

Release Notes
Oracle Banking Digital Experience
Release 25.1.0.0.0

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Release Notes

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Table of Contents

1. Preface	1-4
1.1 Purpose	1-4
1.2 Audience	1-4
1.3 Documentation Accessibility	1-4
1.4 Critical Patches	1-4
1.5 Diversity and Inclusion	1-4
1.6 Conventions	1-4
1.7 Screenshot Disclaimer	1-5
1.8 Acronyms and Abbreviations	1-5
2. FEATURES AND ENHANCEMENTS	2-1
2.1 Framework Enhancement	2-1
2.2 Originations	2-3
2.3 Payments & Transfers	2-7
2.4 Open Banking	2-8
2.5 Virtual Accounts Management	2-8
2.6 Liquidity Management	16
2.7 Supply Chain Finance	27
2.8 Receivables and Payables	4
2.9 Cash Management	23
2.10 Trade Finance	47
3. QUALIFICATIONS	3-1
4. BROWSER SUPPORT	4-1
5. LANGUAGE SUPPORT	5-1
6. KNOWN ISSUES AND LIMITATIONS	6-1
6.1 Oracle Banking Digital Experience Known Issues	6-1
6.2 Oracle Banking Digital Experience Limitations	6-1

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.

<i>Italic</i>	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.

ATM & Branch Locator

English

OBO 14.4

←

Guardian Information

⋮

✓

Primary Applicant - Personal

✓

Course & Loan Information

✓

Disbursement & Repayment

4

Guardian - Personal

5

Guardian - Finances

6

Guardian - Employment

Guardian Information

Is your guardian an existing customer of the bank?

☒ Yes
☐ No

Customer ID

Required

First Name

Required

Middle Name (Optional)

Last Name

Required

Date Of Birth

Required

Relationship with Student

Required

Continue

Back

Scan QR-code anytime to continue on mobile.

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.

Standard Bank

Search

99+ AU

←

✦

Origination Workflow Maintenance

Retail Workflow

Business Workflow

Product Type

☒ Single Product
 ☐ Bundled Product

Application Type

☒ Single
 ☐ Joint

Product Category

Checking Account

Default Workflow

Online KYC

Optional Step

●

Selfie

⏻

National ID Verification

⏻

Personal

Required Step

●

Ac. Specifications

Optional Step

●

Nominee

Optional Step

●

Review

Required Step

●

Terms of Service

Required Step

●

Account Funding

Required Step

●

Confirmation

Required Step

●

Activate

⏻

Customize Workflow

Online KYC

Optional Step

●

⏻

Selfie

⏻

National ID Verification

⏻

Personal

Required Step

●

Ac. Specifications

Optional Step

●

Nominee

Optional Step

●

Review

Required Step

●

Terms of Service

Required Step

●

Account Funding

Required Step

●

Confirmation

Required Step

●

Activate

⏻

Reset

① Changes made to this application flow will have a resulting impact on bundled application flows.

② Some of the above steps might not appear in existing customer application forms based on the applicant's KYC status.

Submit

Back

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.

2-5

ORACLE®

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.

Party Name
ABZ Solutions | ***462

Virtual Identifier
STOREV2 - Store Virtual Identifier 2

Virtual Account Number

From Date
5/1/2018

To Date
5/30/2018

ⓘ Difference between From Date and To Date should not be greater than 30 days.

Search Cancel Clear

Transaction List

Download Manage Columns

Virtual Account Number	Transaction Description	Transaction Amount	Transaction Date
STOREV2AC1	Immediate credit	GBP 1,000.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 100.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 350.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 200.00	3/30/2018
STOREV2AC1	Immediate credit	GBP 10.00	3/30/2018

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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)

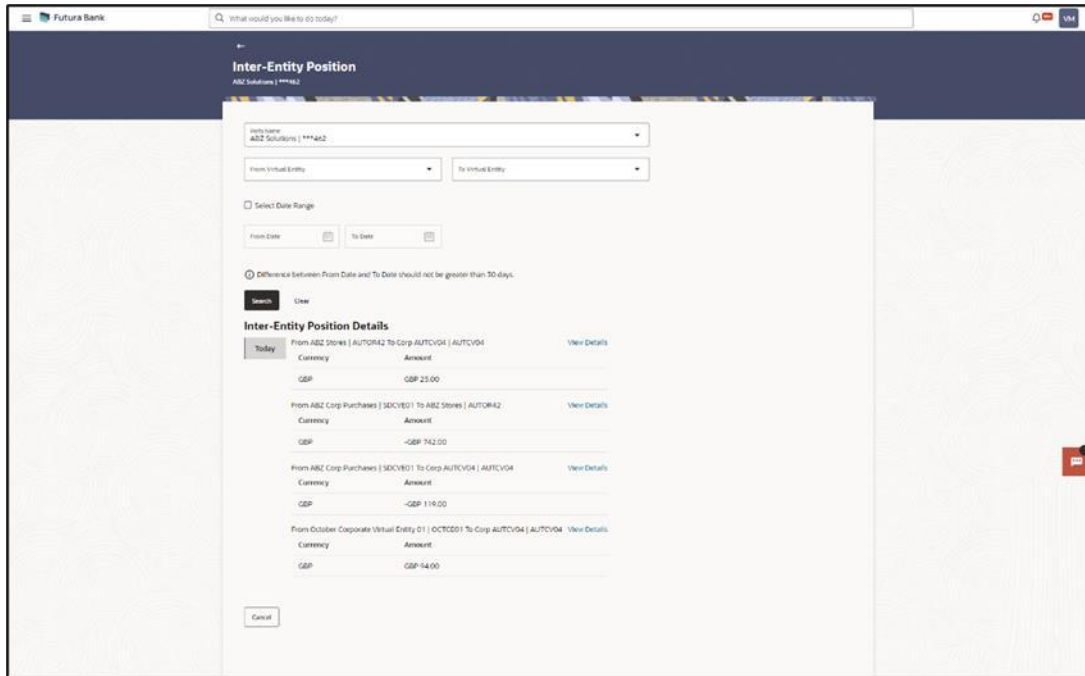
2.5.6 Quick Links Widget

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

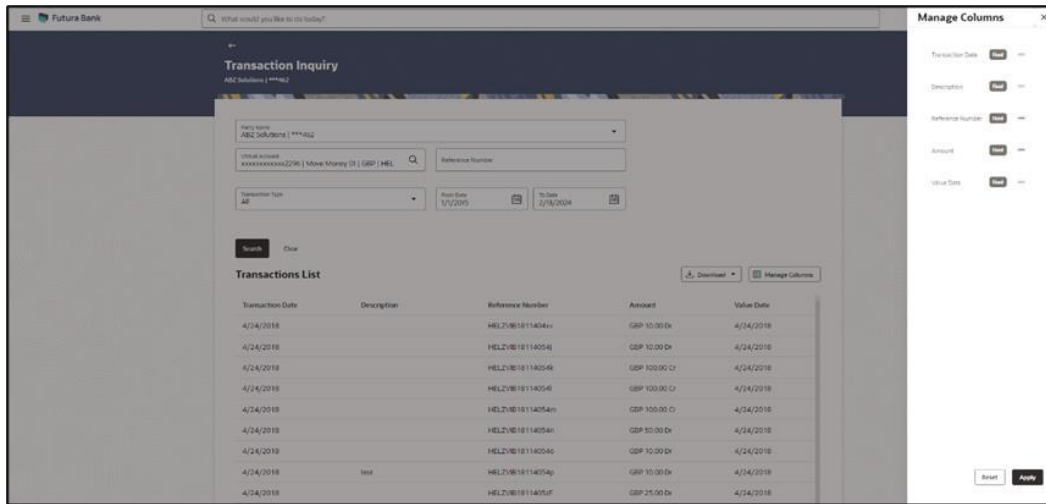
Using this feature, users will be able to personalize the information to be displayed/downloaded from search grid displayed. Following features are supported:

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

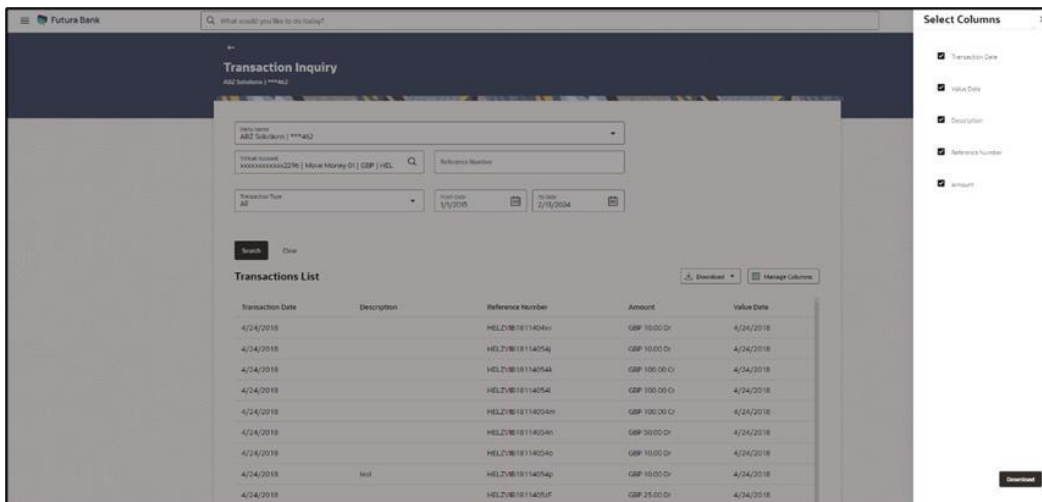
- List Remittance ID



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

Internal Credit Line

ABZ Solutions | ****452

Para Name: ABZ Solutions | ****452

Line ID: Line Name:

Line Currency: USD

Search Clear

Internal Credit Line List

1 Record(s)

Download Manage Columns

Line ID & Name	Start Date	End Date	Status	Line Amount
JANUARY 2023 LINE 0001 Line 0001 January 2023	Jan 23, 2023	Mar 31, 2023	Active	USD 20,000.01

Cancel

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:

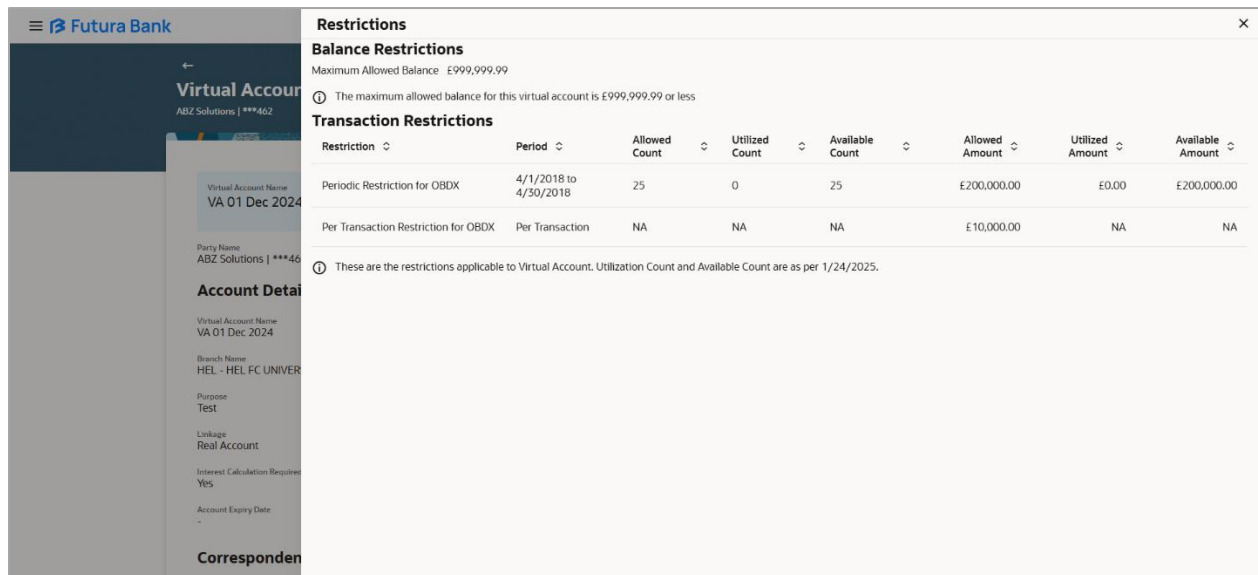
Amount Restrictions:

- 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”.



Restrictions

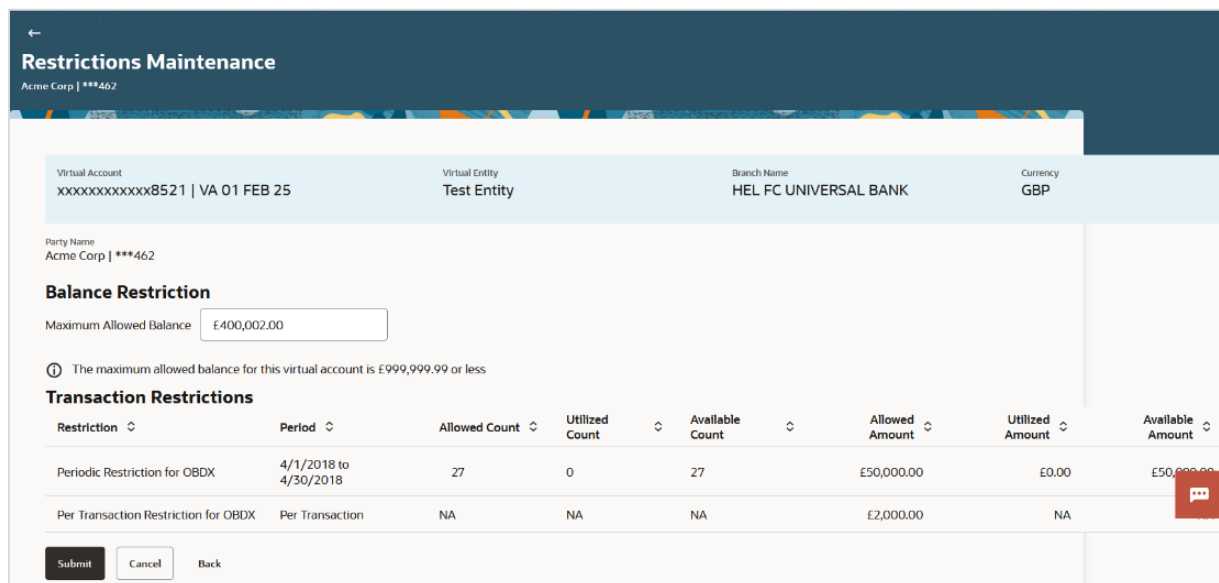
Balance Restrictions
Maximum Allowed Balance: £999,999.99

The maximum allowed balance for this virtual account is £999,999.99 or less

Transaction Restrictions

Restriction	Period	Allowed Count	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
Periodic Restriction for OBDX	4/1/2018 to 4/30/2018	25	0	25	£200,000.00	£0.00	£200,000.00
Per Transaction Restriction for OBDX	Per Transaction	NA	NA	NA	£10,000.00	NA	NA

These are the restrictions applicable to Virtual Account. Utilization Count and Available Count are as per 1/24/2025.



Restrictions Maintenance
Acme Corp | ***462

Virtual Account: xxxxxxxxxxxx8521 | VA 01 FEB 25
Virtual Entity: Test Entity
Branch Name: HEL FC UNIVERSAL BANK
Currency: GBP

Party Name: Acme Corp | ***462

Balance Restriction
Maximum Allowed Balance: £400,002.00

The maximum allowed balance for this virtual account is £999,999.99 or less

Transaction Restrictions

Restriction	Period	Allowed Count	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
Periodic Restriction for OBDX	4/1/2018 to 4/30/2018	27	0	27	£50,000.00	£0.00	£50,000.00
Per Transaction Restriction for OBDX	Per Transaction	NA	NA	NA	£2,000.00	NA	NA

Submit Cancel Back

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.

