Regionalization Guide for Payments
Oracle Banking Digital Experience Cloud Service
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Regionalization Guide for Payments

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1. Preface

1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

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

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1.4 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.

1.5 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
Italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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1.6 <u>Screenshot Disclaimer</u>

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.

1.7 <u>Acronyms and Abbreviations</u>

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. Introduction

The purpose of this document is to guide an implementation team through the steps required to do regionalization of a network.

Out of the box the base product supports the following transaction types:

1. Domestic Payments such as Sepa Credit Transfer, Sepa Instant Transfer when the payment processor is Oracle Banking Payments.

2. Crossborder Payments such as SWIFT, or NAC when the payment processor is Oracle Banking Payments.

The screen can be configured for other transaction types with the help of regionalization.

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3.1   <u>Addition of new Region</u>

1. Region of the entity can be configured, and networks can be mapped for that particular region One entity can have only one region.

2. When configuring new region can be added in DIGX_RG_REGION table.

Note: For the purpose of illustration only, SEPA Region configurations have been taken as a sample in screenshots in all the steps that will follow.

The screenshots serve only as examples and this guide in no way suggests that you use the same content.

DIGX_RG_REGION table

	ID	NAME	STATUS	ENABLED	VERSION
1	SEPA	SEPA	ACTIVE	Y	1

Column Name	Significance
ID	Unique identifier for the region of the entity. Implementers can choose any value of their choice. We recommend keeping this value restricted to alphabets only.
NAME	The name of the region
STATUS	Represents the Status of the region. The possible values can be: • ACTIVE • INACTIVE • DELETED
ENABLED	Represents whether the Region is enabled or not
VERSION	Represent the version of the object

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3. After following the above steps, the configured region will start showing in the System Configuration Screen's Region Dropdown (Menu -> Configuration -> System Configuration -> Click Continue-> select your entity -> "Bank Details"). The following is a snapshot of the relevant portion of the System Configuration screen where you can expect the region to show up.

System Configuration

4. After chossing the preferred region, you can select he region from the dropdown and save the configuration

4. Adding a local Network

1. The networks of the added region needs to be configured.

2. The networks for the particular region can be added in DIGX_RG_NETWORK table.

Note: For the purpose of illustration only, SEPA network configurations have been taken as a sample.

The screenshots serve only as examples and this guide in no way suggests that you use the same content.
DIGX_RG_NETWORK table

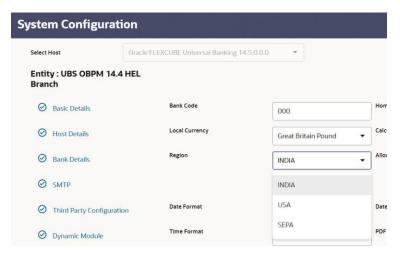| ID	NAME	CHARGES_REQUIRED	REGION_ID	TRANSACTION_TYPE	ENABLED	DESCRIPTION	DEFAULT_VALUE	TASK_CODE	QUESTIONNAIRE_SUPPORTED	DOCUMENT_SUPPORTED
1 SEPACREDIT	SEPACREDIT	Y	SEPA	DOMESTIC	Y	Credit within 1-2 business days, available on working days. Low Charges [SEPA Credit Transfer]	Y	PC_F_SEPACREDIT	N	N
2 FPOUT	SEPA Instant Credit	Y	SEPA	DOMESTIC	Y	Credit within seconds, available 24/7. Transfer up to €100.000. Higher Charges [SEPA Instant C...	N	PC_F_SEPAINST	N	N
3 SWI	SWIFT	Y	SEPA	CROSSBORDER	Y	SWIFT		PC_F_NPIT	N	N
4 NAC	NCC	Y	SEPA	CROSSBORDER	Y	NCC	N	PC_F_NPIT	N	N
5 SPE	Bank Details	Y	SEPA	CROSSBORDER	Y	BANK DETAILS	N	PC_F_NPIT	N	N

