGuaranteeId}/additionalDetails

2.10.39 Transfer LC Listing and View

Under Trade Finance > Letter of Credit > Export Letter of Credit, a new menu titled "View Transfer LC" has been introduced to display Transfer LC contracts.

These changes are applicable for Conventional and Islamic counterparts.

/letterofcredits/{letterOfCreditId}/transferLCs/{transferredLCId}/additionalDetails

3. QUALIFICATIONS

* Refer the **Oracle Banking Digital Experience Transaction Host Integration Matrix** user manuals to view transaction level integration details.

4. Browser Support

This chapter lists the qualification of the Oracle Banking Digital Experience 25.1.0.0.0 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 25.1.0.0.0 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 Taxonomy Validation Guide**.

6. Known Issues and Limitations

This chapter covers the known anomalies and limitations of the Oracle Banking Digital Experience 25.1.0.0.0 release.

6.1 Oracle Banking Digital Experience Known Issues

NA

6.2 Oracle Banking Digital Experience Limitations

NA