The screenshot displays the 'Virtual Account' creation page in the Futura Bank system. The header includes the Futura Bank logo and a search bar. The main content area is titled 'Virtual Account' and shows the 'New Virtual Account' form. The form includes a dropdown for 'Party Name' (ABZ Solutions | ***462), a 'Virtual Entity ID & Name' field, a 'Virtual Account Name' field, a 'Purpose' field, a 'Linkage' section with 'Structure' selected and 'Real Account' unselected, an 'Interest Calculation Required' toggle, and an 'Account Expiry Date' field set to 1/28/2025.

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.

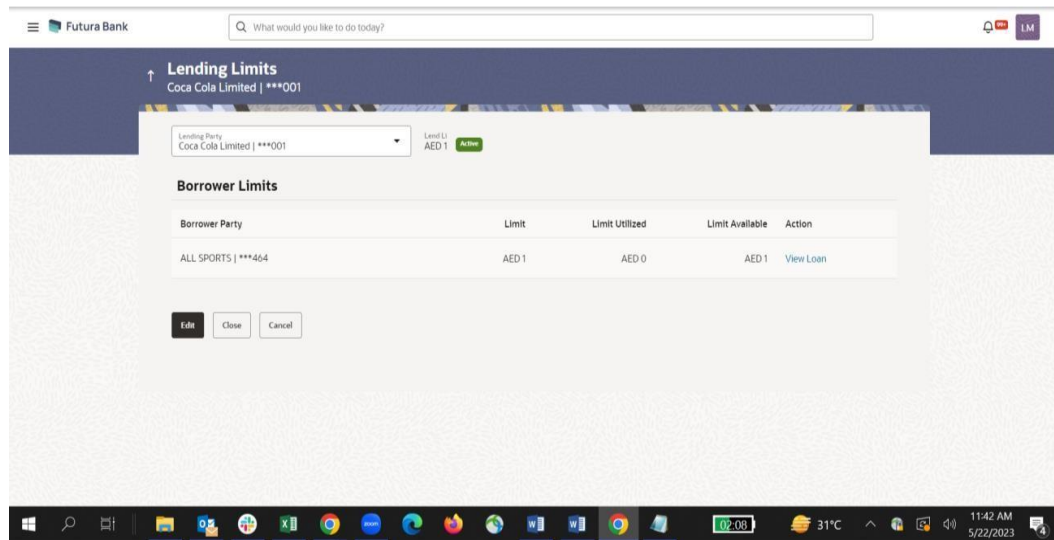
2.6.6 Intercompany Loans

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.

The screenshot displays the 'Create Lend Limit' form in the Futura Bank system. At the top, there's a header with the bank logo and a search bar. The form itself has a dark blue header with the title 'Create Lend Limit' and a sub-header 'ALL SPORTS | ***464'. Below this, there are three input fields: 'Lending Party' (RyanCBohr | ***180), 'Currency' (AED), and 'Lend Limit' (AED 1,000,000.00). A table titled 'Borrower Limits' follows, with columns for 'Borrower Party' and 'Limit'. It contains one row for 'ALL SPORTS | ***464' with a limit of 'AED 1,000.00'. At the bottom of the form are three buttons: 'Submit', 'Cancel', and 'Back'. The entire interface is set against a light gray background with a subtle pattern.

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".

Futura Bank

↑ **Create Pool Structure**
 S Jagmohan Construction and General Supplies Pvt Ltd. | ***464

Party Name
 S Jagmohan Construction and General Supplies Pvt I

Structure Parameters

Structure Name
 Test123

Effective Date
 11/23/2023

End Date
 11/30/2023

Charge Account
 xxxxxxxxxxxx0089 - HEL0046400089 | GBP | HE

Interest Method
 Ratio

Pool Details

Reallocation Method

Next

Cancel

Back

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.

Create Sweep Structure
 S Jagmohan Construction and General Supplies Pvt Ltd. | ***464

Party Name
 S Jagmohan Construction and General Supplies Pvt I

Structure Parameters

Structure Name
 Test123

Effective Date
 11/23/2023

End Date
 11/30/2023

Charge Account

Interest Method
 Interest

Investment Sweep
 Term Deposit

Default Sweep Instructions

Sweep instructions set here are the default instructions for all the account pairs in the structure

Sweep Method

Required

Frequency

Frequency
 BOD Monthly

Reverse Frequency
 Daily - Everyday - BOD

Other Instructions

Sweep on Currency Holidays

Consider Post Balance Sweep

Currency Holiday Rate

Holiday Treatment
 Holiday

Backward Treatment

Next

Cancel

Back

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.

20

ORACLE

- 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

The screenshot displays the 'Charges Inquiry' screen in the Putura Bank application. At the top, there's a search bar with the text 'What would you like to do today?'. Below it, the 'Charges Inquiry' section has a filter for 'Active Date' set to '1/1/2021'. A dropdown menu shows 'New Bank' with 'Active Corp' and '***ALL' selected. Below this, there are fields for 'Charge Description' (set to 'AUSTANDARD01'), 'From Date' (12/1/2020), and 'To Date' (12/1/2021). A note states: 'Difference between From Date and To Date should not be greater than 30 days.' There are 'Search' and 'Clear' buttons. Below the filters, a 'Charges List' table is shown with 12 records. The table has columns: From Date, To Date, Description, Amount, Account No. & Name, Collection Amount, Exchange Rate, Collection Date, Collection Status, and ActB. To the right of the table are 'Download' and 'Manage Columns' buttons. The 'Manage Columns' sidebar on the right lists various columns with checkboxes to select/deselect them: From Date, To Date, Description, Amount, Account No. & Name, Collection Amount, Exchange Rate, Collection Date, Collection Status, Additional Info, and Error Description. At the bottom of the sidebar are 'Reset' and 'Apply' buttons.

From Date	To Date	Description	Amount	Account No. & Name	Collection Amount	Exchange Rate	Collection Date	Collection Status	ActB
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,236.00	0.2	10/1/2020	SUCCESS	SWP
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,966,215.00	XXXXXXXXXXXX9832	EUR 16,852.00	12.2	1/1/2021	PENDING	SWP
2/1/2020	9/1/2020	Tax may ghalla	USD 9,126.00	XXXXXXXXXXXX4249	EUR 48,246,245.00	9.2	10/1/2021	FAILED	SWP
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,236.00	0.2	10/1/2020	SUCCESS	SWP
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,966,215.00	XXXXXXXXXXXX9832	EUR 16,852.00	12.2	1/1/2021	PENDING	SWP
2/1/2020	9/1/2020	Tax may ghalla	USD 9,126.00	XXXXXXXXXXXX4249	EUR 48,246,245.00	9.2	10/1/2021	FAILED	SWP
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,236.00	0.2	10/1/2020	SUCCESS	SWP
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,966,215.00	XXXXXXXXXXXX9832	EUR 16,852.00	12.2	1/1/2021	PENDING	SWP

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

Charges Inquiry
Alert Date: 1/1/2021

Account: Active Corp. | ****464

Charge description: AUTOMATIC (0001)

From Date: 12/1/2020 To Date: 12/31/2021

Collection mode: Success

ⓘ Difference between From Date and To Date should not be greater than 90 days

Charges List
12 Records(s)

From Date	To Date	Description	Amount	Account No. & Name	Collection Amount	Exchange Rate	Collection Date	Collection Status	Action
1/1/2020	7/1/2021	Counter based charges	GBP 12,412.22	*****7777	USD 6,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	11/1/2021	Counter based 2 charges	GBP 1,959,215.00	*****1852	EUR 94,852.00	12.2	1/1/2021	PENDING	add
2/1/2020	6/1/2020	Tax every ghdp	USD 6,126.00	*****4249	EUR 96,396,295.00	9.2	10/1/2021	FAILED	cancel
1/1/2020	7/1/2021	Counter based charges	GBP 12,412.22	*****7777	USD 6,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	11/1/2021	Counter based 2 charges	GBP 1,959,215.00	*****1852	EUR 94,852.00	12.2	1/1/2021	PENDING	add
2/1/2020	6/1/2020	Tax every ghdp	USD 6,126.00	*****4249	EUR 96,396,295.00	9.2	10/1/2021	FAILED	cancel
1/1/2020	7/1/2021	Counter based charges	GBP 12,412.22	*****7777	USD 6,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	11/1/2021	Counter based 2 charges	GBP 1,959,215.00	*****1852	EUR 94,852.00	12.2	1/1/2021	PENDING	add

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.

Group Corporate Alert Subscription

Group Corporate ID: 000012 | Group Corporate Name: LMGCIF

Select Module	Select Accounts/Party	Subscribe Alert Modes
Current And Savings	<input type="checkbox"/> Select All Accounts/Party	<input type="checkbox"/> Map All Events <input type="checkbox"/> Trade application clarification notification alert <input type="checkbox"/> Trade application clarification response notification alert <input checked="" type="checkbox"/> Liquidity Management Structure Creation Approved
Loan	<input type="checkbox"/> 000180	<input type="button" value="Save"/>
Party	<input type="checkbox"/> 123457	
	<input type="checkbox"/> 123456	
Term Deposits	<input type="checkbox"/> 111000	
	002857 Subscribed	
	<input checked="" type="checkbox"/> 000464	
	<input type="checkbox"/> 201001	
	<input type="checkbox"/> 111120	
	<input type="checkbox"/> 000464	
	002857 Subscribed	

User Alerts Subscription

Party ID: 00046-4 Party Name: Acme Corp. User Name: LMAUTH

Select Module

- Current And Savings
- Loan
- Party**
- Term Deposits

Select Accounts/Party

Search:

No data to display.

Map Events

☐ Map All Events
☐ Trade application clarification notification alert
☐ Trade application clarification response notification alert
☒ Liquidity Management Structure Creation Approved

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.

Reallocation Monitor

Acme Corp. | ***464

Party Name: Acme Corp. | ***464

From Date: 3/30/2020 To Date: 3/31/2020 Structure Code | Structure Name: STUJZPCSZTJK | Test Pool Reallocation ...

Status: Exception

ⓘ Difference between From Date and To Date should not be greater than 30 days.

Reallocation Monitor

2 Record(s)

Structure Code	Structure Name	Date	Parent Account	Child Account	Exchange Rate	Interest Amount Reallocated	Reallocation Method	Status
STUJZPCSZTJK DQOMI	Test Pool Reallocation method 2	3/30/20 20	XXXXXXXXXXXX4071 XXXXXXXXXXXXXXXXX XXXXXXXXX GBP	XXXXXXXXXXXX10 70 XXXX XXXX XXX XXXXXXXXX X EUR	1.0977	€4.29	Fair Share Distribution	Exception
STUJZPCSZTJK DQOMI	Test Pool Reallocation method 2	3/30/20 20	XXXXXXXXXXXX4071 XXXXXXXXXXXXXXXXX XXXXXXXXX GBP	XXXXXXXXXXXX11 28 XXXX XXXX XXX XXXXXXXXX X GBP	1	£4.30	Fair Share Distribution	Exception

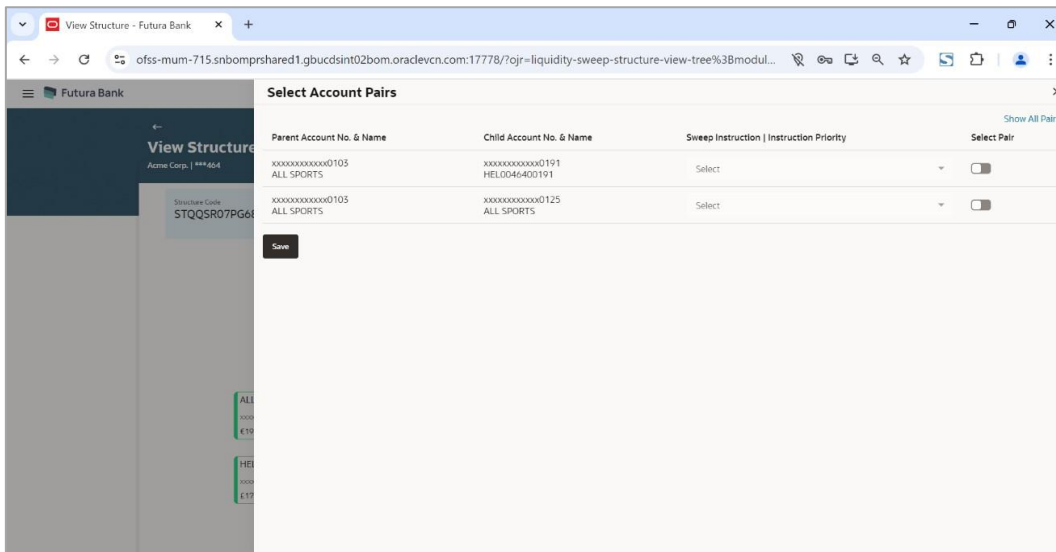
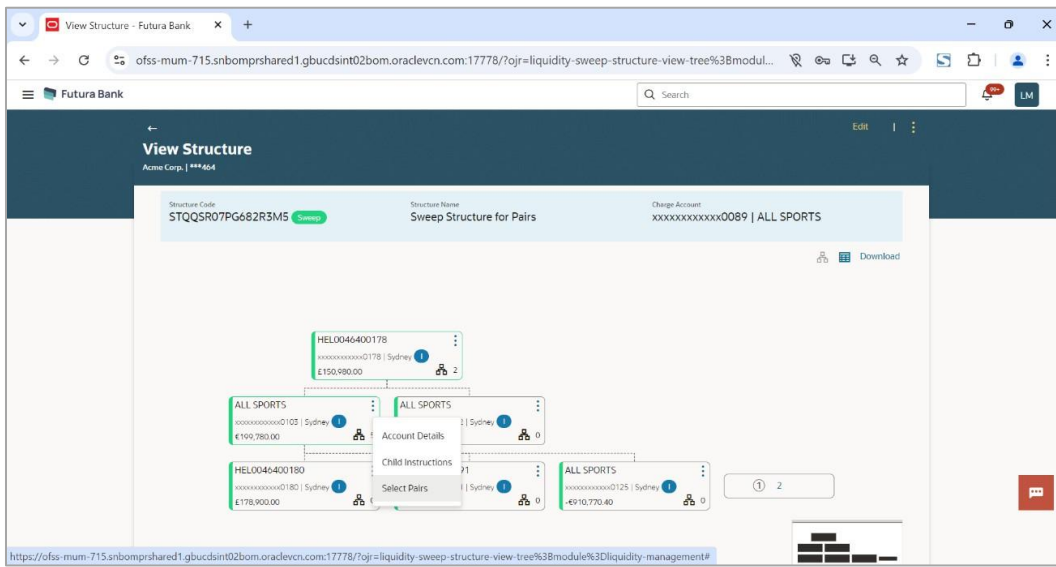
2.6.13 Removal of Core DDA dependencies

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.

The screenshot shows a web application interface for Futura Bank. The main heading is "Create Hybrid Structure" for "Acme Corp. | ***464". Below this, there's a "Structure Parameters" section. It includes a "Party Name" dropdown set to "Acme Corp. | ***464". The "Structure Name" is "ACME CLOUD TEST", "Effective Date" is "2/15/2025", "End Date" is "2/27/2025", and "Charge Account" is "XXXXXXXXXXXX0089 | ALL SPORTS | GBP | HEL". The "Interest Method" is "Interest". A checkbox labeled "Drain Pool" is checked.

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.