Column Name	Significance
ID	Unique identifier for the network of the region. Implementers can choose any value of their choice.
NAME	The name of the network
CHARGES_REQUIRED	Indicates whether charges are enabled or not for that particular network
REGION_ID	Represents the Region of the network. The region_id and id of the newly added region should be same
TRANSACTION_TYPE	Represent the transaction type of the network.
ENABLED	Represent whether network is enabled or not.
DESCRIPTION	Represents the Description of the network. This value would be shown in the Payments screen dropdown while initiating payments
DEFAULT_VALUE	Represents the default value of the network. Only one network of a particular region can have DEFAULT_VALUE='Y'. Default network for the newly created payee would be the one whose default_value is Y. Keeping one network as default network is mandatory for each transaction type.
TASK_CODE	Task Code, for which entries have been made in DIGX_CM_TASK
QUESTIONNAIRE_SUPPORTED	Once we set this field value as Y, the questions appears in compliance popup. This is applicable for CROSSBORDER transaction type.

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DOCUMENT_SUPPORTED	OBDX supports configuring a list of mandatory/non-mandatory documents. Once we set this field value as Y, the list will show up
	on the screen. This is applicable for CROSSBORDER transaction type only.

3. The currency for the network also needs to be maintained in the DIGX_RG_NETWORK_CURRENCIES_MAP table.

DIGX_RG_NETWORK_CURRENCIES_MAP table

	NETWORK_ID	CURRENCY	MIN_AMOUNT	MAX_AMOUNT
1	SEPACREDIT	EUR	0	999999999.99
2	SWI	USD	0	999999999.99
3	SWI	GBP	0	999999999.99
4	SWI	EUR	0	999999999.99
5	SWI	SGD	0	999999999.99
6	SWI	INR	0	999999999.99
7	SWI	CHZ	0	999999999.99
8	SWI	YEN	0	999999999.99
9	NAC	USD	0	999999999.99
10	NAC	GBP	0	999999999.99
11	NAC	EUR	0	999999999.99
12	NAC	SGD	0	999999999.99
13	NAC	INR	0	999999999.99
14	NAC	CHZ	0	999999999.99
15	NAC	YEN	0	999999999.99
16	SPE	USD	0	999999999.99
17	SPE	GBP	0	999999999.99
18	SPE	EUR	0	999999999.99
19	SPE	SGD	0	999999999.99
20	SPE	INR	0	999999999.99
21	SPE	CHZ	0	999999999.99
22	SPE	YEN	0	999999999.99

4. The configured networks will be shown in the Network Dropdown. The following is a snapshot of the relevant portion of the **Payments** screen where you can expect the network to show up.

Payments screen

☐ Use Forex Deal

Network Type
NEFT ▼

NEFT

RTGS

IMPS

Fees & Charges

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5. Configuration of Components

5.1 Defining Components

1. It represents the fields which would be displayed on screen while initiating payments or Adding Payee.

2. Regex, minimum and maximum length of the fields can be configured of the components.

3. The implementer can edit the existing components or add new components in DIGX_RG_COMPONENT table.

4. If a new component is added the corresponding UI changes also needs to be done.

DIGX_RG_COMPONENT table

ID	GROUP_ID	FIELD_NAME	REQUIRED	ED...	REGEX	MIN_LENGTH	MAX_LENGTH	DATA_TYPE
7 PAYEE_IBAN	Payee...	IBAN	Y	Y	[a-zA-Z_0-9]	15	34	(null)
8 PAYEE_ACCOUNT	Payee...	Account Number	Y	N	[a-zA-Z_0-9]	(null)	(null)	(null)
9 PAY_NOW	(null)	Pay Now	Y	Y	[a-zA-Z_0-9]	(null)	(null)	(null)
10 PAY_LATER	(null)	Pay Later	Y	Y	[a-zA-Z_0-9]	(null)	(null)	(null)
11 RECURRING	(null)	Recurring	Y	Y	[a-zA-Z_0-9]	(null)	(null)	ENUM
12 TRANSFER_FREQUENCIES	(null)	Select Frequency	Y	Y	[a-zA-Z_0-9]	(null)	(null)	(null)
13 RECURRING_WITH_NOW	(null)	Also Transfer T...	Y	Y	[a-zA-Z_0-9]	(null)	(null)	(null)
14 ACCOUNT_NAME	(null)	Account Name	Y	Y	[a-zA-Z_0-9]	10	105	(null)
15 VERIFICATION_OF_ACCOUNT	(null)	Verification of	N	N	[a-zA-Z_0-9]	(null)	(null)	(null)