Futura Bank
Search
LM

Create Hybrid Structure
Acme Corp. | ***464

Party Name
Acme Corp. | ***464

Structure Parameters

Structure Name
ACME CLOUD TEST

Effective Date
2/15/2025

End Date
2/27/2025

Charge Account
xxxxxxxxxxx0089 | ALL SPORTS | GBP | HEL

Interest Method
Interest

☒ Drain Pool

Pool Details

Reallocation Method
Even Distribution

Default Sweep Instructions

Sweep Method
Zero Balance Model

Maximum
-

Maximum Deficit
-

Minimum
-

Minimum Deficit
-

Multiple
-

Credit First Sweep

☒

Frequency

Frequency
AUTFREQUENCY7

Reverse Frequency
SweepCalendar01

Other Instructions

Sweep on Currency Holidays

☒

Consider Post Balance Sweep

☒

Currency Holiday Rate
Previous Day Rate

Holiday Treatment
Holiday

Maximum Backward Days

Backward Treatment

Next

Cancel

Back

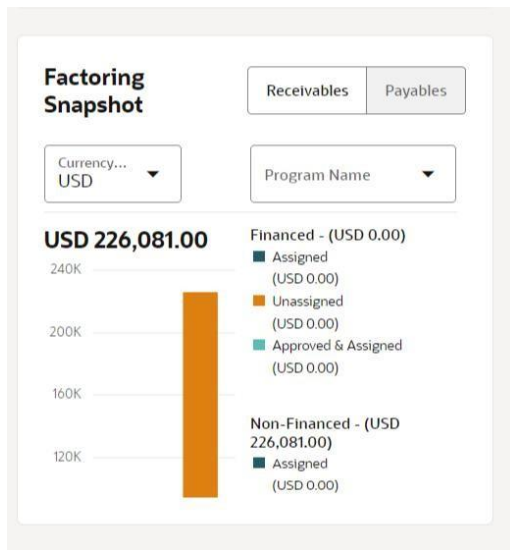
2.7 Supply Chain Finance

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.

27

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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.

Dynamic Discounting Overview

Discount Offers on Receivables/Payables

Buyer Supplier

Associated Party

Reference Number	Due Date	Amount	Outstanding Amount	Status
INV4445	3/30/18	USD 200.00	USD 200.00	Unpaid
INV4437	3/30/18	USD 400.00	USD 400.00	Unpaid
INV4514	3/30/18	USD 200.00	USD 200.00	Unpaid

Early Payment Discounts

Offer Name: Offer123 Associated Party: Reindeer Corp

Fixed Discount

Amount: USD 200.00

Receivable Amount: USD 200.00

Select Payment day to avail best discounts

6/1/23 7/31/23

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Help

2.7.2 View Program

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

View Program
 Cargill | ***701

Program Type Vendor Finance Disc	Program Name MRF Vendor Financing	Program Id MRFVendFin
-------------------------------------	--------------------------------------	--------------------------

Program Details

Receivables due on MRF Tyres

Valid From 7/11/22	Valid To 3/31/31	Select Currency	Current Month
Auto Acceptance Invoice Applicability Yes	Auto Acceptance Days 0		
Auto Finance Applicability No	Disbursement Currency -		
Disbursement Made -	Comments NA		

Active Associated Parties

Program Parameters Details

Program Attributes

Auto Finance Applicability -	Preferred Settlement Mode EFT	Preferred Disbursement Mode Account Transfer	Minimum Finance % 1
Maximum Finance % 80	Minimum Tenor (Days) 1	Maximum Tenor (Days) 90	Stale Period (Days) 3
Minimum Waiting Period (Days) -	With Recourse No	Grace Days -	Interest Bearing Party -
Assignment Applicable -	Auto Assignment -	Acceptance Applicable Yes	Two Factor Applicable -
Insurance Applicable -	Liquidation order for Auto Debit -	Auto Debit Applicable Yes	Holiday Treatment for Future Funding Next Business Day
Liquidate Pre-Shipment Finances Yes	Pre-Shipment Program MRF Preshipment program	Pre-Shipment Finance Liquidation Preferences Invoice Linked with PO	

Repayment Parameters

Pre Payment Allowed Yes	Part Payment Allowed Yes	Reconciliation Towards -	On Due Date IPE
After Due Date IPOE	Before Due Date IPE	Non Performing Assets IPOE	Auto Settlement Applicable Yes
Excess Refund Payment Handling -	Excess Refund Party -	Excess Refund Payment Mode -	Margin Handling Refund to the Supplier
Margin Refund Payment Mode Account Transfer	Interest Refund Handling Refund to the Interest Bearing Party	Interest Refund Payment Mode EFT	

Cancel

Back

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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.

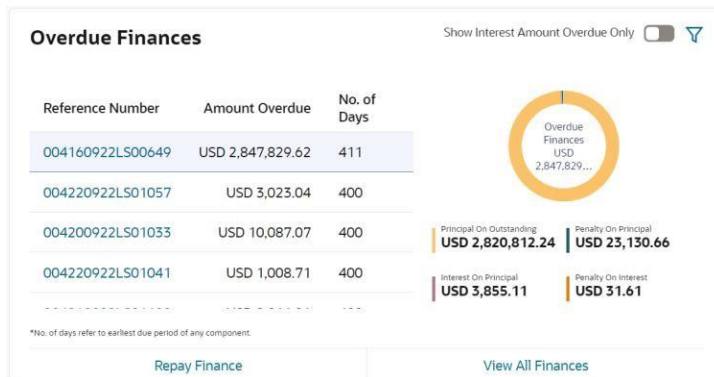
2.7.4 Outstanding Pre-Shipment Finances

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.



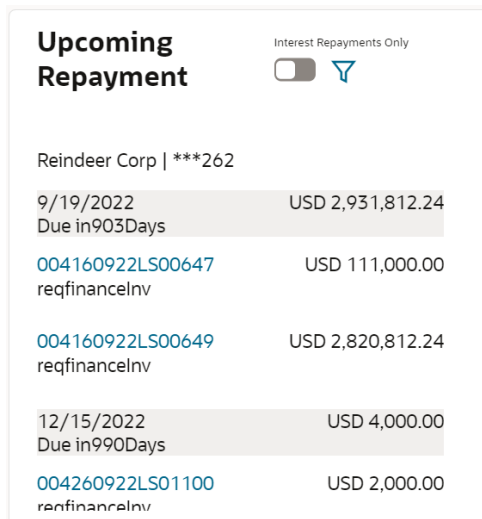
2.7.5 Overdue Finances

'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 subsidiaries 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

View Finances
Reindeer Corp | ***262

Party Name: Reindeer Corp | ***262

List of Finances
26 Record(s)

Indicator	Associated Party	Finance Reference Number	Program Name	Finance Date	Due Date	Transaction Reference Number	Finance Amount
VO	AugSupp	004260922LS01067	reqfinancelnv	9/26/2022	11/30/2024	0911AD865283	USD 2,000
VO	AugSupp	004200120LS00103	reqfinancelnv	1/20/2020	12/31/2023	040544501E1C	GBP 10,000
VO	AugSupp	004160922LS00636	reqfinancelnv	9/16/2022	11/6/2023	R1609220487	USD 4,000

Manage Columns

- ☒ Indicator
- Associated Party
- Finance Reference Number
- ☒ Program Name
- ☒ Finance Date
- Due Date
- ☒ Transaction Reference Number
- Financed Amount

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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

Create Program
Reindeer Corp | ***262

1 Program Parameters **2 Link Counter Parties**

Party Name
Reindeer Corp | ***262

Product * Program Name Program Code

Validity From
11/25/2023 Validity To

Number of days for Auto Acceptance Auto Acceptance ☐ No

Auto Assignment ☐ No

Finance Parameters

Auto Finance ☐ No

Disbursement Currency Disbursement Mode

Minimum Finance (%) Maximum Finance (%) Minimum Tenor (Days)

Maximum Tenor (Days) Minimum Assignment (%) Maximum Assignment (%)

Auto Debit Applicable ☐ No

Repayment Parameters

Excess Payment Handling Excess Payment Refund Party Excess Payment Refund Mode

Margin Amount Handling Margin Amount Refund Mode Interest Refund Handling

Interest Refund Payment Mode

Next **Cancel** **Back**

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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

Edit Program
Reindeer Corp | ***262

1 **Program Parameters** 2 **Link Counter Parties**

Party Name: Reindeer Corp | ***262

Product: Vendor Finance

Program Name: Reindeer

Program Code: ReindeerVndf

View Attributes

Validity From: 1/20/2020

Validity To: 3/31/2025

Auto Acceptance: Yes

Number of days for Auto Acceptance: 0

Auto Assignment: No

Finance Parameters

Auto Finance: Yes

Disbursement Currency: LAK

Disbursement Mode: Account Transfer

Minimum Finance (%): 20

Maximum Finance (%): 90

Minimum Tenor (Days): 30

Maximum Tenor (Days): 120

Minimum Assignment (%): 0

Maximum Assignment (%): 100

Auto Debit Applicable: Yes

Repayment Parameters

Excess Payment Handling:

Excess Payment Refund Party:

Excess Payment Refund Mode:

Margin Amount Handling: Refund to the Supplier

Margin Amount Refund Mode: Account Transfer

Interest Refund Handling: Refund to the Interest Bearing Party

Interest Refund Payment Mode: EFT

Next Cancel Back

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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.

Futura Bank | What would you like to do today? | DB

↑ Link Purchase Orders to Program

Reindeer Corp | ***262

Party Name: Reindeer Corp | ***262

Search By:

Associated Party: All | Reference Number:

Purchase Order From Date: | Purchase Order To Date:

Currency: | Purchase Order Amount From: | Purchase Order Amount To:

Currency: | Purchase Order Available Amount From: | Purchase Order Available Amount To:

Search | **Clear**

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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.

Select	Indicator	Finance Reference Number	Associated Party	Program Name	Finance Start Date	Financed Amount	Finance Maturity Date	Past Due Date
<input checked="" type="checkbox"/>	P	004171022FI01770	BL Corp	ASTRA PO FINANCE	Jun 25, 2019	GBP 100,000.00	Jun 12, 2020	Jun 12, 2020
<input type="checkbox"/>	P	004171022MFO1707	BL Corp	ASTRA FACTORING	Apr 17, 2020	GBP 110,000.00	Jun 6, 2020	Jun 6, 2020
<input type="checkbox"/>	P	004171022MFO1703	BL Corp	ASTRA FACTORING	Mar 17, 2020	GBP 60,000.00	Apr 28, 2020	Apr 28, 2020
<input type="checkbox"/>	P	004171022FI01734	BL Corp	ASTRA PO FINANCE	May 7, 2019	GBP 60,000.00	Apr 25, 2020	Apr 25, 2020
<input type="checkbox"/>	P	004171022FI01768	BL Corp	ASTRA PO FINANCE	May 7, 2019	GBP 120,000.00	Apr 25, 2020	Apr 25, 2020
<input type="checkbox"/>	P	004171022FI01733	BL Corp	ASTRA PO FINANCE	Apr 28, 2019	GBP 50,000.00	Apr 11, 2020	Apr 11, 2020
<input type="checkbox"/>	P	004171022FI01761	BL Corp	ASTRA PO FINANCE	Apr 28, 2019	GBP 100,000.00	Apr 11, 2020	Apr 11, 2020

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.

← Finance Amendment

Party Name
ASTRA Corp | ***489

List Of Finances
(0 selected)

Search...

Select	Indicator	Finance Reference Number
<input type="checkbox"/>	P	004171022FI01770
<input type="checkbox"/>	P	004171022FI01734

Home Search Gallery Wallet Notification (14)

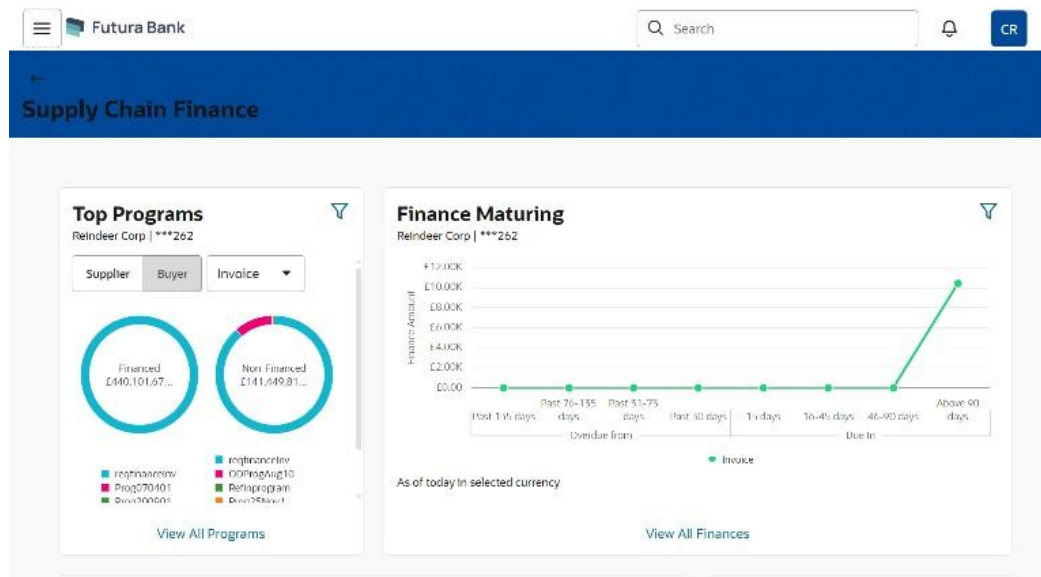
2.7.17 View Finances

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 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.

Futura Bank Search [] [CR]

Request Finance

Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Request Finance through

Program Name
reqfinanceInv

Associated Party Name
AugSupp X

Currency to be disbursed
GBP

Limits

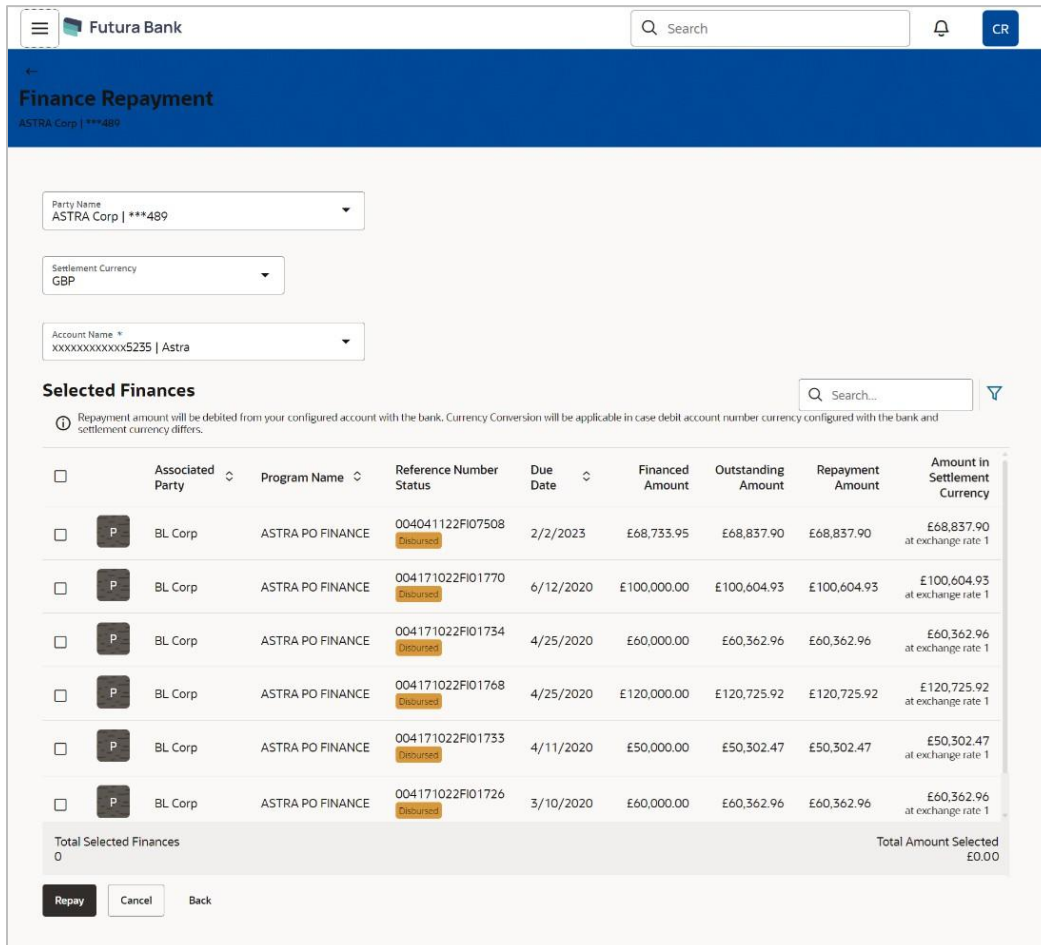
Reindeer Corp | ***262

- BUYER Finance**
6.56% Utilized
\$65,647.00 Utilized
\$1,000,000.00 Sanctioned \$934,353.00 Available
- SUPPLIER Finance**
0.00% Utilized
£123,470.44 Utilized
£10,000,000,000.00 Sanctioned £9,999,999,876,529.57 Available
- SUPPLIER Invoice**
29.52% Utilized
\$2,951,912.24 Utilized
\$10,000,000.00 Sanctioned \$7,048,087.76 Available

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.



Finance Repayment
ASTRA Corp | ***489

Party Name
ASTRA Corp | ***489

Settlement Currency
GBP

Account Name *
XXXXXXXXXXXX5235 | Astra

Selected Finances

Repayment amount will be debited from your configured account with the bank. Currency Conversion will be applicable in case debit account number currency configured with the bank and settlement currency differs.

	Associated Party	Program Name	Reference Number	Due Date	Financed Amount	Outstanding Amount	Repayment Amount	Amount in Settlement Currency
<input type="checkbox"/>	P BL Corp	ASTRA PO FINANCE	004041122FI07508 <small>Disbursed</small>	2/2/2023	£68,733.95	£68,837.90	£68,837.90	£68,837.90 at exchange rate 1
<input type="checkbox"/>	P BL Corp	ASTRA PO FINANCE	004171022FI01770 <small>Disbursed</small>	6/12/2020	£100,000.00	£100,604.93	£100,604.93	£100,604.93 at exchange rate 1
<input type="checkbox"/>	P BL Corp	ASTRA PO FINANCE	004171022FI01734 <small>Disbursed</small>	4/25/2020	£60,000.00	£60,362.96	£60,362.96	£60,362.96 at exchange rate 1
<input type="checkbox"/>	P BL Corp	ASTRA PO FINANCE	004171022FI01768 <small>Disbursed</small>	4/25/2020	£120,000.00	£120,725.92	£120,725.92	£120,725.92 at exchange rate 1
<input type="checkbox"/>	P BL Corp	ASTRA PO FINANCE	004171022FI01733 <small>Disbursed</small>	4/11/2020	£50,000.00	£50,302.47	£50,302.47	£50,302.47 at exchange rate 1
<input type="checkbox"/>	P BL Corp	ASTRA PO FINANCE	004171022FI01726 <small>Disbursed</small>	3/10/2020	£60,000.00	£60,362.96	£60,362.96	£60,362.96 at exchange rate 1
Total Selected Finances 0							Total Amount Selected £0.00	

Repay Cancel Back

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.

Request Finance
Reindeer Corp | ***262

Submit Clear

Select Purchase Order

ⓘ If there are purchase order from this associated party which are not listed here then it is because the

Reference Number	Date	Accepted Amount	Outstanding Amount
<input checked="" type="checkbox"/> Po20Feb1	3/30/2018	\$1,000.00	\$1,000.00
<input checked="" type="checkbox"/> Po20Feb2	3/30/2020	\$2,000.00	\$2,000.00
<input checked="" type="checkbox"/> Po20Feb3	3/30/2020	\$2,000.00	\$2,000.00
<input checked="" type="checkbox"/> Po20Feb4	3/30/2020	£2,000.00	£2,000.00

5 Records Selected For Finance View Finance Details

Amount Requested for Finance
£4,000.00 \$5,000.00

2 Records 3 Records

View Finance Details

USD \$1,000.00(1)

Interest Slab Pricing Maturity Date 7/1/2047 Tenor 9000

Grouping Parameters
State No Purchase Order Status Accepted

Linked Purchase Order Details

Reference Number	Due Date	Buyer Division Code	Supplier Division Code	Purchase Order Amount
Po20Feb1	3/30/2018	-	-	\$1,000.00

USD \$4,000.00(2)

Interest Slab Pricing Maturity Date 7/1/2047 Tenor 9000

Grouping Parameters
State No Purchase Order Status Accepted

Linked Purchase Order Details

Reference Number	Due Date	Buyer Division Code	Supplier Division Code	Purchase Order Amount
Po20Feb3	3/30/2020	-	-	\$2,000.00
Po20Feb2	3/30/2020	-	-	\$2,000.00

USD \$5,080.00(2)

Interest Slab Pricing Maturity Date 7/1/2047 Tenor 9000

Grouping Parameters
State No Purchase Order Status Accepted

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.

Request Finance
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Underlying Instrument
Invoice/Debit Note Purchase Order

Program Name
reqfinancelnr

Associated Party Name
AugSupp x

Currency to be disbursed
USD

Submit Clear

Limits
Reindeer Corp | ***262
No items to display.
As of Today, in Limit currency
Applicable for Supply Chain Finance

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.

View Finance Details

Finance Reference Number: 004091122L544956
Finance Date: 11/9/2022
Finance Amount: \$1,111.00
Finance Based on: Invoice

Disbursed

More Information

Sequence Number	Amendment Date	Value Date	Maturity Date	Past Due Date	Interest Amount	Penalty on Principal Amount	Penalty on Interest Amount	Status
2	11/9/2022	11/9/2022	3/1/2025	3/1/2025	\$260.22	\$0.00	\$0.00	Amendment
3	11/9/2022	11/9/2022	2/28/2025	2/28/2025	\$259.91	\$0.00	\$0.00	Amendment Reversed

Repay Finance Cancel Back

View Finance Details

Finance Reference Number: 004091122L544933 Disbursed Finance Date: 11/9/2022 Finance Amount: \$1,111.00 Finance Based on: Invoice

[More Information](#)

Outstanding Details | Linked Invoices/Debit Notes | **Settlement Details** | Interest Payment Schedule

Reference Number	Value Date	Settlement Amount	Settlement Mode	Appropriation Sequence
190245142DBE Settlement	11/9/2022	\$1,111.00	EFT	IP Principal Amount \$1,111.00 Interest \$1,111.00 Penalty on Principal \$1,111.00 Penalty on Interest \$1,111.00
190245142DBE Settlement Reversed	11/9/2022	\$1,111.00	EFT	IP Principal Amount \$1,111.00 Interest \$1,111.00 Penalty on Principal \$1,111.00 Penalty on Interest \$1,111.00

Repay Finance Cancel Back

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.

Create Receivables/Payables
NehNovCust3 | ***977

Auto Accept: No Auto Finance: Yes

Invoice Due Date: 7/31/23 Shipment Date:

Payment Terms: cash Funding Request Date:

Link Purchase Orders to Invoice: ☒

Link Purchase Orders Edit

Purchase Order Reference Number	Date	Purchase Order Amount	Amount available for allocation	Percentage (%) Allocated for Invoice	Amount Allocated to Invoice
PoSaveAsTemp15May2 Accepted	3/30/18	USD 1,000.00	USD 600.00		
PoUpload24May1 Accepted	3/30/18	USD 1,000.00	USD 1,000.00		
Purchase Order Total				USD 0.00	

Commodity Details

Purchase Order Reference Number	Name	Code	Quantity	Cost/Unit	Gross Amount	Discount	Tax	Net Amount	Actions
No data to display.									

Help Chat

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.

View Invoice Details
Reindeer Corp | ***262

Preview and Download

Host Reference Number INV5692 Accepted	Payment Status Unpaid	Invoice Date 3/30/18	Finance Status -
Customer Invoice No. Inv-June1	Purchase Order Date -	Pre Accepted No	Funding Request Date -
Payment Terms CASH	Shipment Date 5/31/23	Acceptance Date 9/7/22	Scale Invoice Yes
Invoice Due Date 7/31/23	Product Code LSPD	Disputed -	Comments NA
Purchase Order No. -	Program Name reqfinancelnw	Assignment No	

Buyer Details

Buyer Name AugSupp	Buyer Id ***715
-----------------------	--------------------

[Less Information](#)

Amount Details Commodity Details **Linked Purchase Order**

Purchase Order Reference Number	Date	Shipment Date	Purchase Order Amount	Amount Utilized for Invoice	Purchase Order Status
POM003	5/1/18	5/31/23	USD 100.00	-	Accepted
Total Amount			USD 100.00		

[Cancel](#) [Back](#)

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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.

Futura Bank

What would you like to do today?

View Invoice Details
Reindeer Corp | ***262

Raise Dispute | Assign | Preview and Download

Host Reference Number INV4701 Accepted	Payment Status Paid	Invoice Date 3/30/18	Finance Status Financed
Customer Invoice No InvMargin18May1	Purchase Order Date -	Pre Accepted No	Funding Request Date -
Payment Terms CASH	Shipment Date -	Acceptance Date 8/9/22	Stale Invoice Yes
Invoice Due Date 7/31/23	Product Code LSPD	Disputed -	Comments NA
Purchase Order No -	Program Name reqfinancelnv	Assignment No	

Buyer Details

Buyer Name
AugSupp

Buyer Id
***715

[Less Information](#)

Amount Details Finances Reconciliation Details **Margin Settlement**

Reference Number	Date Due Date	Amount	Reconciliation Date	Associated Party Beneficiary Name	Rule Id	Reconciliation Amount in Payment/Credit Note/Finance Currency	Reconciliation Amount in Invoice
P 004090822LS02000	8/9/22	USD 2,000.00	8/9/22	-	-	-	-

Cancel Back

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

The screenshot displays the 'View Finances' interface for 'Reindeer Corp | ***262'. It includes a search bar, a dropdown for 'Party Name', and a table titled 'List of Finances' with 26 records. The table columns are: Indicator, Associated Party, Finance Reference Number, Program Name, Finance Date, Due Date, Transaction Reference Number, and Finance Amount. A 'Manage Columns' sidebar on the right allows users to select or deselect columns for display. The sidebar includes checkboxes for 'Indicator', 'Program Name', 'Finance Date', and 'Transaction Reference Number', and dropdown menus for 'Associated Party', 'Finance Reference Number', 'Due Date', and 'Financed Amount'. 'Reset' and 'Apply' buttons are at the bottom of the sidebar.

Indicator	Associated Party	Finance Reference Number	Program Name	Finance Date	Due Date	Transaction Reference Number	Finance Amount
VB	AugSupp	004260922L501067	reqfinanceInv	9/26/2022	11/30/2024	0911AD863283	USD 2,000
VB	AugSupp	004200120L500103	reqfinanceInv	1/20/2020	12/31/2023	040544501E1C	GBP 10,000
VB	AugSupp	004160922L500636	reqfinanceInv	9/16/2022	11/6/2023	R1609220487	USD 4,000

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 InvoiceTemplateFacing difficulty in entering data for multiple invoices? Use Bulk Upload

Customer Invoice No.

Required

Associated Party *

Required

Pre-acceptance

No

Currency
LAK

Required

Invoice Amount

Required

Name of Program

Required

Invoice Date

Required

Invoice Value Date

Required

Invoice Due Date

Required

Shipment Date

Required

Payment Terms

Required

Funding Request Date

Required

Hide Additional Details

Payment Account Details

Virtual Account

Required

Repayment Account Number

Required

Bank

Required

Branch

Required

BIC Routing Code

Required

Shipment Details

Shipment Number

Required

Shipment Address 1

Required

Shipment Address 2

Required

Shipment Address 3

Required

City

Required

Country

Required

Zip Code

Required

Phone Number

Required

Tax ID

Required

Reason for Export

Required

Terms of Sale

Required

Country of Origin

Required

Miscellaneous Details

Discount Days 1

Required

Discount Percentage 1

Required

Discount Days 2

Required

Discount Percentage 2

Required

Filler Details

Filler 1

Required

Filler 2

Required

Filler 3

Required

Filler 4

Required

Link Purchase Orders to Invoice

Required

Commodity Details

Click Add for Commodity Details

Add

No data to display.

Gross Invoice Amount LAK 0

Discount

Required

Discount Amount

Required

Tax

Required

Tax Amount

Required

Miscellaneous Charges 1

Required

Amount

Required

Net Invoice Amount

SaveSave and Copy

Add Invoice

SubmitCancelBack

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.

View Receivables/Payables
Reindeer Corp | ***262

Party Name: Reindeer Corp | ***262

Switch View
Select your role as a Buyer or a Supplier to view your data in terms of Receivables or Payables.

Buyer Supplier

List of Receivables
9 Record(s)

Filter Download Manage Columns

Indicator	Customer Reference Number	Associated Party	Due Date	Amount	Status	Receivable Amount	Payment Status	Finance Status
1	InvDD27Oct4	AugSupp	4/16/2020	USD 2,000.00	Modifications in Progress	USD 2,000.00	Unpaid	-
1	InvDD3Nov2	AugSupp	4/19/2020	USD 10,000.00	Modifications in Progress	USD 10,000.00	Unpaid	-
9	DisOct4Nov1	AugSupp	4/20/2020	USD 20,030.00	Modifications in Progress	USD 20,030.00	Unpaid	-
1	InvDD3Nov3	AugSupp	4/20/2020	USD 10,000.00	Modifications in Progress	USD 10,000.00	Unpaid	-
1	InvDD27Oct2	AugSupp	4/29/2020	USD 2,000.00	Modifications in Progress	USD 2,000.00	Unpaid	-

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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.

Amount Details		Additional Invoice Details	
Payment Account Details			
Virtual Account -	Repayment Account Number -	Bank -	Branch -
BIC Routing Code -			
Shipment Details			
Shipment Date -	Shipment Number -	Shipment Address -	Country -
City -	Zip Code -	Phone Number -	Tax Id -
Reason for Export -	Terms of Sale -	Country of Origin -	Payment Condition -
Miscellaneous Details			
Discount Days 1 -	Discount Percentage 1 -	Discount Days 2 -	Discount Percentage 2 -
Filler Details			
Filler 1 -	Filler 2 -	Filler 3 -	Filler 4 -
<div>Cancel</div> <div>Back</div>			

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.

Amount Details		Additional Debit Note Details	
Payment Account Details			
Virtual Account Y	Repayment Account Number 1234567890	Bank Bank Name	Branch BRN
BIC Routing Code 123456789			
Shipment Details			
Shipment Date 4/20/2020	Shipment Number ShipmntNum001	Shipment Address Shipment Addr	Country IN
City Mumbai	Zip Code 400063	Phone Number 1234567890	Tax Id Taxid001
Reason for Export Export Reason	Terms of Sale CIF	Country of Origin UK	Payment Terms -
Payment Condition -			
Miscellaneous Details			
Discount Days 1 -	Discount Percentage 1 -	Discount Days 2 -	Discount Percentage 2 -
Filler Details			
Filler 1 11/4/2023	Filler 2 Filler 2	Filler 3 Filler 3	Filler 4 Filler 4
Filler 5 Filler 5	Filler 6 Filler 6	Filler 7 Filler 7	Filler 8 Filler 8
Filler 9 Filler 9	Filler 10 Filler 10		
<div>Cancel</div> <div>Back</div>			

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.

Create Purchase Order
Reindeer Corp | ***202

Party Name: Reindeer Corp | ***202

New Purchase Order | Template

Customer Purchase Order Number: [Required]
Associated Party: [Required]

Currency: LAK | Purchase Order Amount: [Required]
Pre-acceptance: No

Program Name: TESTPROC | Purchase Order Date: [Required]
Auto Accept/No: Auto Finance/Yes

Requested Shipment Date: [Required] | Funding Request Date: [Required]
Promised Shipment Date: [Required]

Hide Additional Details
Shipment Details

Shipment Address 1, Shipment Address 2, Shipment Address 3, City
Shipment Country: Andorra | Zip Code, Phone Number, Tax Id
Reason of Export, Payment Terms, Country Of Origin, Terms Of Sale

Filler Details

Filler 1, Filler 2, Filler 3, Filler 4
Filler 5, Filler 6

Commodity Details

No data to display.

Gross Purchase Order Amount	LAK 0
Total Discount Value (8% - Average of commodity discount)	LAK 0
Total Tax Value (8% - Average of commodity tax)	LAK 0
Miscellaneous Charges 1	Amount
Net Purchase Order Amount	LAK 0

Save | Duplicate Purchase Order | Add Purchase Order | Submit | Cancel | Back

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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.

View Purchase Order
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Switch View
Select your role as a Buyer or a Supplier to view your Purchase Orders

Buyer Supplier

19 Record(s)

Filter Download Manage Columns

Customer Purchase Order Number	Purchase Order Date	Associated Party	Shipment Date	Purchase Order Amount	Available Amount	Status
PoAccRef9Nov1	1/1/2020	AugSupp		GBP 1,000.00	GBP 1,000.00	ACCEPTED
PoBulk01Nov04	1/16/2020	AugSupp		USD 3,550.00	USD 3,550.00	ACCEPTED
OBDXPO123456	3/1/2020	AugSupp		USD 10,000.00	USD 10,000.00	ACCEPTED
Po06New25	3/1/2020	AugSupp		USD 10,000.00	USD 10,000.00	ACCEPTED
OBDXCREATEPO1	3/1/2020	AugSupp		USD 10,050.00	USD 10,050.00	ACCEPTED
OBDXCUSTOMER1	3/1/2020	AugSupp		USD 10,100.00	USD 10,100.00	ACCEPTED
OBDXPO1	3/1/2020	AugSupp		USD 10,010.00	USD 10,010.00	ACCEPTED

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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.

Amount Details		Additional Purchase Order Details
Particulars	Amount	
Purchase Order Amount	USD 3,000.00	
Discount Amount Percentage	-	
Tax Amount Discount	-	
Final Purchase Order Amount	USD 3,000.00	
Acceptance Amount	USD 3,000.00	
Available Amount ⓘ	USD 3,000.00	

Cancel Back

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.

View Purchase Order
Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

Switch View
Select your role as a Buyer or a Supplier to view your Purchase Orders

Buyer Supplier

19 Record(s)

Filter Download Manage Columns

Customer Purchase Order Number	Purchase Order Date	Associated Party	Shipment Date	Purchase Order Amount	Available Amount	Status
PoAccRef9Nov1	1/1/2020	AugSupp		GBP 1,000.00	GBP 1,000.00	ACCEPTED
PoBulk01Nov04	1/16/2020	AugSupp		USD 3,550.00	USD 3,550.00	ACCEPTED
OBDXPO123456	3/1/2020	AugSupp		USD 10,000.00	USD 10,000.00	ACCEPTED
Pu00Nov25	3/1/2020	AugSupp		USD 10,000.00	USD 10,000.00	ACCEPTED
OBDXCREATEPO1	3/1/2020	AugSupp		USD 10,050.00	USD 10,050.00	ACCEPTED
OBDXCUSTOMER1	3/1/2020	AugSupp		USD 10,100.00	USD 10,100.00	ACCEPTED
OBDXPO1	3/1/2020	AugSupp		USD 10,010.00	USD 10,010.00	ACCEPTED

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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.

Amount Details		Additional Purchase Order Details		Finances		
Finance Reference Number	Finance Date	Maturity Date	Interest Rate	Finance Amount	Outstanding Amount	Status
004071022PO01244	10/6/2022	1/4/2023	6.45%	USD 3,500.00	USD 3,500.00	Disbursed
004071022PO01242	10/6/2022	1/4/2023	6.45%	USD 2,000.00	USD 2,000.00	Disbursed

Cancel Back

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.

Edit
X

Invoice Date

Invoice Value Date

Due Date

Program Name

Funding Request Date

Remarks

Bank Details

Virtual Account
☐

Repayment Account Number

Bank

Branch

BIC Routing Code

Shipment Details

Shipment Date

Shipment Number

Shipment Address

Country

City

Zip Code

Phone Number

Tax Id

Reason for Export

Country of Origin

Terms of Sale

Payment Terms

Pricing

Discount Days 1

Discount Percentage 1

Discount Days 2

Miscellaneous Charges 1

Discount Percentage 2

Miscellaneous Charges 2

Additional Details

Filler 1

Filler 2

Filler 3

Filler 4

Apply

Reset

ⓘ The data modified will be applied across the selected records. If any record was modified using edit link of individual record, then the already modified data will get overridden on apply.

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.

Edit Purchase Order

Reindeer Corp | ***262

Party Name
Reindeer Corp | ***262

List of Purchase Orders

(0 edited)

☐ Select Multiple

Edit Purchase Order

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	Revised	Edit
POProg17081	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Revised	Edit
POProg1708	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Revised	Edit
PoLink17Oct1	Sep 20, 2022	NehNovCust3	-	GBP 2,000.00	Revised	Edit
View1Po27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 3,300.00	Revised	Edit
CancelPo27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 3,300.00	Revised	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	Revised	Edit
PoLink20Oct2	Sep 20, 2022	NehNovCust3	-	USD 1,111.00	Revised	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	Revised	Edit

Purchase Order Date

Requested Shipment Date

Promised Shipment Date

Program Name

Funding Request Date

Remarks

Shipment Details

Shipment Address

Shipment Address 2

Shipment Address 3

City

Zip Code

Phone Number

Tax Id

Reason for Export

Country of Origin

Payment Terms

Additional Details

Filler 1

Filler 2

Filler 3

Filler 4

Filler 5

Filler 6

Apply

Reset

① The data modified will be applied across the selected records. If any record was modified using edit link of individual record, then the already modified data will get overridden on apply.

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

CR

Create Receivable/Payable

Reindeer Corp | ***262

1

Upload Invoice

2

Create Invoice

Party Name
Reindeer Corp | ***262

Preview Invoice

Basic Details

Additional Details

Link Purchase Orders

Commodity Details

Customer Invoice No
Invimg150771

Associated Party
NehNovCust3

Role: Seller

Pre-acceptance
☐ Yes

Invoice Date
3/30/2018

Invoice Value Date

Invoice Due Date
8/31/2025

Shipment Date

Funding Request Date

Payment Terms

Currency
USD

Invoice Amount
\$27,720,000.00

1

Required

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

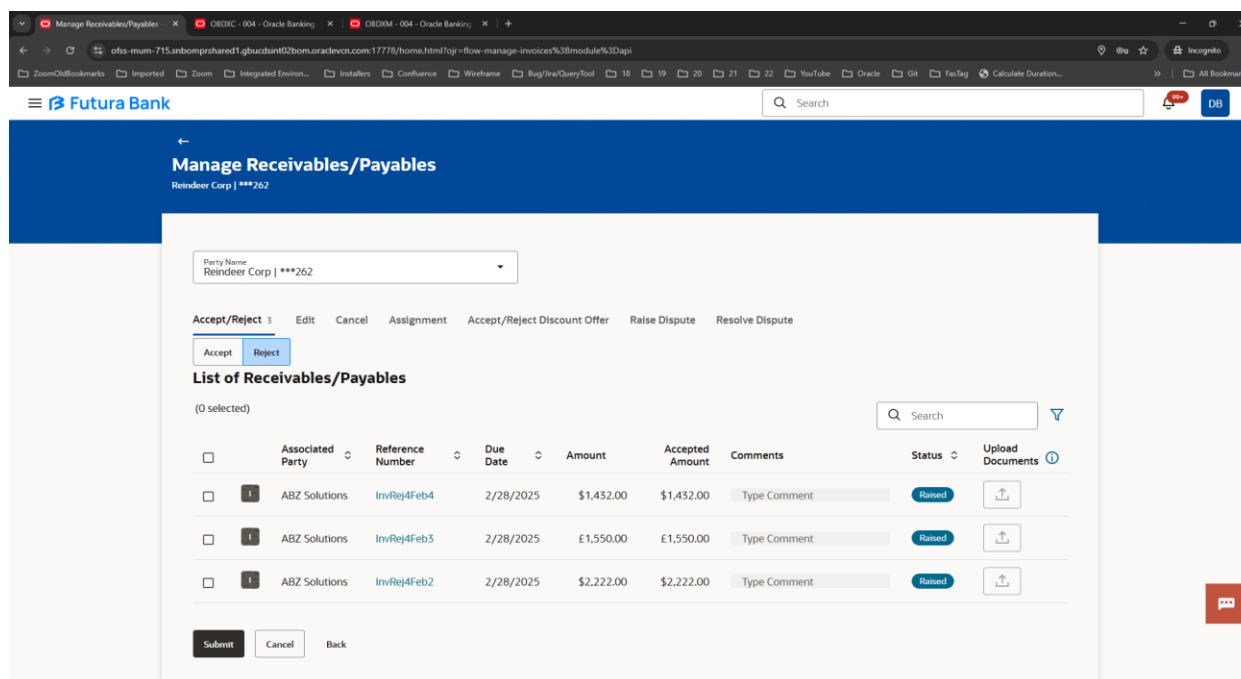
Cancel

Back

1-20

2.8.28 Reject Invoice

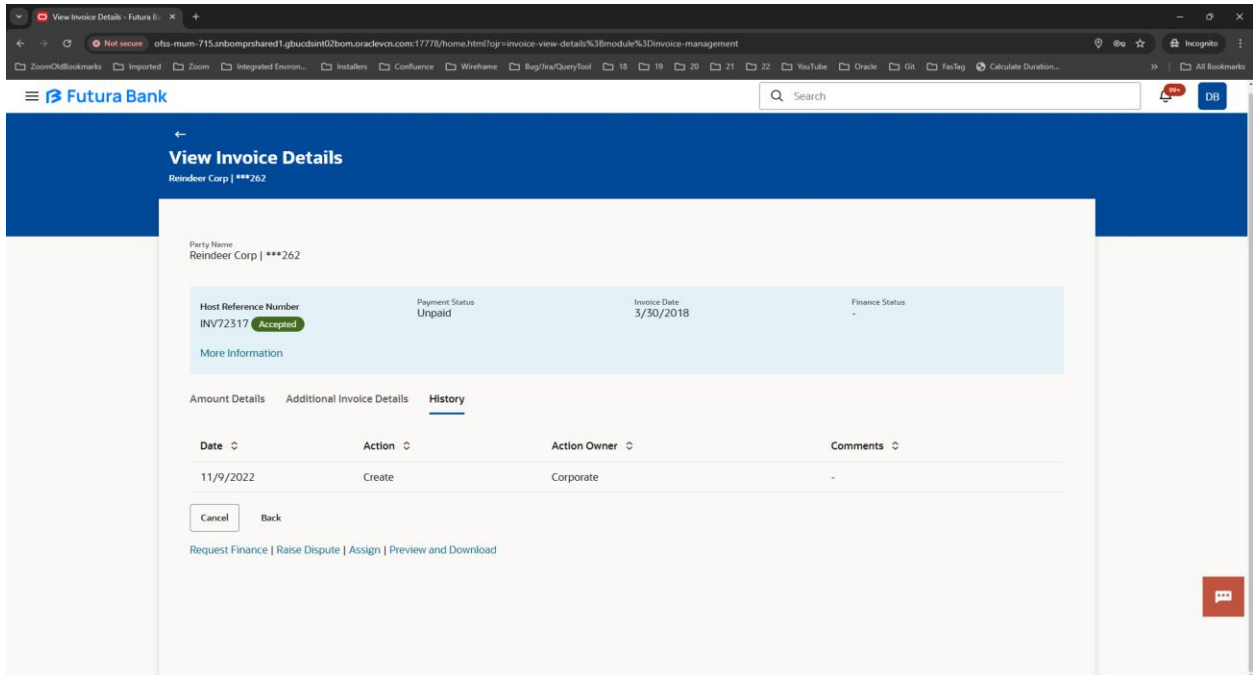
A new transaction is developed to enable user to reject invoice from the portal.



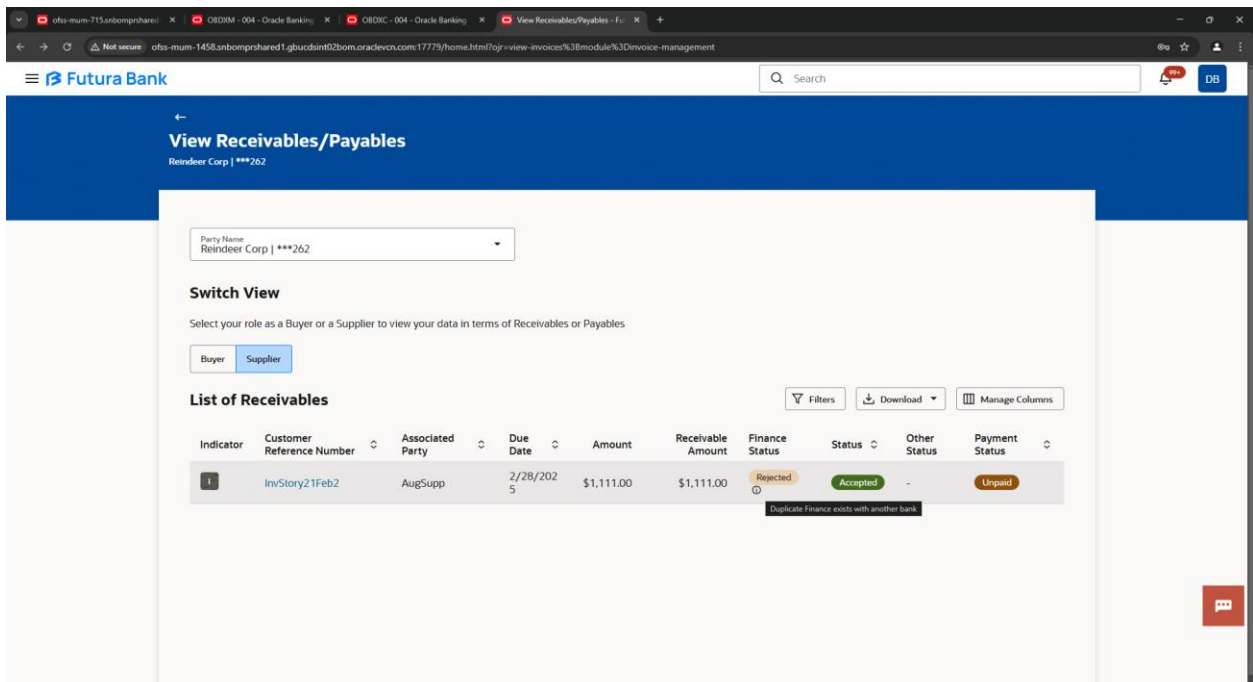
2.8.29 Enhancement to View Receivables/Payables

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.



- 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.

Relationship Code	Relationship Name
Reindeer 17/Mar	Reindeer
Effective From 1/20/2020	Valid Till 9/11/2099
Auto Debit Applicable -	Auto Debit Basis -
Auto Acceptance Applicable No	Number of Days for Auto Acceptance -
Allow Overdue Receivables No	Maximum Days Overdue -
Validate Linked Purchase Order Yes	Excess Handling -
Excess Refund Party -	Excess Refund Payment Mode -
Holiday Treatment NBD	Status of Relationship Active

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

Futura Bank

What would you like to do today?

NJ

Netting Inquiry

ABZ Solutions | ***462

Netting Transaction List

Search...

Download

Transaction Reference No	Counterparty Description	Transaction Creation Date	Transaction Type	Netted Amount	Net Receivables/Payables	Transaction Status
NET61	AugSupp	9/7/22	Payables	GBP 95,054.00	GBP 140,872.80	Awaiting Acceptance
NET63	AugSupp	9/7/22	Receivables	USD 10,000.00	USD 995,000.00	Awaiting Acceptance

Cancel

Back

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**

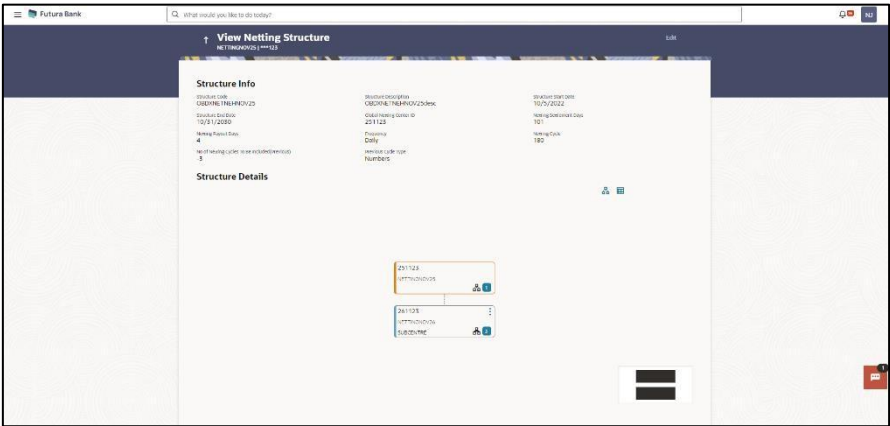
Accept/Reject Netting Transaction

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.

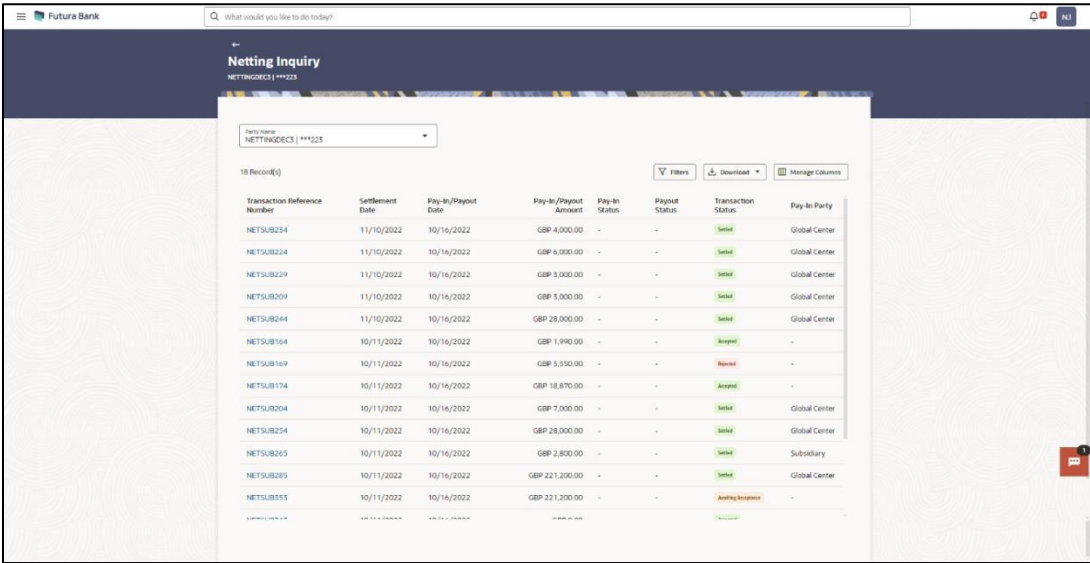
View/Edit Netting Structure



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.

View Expected Cash Flow



Download

Manage Columns

1-27

View/Edit Expected Cash Flow Details
Acme Corp | ***462

Party Name
Acme Corp | ***462

2 Record(s)

Filters Download Manage Columns

Customer Reference Number	Date	Type	Status	Category	Amount	Action
7897890	11/20/2024	Inflow	Part Reconciled	Interests	£700.00	
423sd3	10/31/2024	Inflow	Unreconciled	Profits	£10,000.00	

Cancel Back

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

91
N3

←

Accept / Reject Netting

INAUG28246 | ***004933

Party Name

INAUG28246 | ***004933

Basic Info

Structure Description OBDXINAUG2824	Global Netting Centre ADCB Bank	Sub Centre INAUG28244
Corporate INAUG28246	Netting Period Start Date 8/21/2022	Netting Period End Date 2/17/2023
Netting Frequency Daily	Netting Cycle 100	No of Netting Cycles To Be Included(Previous) -180
Creation Date 11/9/2022	Settlement Currency GBP	Settlement / Netting Date 11/14/2022
Pay out / Pay In Date 11/21/2022		

1

2

Forex Details

Associated Receivables and Payables

Associated Receivables and Payables

Receivables

Payables

<input type="checkbox"/>	Invoice Reference Number	Buyer	Outstanding Invoice Amount(Invoice Amount)	Payment Due Date	Invoice Status	Payment Status	Days Overdue
No data to display.							

[Recalculate](#)

Total Receivables

Amount in Invoice Currency	Count	Exchange Rate	Amount In Netting Currency
No data to display.			

Total Payables

Amount in Invoice Currency	Count	Exchange Rate	Amount In Netting Currency
£44,550.00	1	1.00	£44,550.00

Net Pay Out (Netting Currency)

£44,550.00

Submit

Cancel

Back

1

Accept/Reject Netting – Associated Payables

Accept / Reject Netting
INAUG28246 | ***004933

Party Name: INAUG28246 | ***004933

Basic Info

Structure Description OBDXINAUG2824	Global Netting Centre ADCB Bank	Sub Centre INAUG28244
Corporate INAUG28246	Netting Period Start Date 8/21/2022	Netting Period End Date 2/17/2023
Netting Frequency Daily	Netting Cycle 100	No of Netting Cycles To Be Included(Previous) -180
Creation Date 11/9/2022	Settlement Currency GBP	Settlement / Netting Date 11/14/2022
Pay out / Pay In Date 11/21/2022		

Associated Receivables and Payables

1 Forex Details 2 Associated Receivables and Payables

Associated Receivables and Payables

Receivables		Payables					
Invoice Reference Number	Supplier	Outstanding Invoice Amount(Invoice Amount)	Payment Due Date	Invoice Status	Payment Status	Days Overdue	
10012924	INAUG28245	E44,550.00	2/15/2023	Accepted	Unpaid	-	

[Recalculate](#)

Total Receivables

Amount In Invoice Currency	Count	Exchange Rate	Amount In Netting Currency
No data to display.			

Total Payables

Amount in Invoice Currency	Count	Exchange Rate	Amount In Netting Currency
E44,550.00	1	1.00	E44,550.00

Net Pay Out (Netting Currency)
E44,550.00

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

←

View Netting Structure

Edit

Structure Info

Structure Code
OBDXNeh13Sept24

Structure End Date
9/30/2030

Netting Payout Days
6

Pay Out Mode
Account Credit/Debit

Previous Cycle Type
Numbers

Structure Description
OBDXNeh13Sept24

Global Netting Centre ID
INAUG28245

Frequency
Daily

Netting Cycle
100

Structure Start Date
11/9/2022

Netting Settlement Days
5

Pay In Mode
Account Credit/Debit

No of Netting Cycles To Be Included(Previous)
-180

Structure Details

Global Centre

Sub Centre

Parent Corporate

Child Corporate

***004932

INAUG28245

***462

ABZ Solutions

Parent Corporate

1

***323

ADCB Bank

Child Corporate | Both

Edit netting Structure

Edit Netting Structure

Structure Info

Structure code
OBDXNeh13Sept24

Structure End Date
9/30/2030

Structure Description
OBDXNeh13Sept24

Global Netting Centre ID
INAUG28245

Structure Start Date
11/9/2022

Netting Settlement Days
5

Netting Payout Days
0

Frequency
Daily

Pay In Mode
Account Credit/Debit

Pay Out Mode
Account Credit/Debit

Netting Cycle
100

Previous Cycle Type Numbers

No of Netting Cycle to be Included
-180

[Previous Request Status](#)

Structure Details

■ Global Centre ■ Sub Centre ■ Parent Corporate ■ Child Corporate

***004932
INAUG28245

***462
ABZ Solutions
Parent Corporate

***323
ADCB Bank
Child Corporate | Both

Review Cancel

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

Transaction Reference Number	Creation Date	Expected Settlement Date	Transaction Status	Pay-In/Payout Amount	Pay-In Party & Description	Pay-In/Payout Date	Frequency	Pay-In Status	Payout Status	Global Counter Balance	Actual Settlement Date
NETSUB79 61	11/9/2022	11/14/2022	Settled	€90,880.00	Corporate INAUG28244	11/09/2022	Daily	-	-	NETSC19 40	-
NETSUB80 08	11/9/2022	11/14/2022	Rejected	€0.00	-	11/09/2022	Daily	-	-	NETSC19 64	-
NETSUB80 10	11/9/2022	11/14/2022	Rejected	€0.00	-	11/09/2022	Daily	-	-	NETSC19 60	-
NETSUB80 40	11/9/2022	11/14/2022	Settled	€0.00	-	11/09/2022	Daily	-	-	NETSC19 80	11/09/2022
NETSUB80 42	11/9/2022	11/14/2022	Settled	€9,901.00	Corporate INAUG28244	11/09/2022	Daily	-	-	NETSC19 01	11/09/2022
NETSUB80 46	11/9/2022	11/14/2022	Rejected	€0.00	-	11/09/2022	Daily	-	-	NETSC19 68	-
NETSUB80 50	11/9/2022	11/14/2022	Settled	€76,760.00	Corporate INAUG28244	11/09/2022	Daily	-	-	NETSC19 88	11/09/2022
NETSUB80 62	11/9/2022	11/14/2022	Settled	€112,791.00	Corporate INAUG28244	11/09/2022	Daily	-	-	NETSC19 86	11/09/2022

Netting Inquiry-Filters

Transaction Reference Number	Creation Date	Expected Settlement Date	Transaction Status	Pay-In/Payout Amount	Pay-In Party & Description	Pay-In/Payout Date
NETSUB79 61	11/9/2022	11/14/2022	Settled	€90,880.00	Corporate INAUG28244	11/20/2022
NETSUB80 08	11/9/2022	11/14/2022	Rejected	€0.00	-	11/20/2022
NETSUB80 10	11/9/2022	11/14/2022	Rejected	€0.00	-	11/20/2022

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.

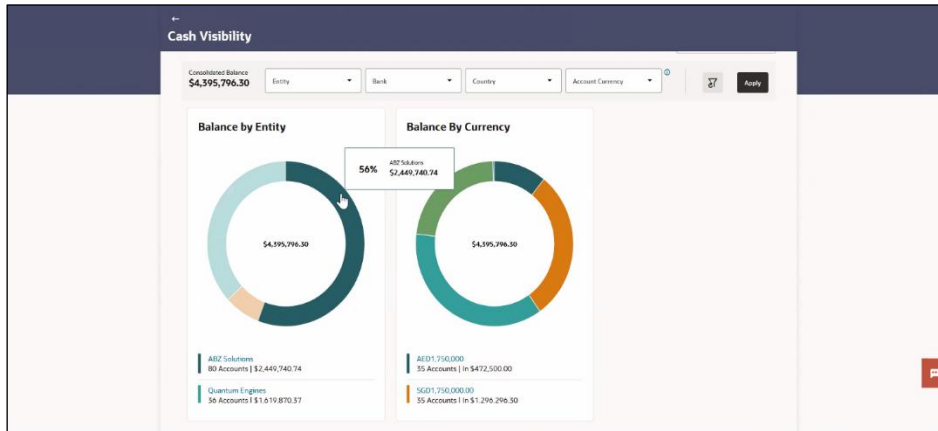
2.9.4.2 Cash Visibility

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.

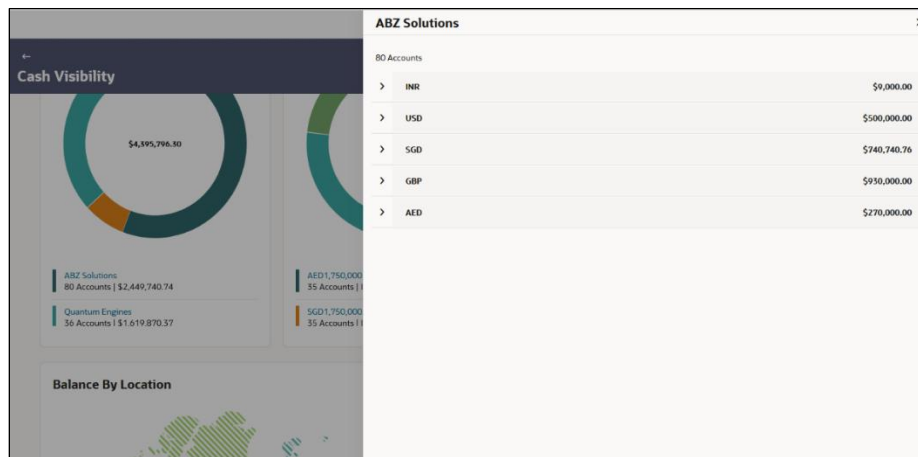
- Balance by Entity
- Balance by Currency
- Balance by Location
- Cash Flow

Balance by Entity

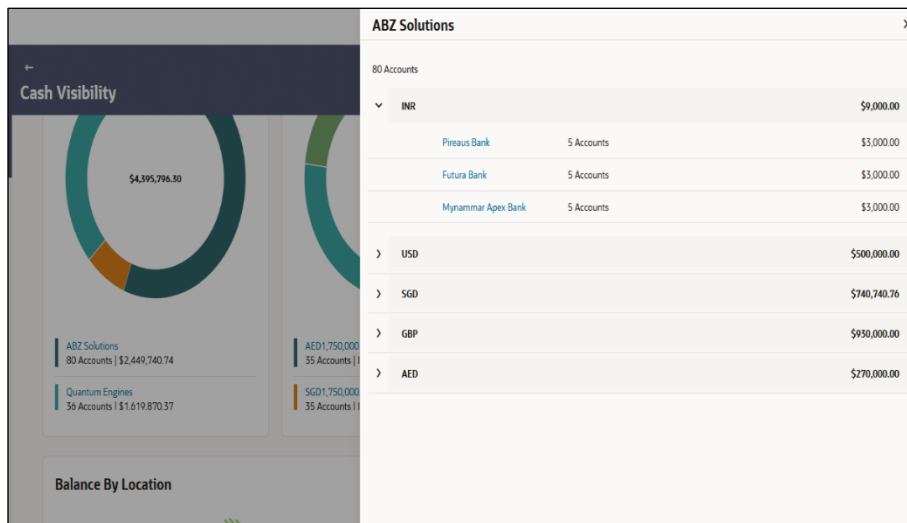
This widget shows combined balances in the chosen currency for different entities based on various filters such as bank, country, and currency. Users can choose one or more entities to see the total balances for those selected entities. The 'View in currency' filter changes the balances to a specific 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.

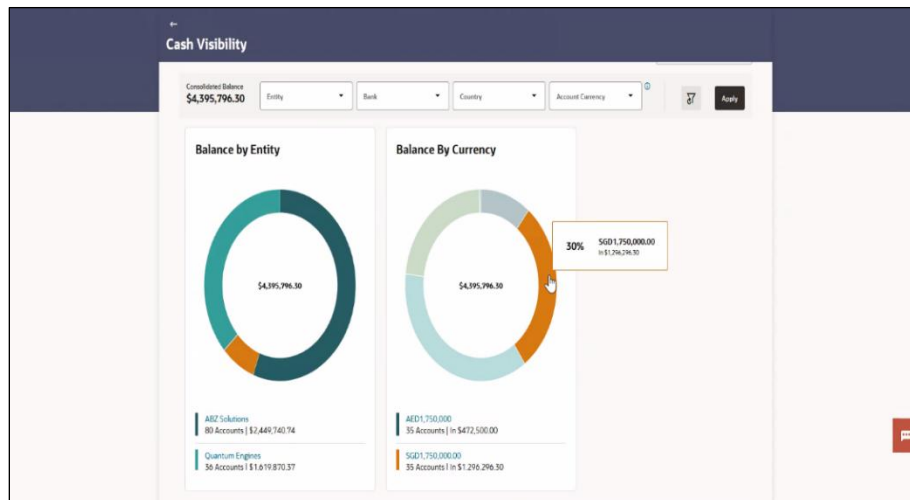


By clicking the bank, Account details screen will appear for accounts maintained in that bank for that entity.

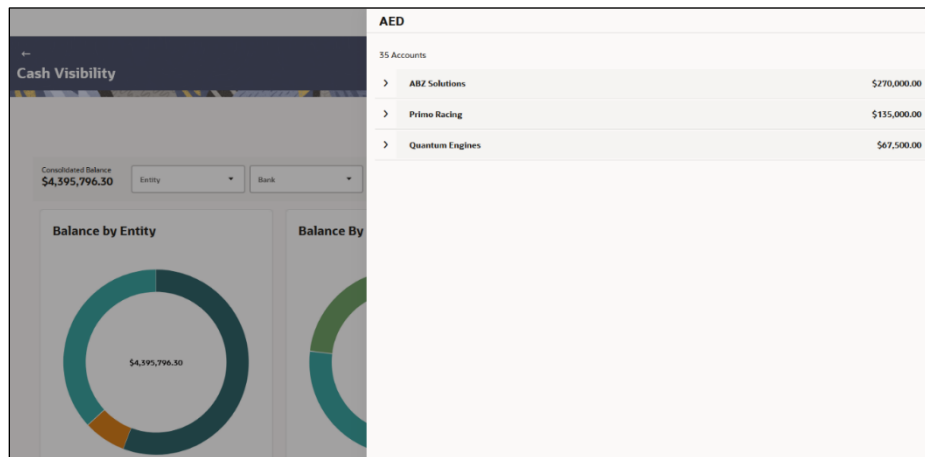
Account Details						
5 Record(s)						
Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD001 TESTUSD001	\$25,000.00	12/10/2024, 3:19 AM	\$25,000.00
ABZ Solutions	Futura Bank Haryana Branch	1	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	XXXXXXXXXXXXD005 TESTUSD005	\$40,000.00	12/13/2024, 12:28 AM	\$40,000.00

Balance by Currency

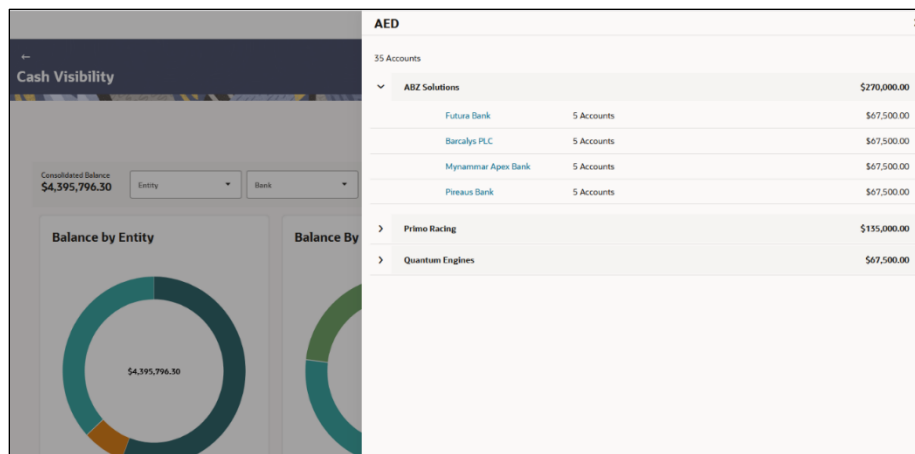
This widget displays the aggregated balances across account currencies basis various filter selection like entity, country and bank. Users can select single or multiple currencies to view the aggregated balances for selected currencies 'View in currency' filter converts the aggregated balances in a specific 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

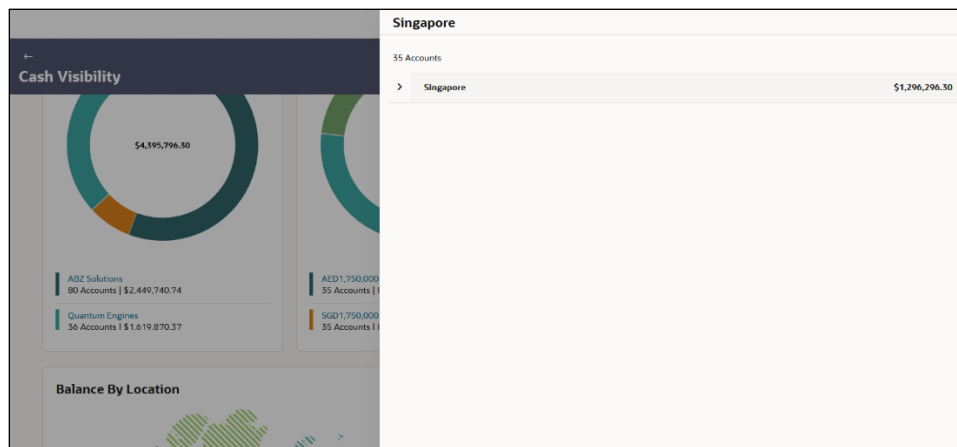
Account Details						
5 Record(s)						
<div>Download</div> <div>Manage Columns</div>						
Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Citicorp Bank AM Singapore	1.35	XXXXXXXXXXXX1003 AMG Account 3	SGD20,000.00	12/17/2024, 8:13 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

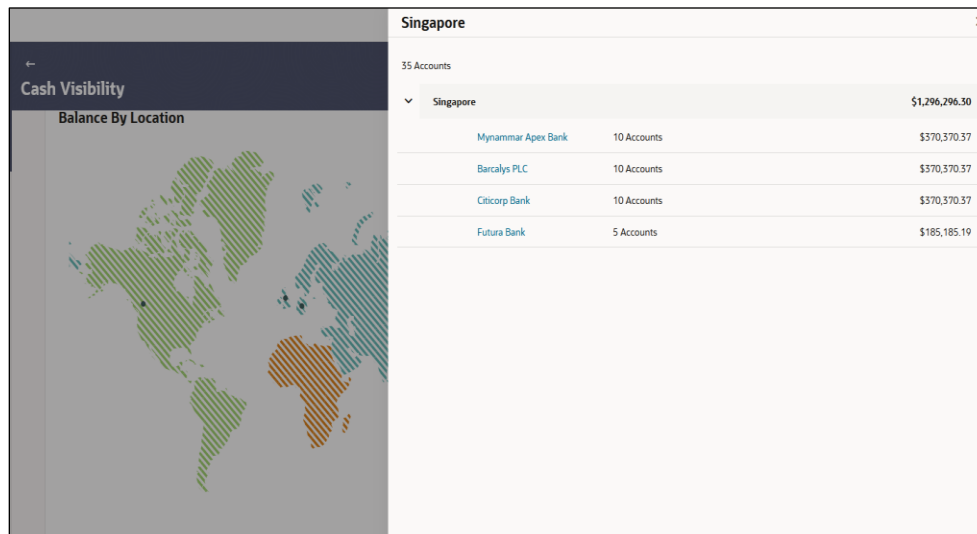
This widget displays aggregated balances across locations/countries basis various filter selection like bank, entity, ccy etc. User can select single or multiple locations/countries to view the aggregated balances for selected locations/countries. 'View in currency' filter converts the balances in a 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

Account Details						
10 Record(s)						
<div>Download</div> <div>Manage Columns</div>						
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 is 4W, 8W, 12W.

For Monthly frequency, span available for selection is 6M, 9M, 12M.

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

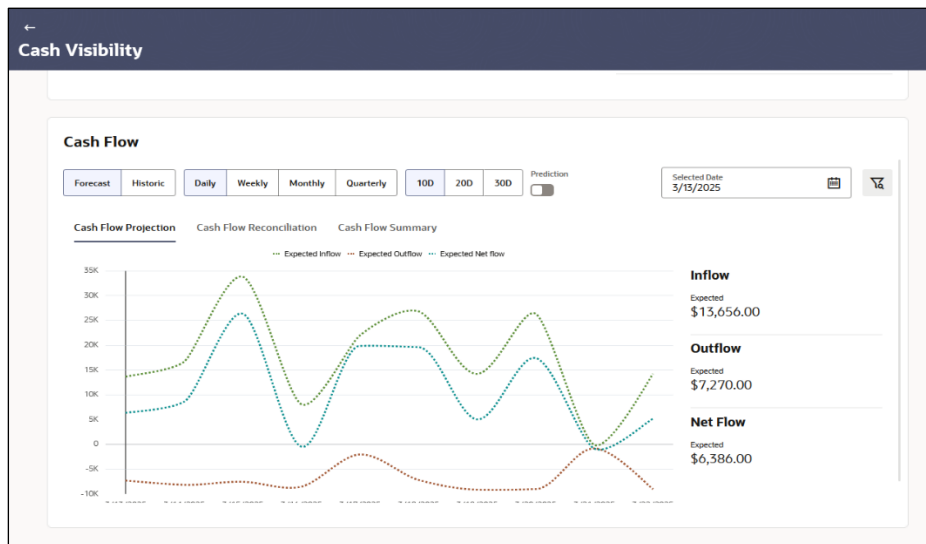
Prediction: User can enable Predicted filter to view the predicted cash flow data along with expected and actual data

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.

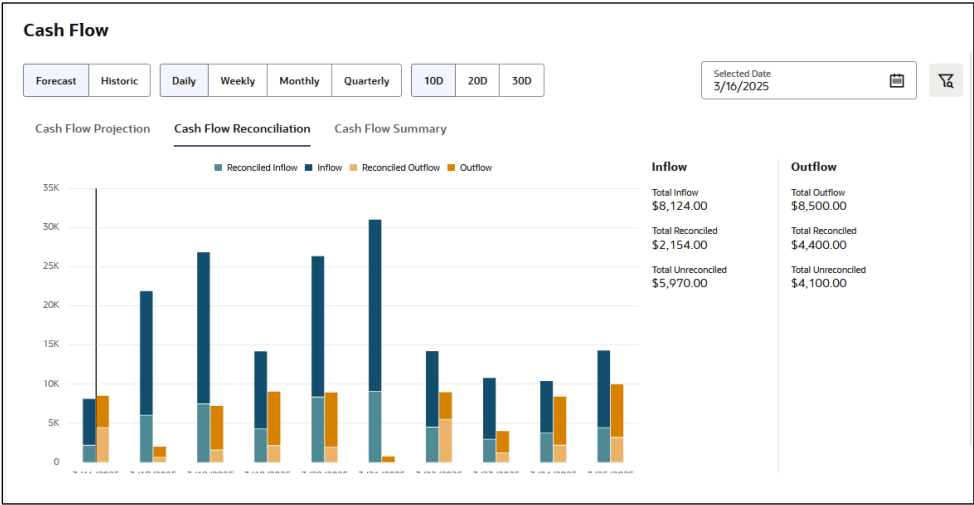
Cash Flow Projection:

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.

Cash Flow

Forecast Historic **Daily** Weekly Monthly Quarterly 10D 20D 30D

Cash Flow Projection Cash Flow Reconciliation Cash Flow Summary

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	\$26,852.00	\$14,186.00	\$2,540.00	\$0.00	\$14,200.00	\$10,800.00	\$10,400.00	\$14,200.00
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	\$9,000.00
Surplus/Deficit	-\$376.00	\$19,878.00	\$19,652.00	\$5,134.06	-\$6,395.00	\$0.00	\$5,220.00	\$6,795.00	\$1,993.00	\$4,200.00

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 Cash Deposits

Acme Corp | ****462

Party Name

Acme Corp | ****462

Cash Deposits Inquiry

151 Record(s)

Filters

Download

Manage Columns

Deposit Slip Number	Reference Number	Deposit Amount	Credit Account Number	Deposit Slip Date	Status	Action
490778	CD300120250754991	£100.00		11/9/2022	Failed	
1000120225	CD120220250431051	£10,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
1000120226	CD120220250431052	£12,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
611392375	CD030320250999001	£1,000.00	xxxxxxxxxxxx0272	3/4/2025	Request	Cancel
2501610241	CD161020240951211	£10,000.00	xxxxxxxxxxxx0024	10/16/2024	Review Rejected	
0949026772	CD030320251113081	£1,000.00	xxxxxxxxxxxx0272	3/4/2025	Request	Cancel
4562362702	CD030320251114071	£198.00	xxxxxxxxxxxx0272	3/4/2025	Request	Cancel
3423	CD220120251135231	£200.00		1/22/2025	Request	Cancel
2332	CD220120251135232	£300.00		1/22/2025	Request	Cancel
809000	CD240120250622481	£100.00		1/24/2025	Request	Cancel
16120490	CD240120250852371	£100.00		1/24/2025	Review Pending	Cancel
54654	CD280220250743191	£200.00		2/28/2025	Request	Cancel
852485	CD280220250748571	£200.00		2/28/2025	Request	Cancel

Cancel Cash Deposit Details

Acme Corp | ****462

Party Name

Acme Corp | ****462

Deposit amount

£1,000.00

Deposit date

2/10/2025

Credit account number

xxxxxxxxxxxx0024

More Information

Deposit Slip Details

Deposit Slip Number

1002

Deposit Date

Mumbai

Branch Name

FLEXICUBE-UNIVERSAL BRANCH

Branch Address

Mumbai

Branch Code

2/10/2025

Pooling Details

Pooling Level

Overseas

Amount Credit Limit

Pooling Level

Confirm

Cancel

Back

View Cheque Deposits

View Cheque Deposits

Acme Corp | ****462

Party Name

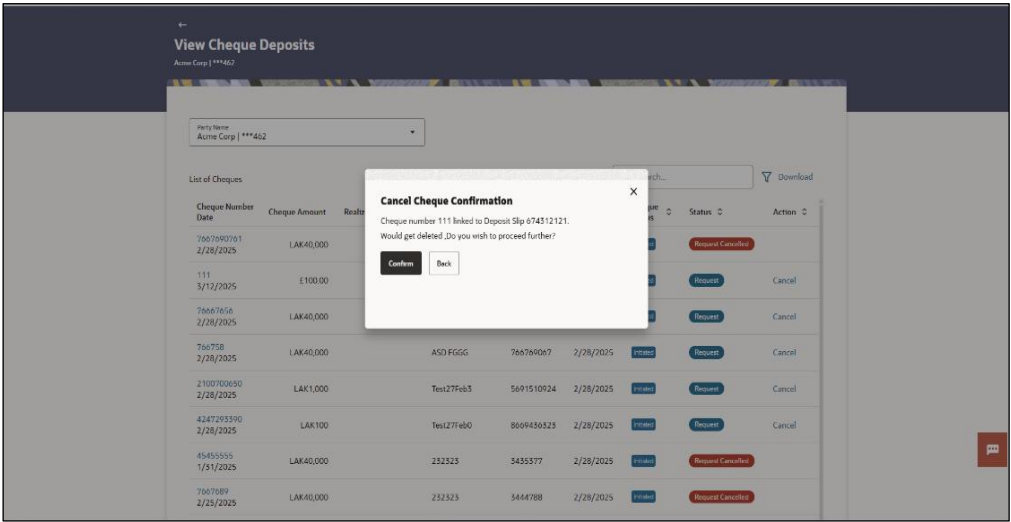
Acme Corp | ****462

List of Cheques

Search

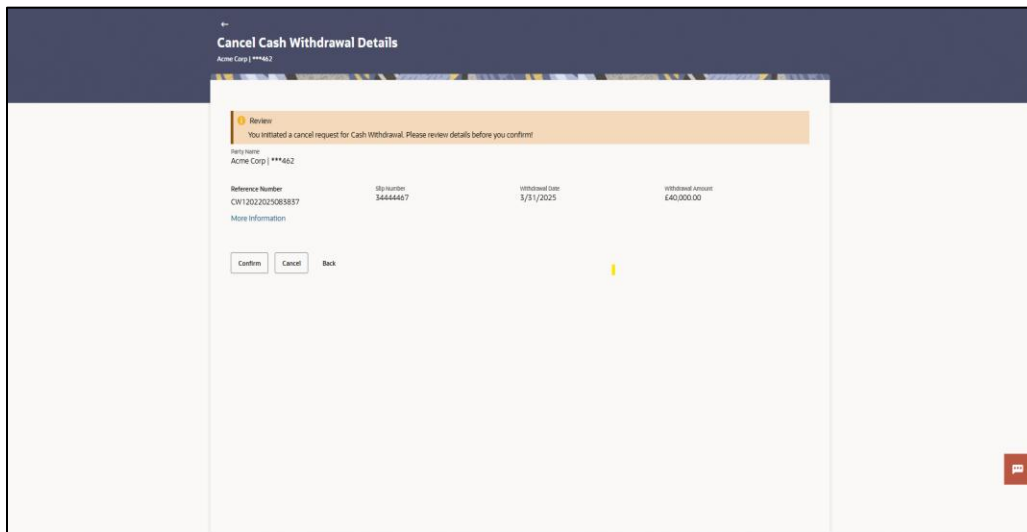
Download

Cheque Number	Cheque Amount	Realization Amount	Drawer Name	Deposit Slip	Deposit Slip	Cheque Status	Status	Action
7667690761	LAK 40,000	4000	Wing	766769076	3/28/2025	Failed	Request	Cancel
76667656	LAK 40,000	4000	qmgg drc	7667645	2/28/2025	Failed	Request	Cancel
76676881	LAK 40,000	232325	3444788		2/28/2025	Failed	Request	Cancel
766758	LAK 40,000	ASD FGGG	766769067		2/28/2025	Failed	Request	Cancel
2700700030	LAK 1,000	766279608	5691510924		2/28/2025	Failed	Request	Cancel
4247293390	LAK 100	766279640	8664456323		2/28/2025	Failed	Request	Cancel
9088103822	LAK 100	766279602	1156945979		2/28/2025	Failed	Request	Cancel
5732046699	LAK 100	766279606	1156945979		2/28/2025	Failed	Request	Cancel
45495055	LAK 40,000	232325	5435577		2/28/2025	Failed	Request Cancelled	
766769070	£1,000.00	eweb wing	766769004		2/27/2025	Failed	Review Rejected	



View Cash Withdrawal

View Cash Withdrawal										
Acme Corp ***462										
Cash Withdrawal Inquiry										
206 Records										
<div>Filters</div> <div>Download</div> <div>Manage Columns</div>										
Reference Number	Slip Number	Cheque Number	Withdrawal Date	Debit Account Number	Withdrawal Amount	Status	Action			
CR1202202008181	5444447	2323444	3/31/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel			
CR1202202008143	76676990		3/28/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel			
CR1202202008412	76676990		3/27/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel			
CR1202202004114	766769999		3/27/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel			
CR120220200815	76676990		3/21/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel			
CR1202202011152	8776805724	406125430	3/6/2025	xxxxxxxxxx0024	£500.00	Request	Cancel			
CR1202202011262	8552761626	727658018	3/6/2025	xxxxxxxxxx0024	£500.00	Request	Cancel			
CR1202202008278	76676902		3/7/2025	xxxxxxxxxx0024	£40,000.00	Request	Cancel			
CR1202202008435	9565895889	406713942	3/3/2025	xxxxxxxxxx0024	£500.00	Request	Cancel			
CR1202202006225	7769517865	647209021	3/2/2025	xxxxxxxxxx0024	£500.00	Request	Cancel			



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 Cash Deposits
Acme Corp | ***462

Party Name
Acme Corp | ***462

Cash Deposits Inquiry
131 Records

Filters Download Manage Columns

Deposit Slip Number	Reference Number	Deposit Amount	Credit Account Number	Deposit Slip Date	Status	Action
490778	CD300120250754391	£100.00		11/9/2022	Failed	
1000120225	CD120220250431051	£10,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
1000120226	CD120220250431052	£12,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
6113902375	CD030320250999001	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
2501610241	CD16102024091211	£10,000.00	xxxxxxxxxxxx0024	10/16/2024	Review Rejected	
9594026772	CD030320251115081	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
456282702	CD030320251114071	£100.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
3423	CD220120251155231	£200.00		1/22/2025	Request	Cancel
2332	CD220120251155232	£300.00		1/22/2025	Request	Cancel
809000	CD24012025062481	£100.00		1/24/2025	Request	Cancel
16120490	CD340120250832371	£100.00		1/24/2025	Review Pending	Cancel
54654	CD280220250743191	£200.00		2/28/2025	Request	Cancel
952465	CD280220250748571	£200.00		2/28/2025	Request	Cancel

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 Cheque Deposits
Acme Corp | ***462

Party Name
Acme Corp | ***462

Search Download

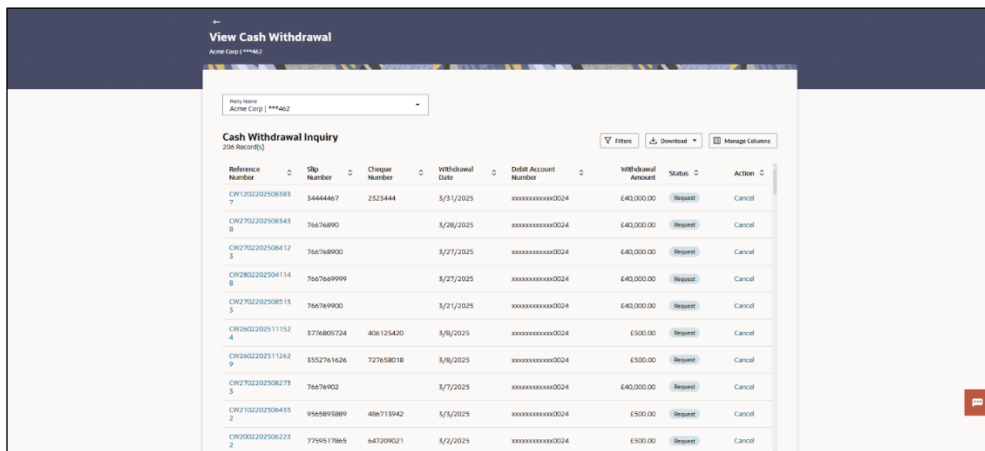
List of Cheques

Cheque Number	Cheque Amount	Realization Amount	Drawer Name	Deposit Slip	Deposit Slip	Cheque Status	Status	Action
7067090701 2/28/2025	LAK40,000		esig	7067090706	5/28/2025	Failed	Request	Cancel
70667056 2/28/2025	LAK40,000		qmqp dscic	70670645	2/28/2025	Failed	Request	Cancel
70670699 2/25/2025	LAK40,000		232325	3444788	2/28/2025	Failed	Request	Cancel
706708 2/28/2025	LAK40,000		ASD POGO	706709067	2/28/2025	Failed	Request	Cancel
2100700400 2/28/2025	LAK1,000		Test279465	5691510924	2/28/2025	Failed	Request	Cancel
4347091080 2/28/2025	LAK100		Test279460	8869436325	2/28/2025	Failed	Request	Cancel
9088152822 2/28/2025	LAK100		Test279462	1156949979	2/28/2025	Failed	Request	Cancel
5732094699 2/28/2025	LAK100		Test279466	1156949979	2/28/2025	Failed	Request	Cancel
45450555 1/31/2025	LAK40,000		232325	3455577	2/28/2025	Failed	Request Cancelled	
706709010 2/9/2025	£1,000.00		eswib signig	706709029	2/27/2025	Failed	Review Rejected	

View Cash Withdrawal

The available Status options are:

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



The screenshot displays the 'View Cash Withdrawal' page for 'Acme Corp | 111462'. It features a search bar with 'Acme Corp | 111462' and a dropdown menu. Below the search bar is a 'Cash Withdrawal Inquiry' section with a table of 208 records. The table has columns for Reference Number, IDP Number, Cheque Number, Withdrawal Date, Debit Account Number, Withdrawal Amount, Status, and Action. The status column shows various options like 'Request', 'Request Cancelled', 'Review Pending', and 'Review Rejected'.

Reference Number	IDP Number	Cheque Number	Withdrawal Date	Debit Account Number	Withdrawal Amount	Status	Action
CR1202202508185	7	54444467	2523444	5/31/2025	xxxxxxxxxxxx0024	£40,000.00	Request
CR1202202508185	8	76676890		5/28/2025	xxxxxxxxxxxx0024	£40,000.00	Request
CR1202202508112	3	766768900		5/27/2025	xxxxxxxxxxxx0024	£40,000.00	Request
CR1202202504114	8	7667669999		5/27/2025	xxxxxxxxxxxx0024	£40,000.00	Request
CR1202202508115	3	766768900		5/27/2025	xxxxxxxxxxxx0024	£40,000.00	Request
CR1202202511152	4	3736805724	806125420	5/8/2025	xxxxxxxxxxxx0024	£300.00	Request
CR1202202511262	9	3552761626	727658078	5/8/2025	xxxxxxxxxxxx0024	£300.00	Request
CR1202202508275	3	76676902		5/7/2025	xxxxxxxxxxxx0024	£40,000.00	Request
CR1202202509435	2	9565895889	486713942	5/1/2025	xxxxxxxxxxxx0024	£300.00	Request
CR1202202509225	2	7790517865	647209021	5/3/2025	xxxxxxxxxxxx0024	£300.00	Request

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.

Futura Bank | What would you like to do today?

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

41A Available With
Available With
☒ SWIFT Code ☐ Bank Address
 SWIFT Code
 SWIFT Code: MARGUS2SXXX
[Lookup SWIFT Code](#)
 Available With: MARGUS2SXXX
 CITIBANK ENGLAND
 CITIGB2LNNN
 new tech area

49 Confirmation Instructions
Confirmation Instructions
☐ Confirm
☐ May Add
☒ Without

58A Requested Confirmation Party
Requested Confirmation Party
 Advising Bank

23B Expiry Type
Expiry Type
 Open

31E Liability Schedule Required
Liability Schedule Required
☒ Yes ☐ No

Liability Change Basis
Liability Change Basis
☐ Event Base ☒ Time Base
 Unit: Monthly
 Frequency: 7
 Amount: AED 1,000.00
☐ In Percentage
☒ In Value
 Amount: AED 1,000.00

Liability Type
Liability Type
☒ Increase
☐ Decrease ☐ Both

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.

↑

View Import Letter Of Credit

GOODCARE PLC | ***044

List of Recently Issued Letter of Credits

Related Party

→

Q Search...

Download

LC Number	Applicant Name	Beneficiary Name	Customer Reference Number	LC Amount	Equivalent LC Amount	Outstandi Amou
PK1ILUR211250501	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GBP 11,4
PK1ILUR211250503	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GE
PK2ILUN211250001	GOODCARE PLC	NATIONAL FREIGHT CORP		GBP 2,000.00	GBP 2,000.00	GE
PK2ILUN211250001	GOODCARE PLC	NATIONAL FREIGHT CORP		GBP 2,000.00	GBP 2,000.00	GE
PK1ILSN211250001	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GE
PK1ILUR211250502	NATIONAL FREIGHT CORP	SHIVA CORP		GBP 10,000.00	GBP 10,000.00	GE
PK1ILUN211252501	NATIONAL FREIGHT CORP	NATIONAL FREIGHT CORP		GBP 1,000.00	GBP 1,000.00	GE

Total Equivalent Outstanding Amount GBP 335,066,592.35

① All authorized and on hold transactions are listed here. Others will be listed once approved. Please contact the bank for details.

① Displayed Local currency amount is indicative and actual amount may differ.

Help

1

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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 LocatorEnglish

futura bank

Search ...

RA

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

X

Trade 360

GOO...Download Report

Total Assets GBP 972,289,091.70

Total Liabilities

TransactionsActive Count

Export Collection261

Export Bill267

Export LC1101

Inward Bank Guarantee1119

Total Assets GBP 972,289,091.70

Quick Links

Initiate LC Amendment

Lodge Bill

Apply Outward Guarantee

Raise Shipping Guarantee

Issue Import LC

Raise Collection

Trade Instruments

Party

Transaction BillsImportExport

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

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1-53

ORACLE®

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.

↑ GOODCARE PLC | ***044

View Export collection
 GOODCARE PLC ***044

Collection Number
 PK2ESNC211258004

View Collection Details

Attached Documents
 Charges & Taxes
 SWIFT Messages
 Advice
 Loans

Drawer & Drawee Details
 Drawer Name
 GOODCARE PLC
 Address
 12 King Street
 lane no 4
 London
 Country
 United Kingdom
 Application Date
 5/5/21
 Customer Reference Number
 NONE
 Drawee Name
 MARKS AND SPENCER
 Address
 MARGUS2SXXX
 87 knights street
 Country
 United Kingdom
 Bank Reference Number

Product Details
 Payment Type
 SIGHT
 Product
 OUTGOING DOCUMENTARY
 SIGHT BILLS NOT UNDER LC ON
 COLLECTION
 Avalization/Co-Acceptance Requested
 No
 Base Date Description
 Maturity Date
 5/6/21
 Collection Amount Details
 Collecting Bank
 Address
 Goods & Shipment
 Place of Taking in Charge/ Dispatch from
 Port of Loading/ Airport of Departure
 Goods

Direct Dispatch
 No
 Document Attached
 Yes
 Avalized/Co-Accepted
 No
 Tenor
 0
 Base Date
 5/5/21
 Collection Amount
 USD 10,000.00
 Local currency equivalent
 Place of Final Destination/ For Transportation to
 Port of Discharge/ Airport of Destination

Goods	Description of Goods	Units	Price Per Unit
ROLLNGCHAIR	View	10	GBP 100.00

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.

Initiate Shipping Guarantee
GOODCARE PLC | ***044

- Shipping Guarantee Details
- Goods and Shipment Detail:
- Linkages**
- Charges, Commissions & Ta
- Instructions and Attachmen

Linkages

Cash Collateral Linkages

Currency	Description	Collateral Amount
GBP	Cash Collateral Amount	GBP 450.00
Percent		
45		

[Reset](#)

Sr. No.	Account Number	Contribution Amount for Collateral	Contribution Percentage	Exchange Rate
1	xxxxxxxxxxxx3021	GBP 225.00	50	1

[+ Add Account](#)

Total Collateral Amount: GBP 0.00

Select Deposits

Sr. No.	Account Number	Amount	Amount in Transactional Currency	Maturity Date
1	xxxxxxxxxxxx0	GBP 10.00	10.00	4/20/23

[+ Add Account](#)

Total

Disclaimer: The total amount transactional currency may vary as per the rate applied during transaction by the bank.

[Next](#) [Save As Draft](#) [Cancel](#) [Back](#)

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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/{bankGuaranteeld}/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/{bankGuaranteeld}/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