Column Name	Significance
ID	Unique identifier for the component.
GROUP_ID	The group of the components. The components belonging to same category can have same group id (Note- Planned for future implementation, not in current scope)
FIELD_NAME	The name of the component
REQUIRED	Indicates whether the value for the field is required or not
EDITABLE	Indicates whether the component can be edited or not. (Note- Planned for future implementation, not in current scope)
REGEX	Indicates the regex of the fields in case of input
MIN_LENGTH	Indicates the minimum length of the fields in case of input fields
MAX_LENGTH	Indicates the maximum length of the fields in case of input fields

DATA_TYPE	The data type can be LOV (List of values), ENUM or null. In case the data type of component is LOV, the value for that list can be configured in DIGX_RG_COMPONENT_VALUE_MAPPING table.

5.2 Defining Feature Functions

1. Each region can be mapped to Feature Function which itself is mapped to components.

2. The components which are common should be mapped to the feature function.

3. Status can be ACTIVE, INACTIVE or DELETED.

Feature Functions Status

	ID	NAME	STATUS	ENABLED	VERSION
1	DOMESTIC_PAYMENT	Domestic Payments	ACTIVE	Y	1
2	CROSSBORDER_PAYMENT	Cross Border Payments	ACTIVE	Y	1

5.3 Component Mapping

1. Some fields are region based that is it needs to be shown to all networks of a region.

2. For these common components we do mapping in DIGX_RG_FEATUREFUNCTION_COMPONENT_MAPPING table.

DIGX_RG_FEATUREFUNCTION_COMPONENT_MAPPING table

	FEATUREFUNCTION_ID	COMPONENT_ID	REGION_ID	ENABLED
1	DOMESTIC_PAYMENT	BANK_CODE_LOOKUP	SEPA	N
2	DOMESTIC_PAYMENT	BANK_CODE_VERIFY	SEPA	N
3	DOMESTIC_PAYMENT	BANK_CODE_READONLY	SEPA	Y
4	DOMESTIC_PAYMENT	BANK_CODE_NOVERIFY	SEPA	N
5	DOMESTIC_PAYMENT	BANK_NAME	SEPA	N
6	DOMESTIC_PAYMENT	BRANCH	SEPA	Y
7	DOMESTIC_PAYMENT	PAYEE_ACCOUNT	SEPA	N
8	DOMESTIC_PAYMENT	PAYEE_IBAN	SEPA	Y
9	DOMESTIC_PAYMENT	ACCOUNT_NAME	SEPA	Y
10	DOMESTIC_PAYMENT	VERIFICATION_OF_ACCOUNT	SEPA	N
11	DOMESTIC_PAYMENT	PAYEE_AVATAR	SEPA	Y
12	DOMESTIC_PAYMENT	PAYEE_NICKNAME	SEPA	Y
13	DOMESTIC_PAYMENT	PAYEE_ADDRESS	SEPA	N
14	DOMESTIC_PAYMENT	PAYEE_EMAIL	SEPA	Y
15	DOMESTIC_PAYMENT	TRANSFER_AMOUNT	SEPA	Y
16	DOMESTIC_PAYMENT	VIEW_LIMIT	SEPA	Y
17	DOMESTIC_PAYMENT	SHOW_EXCHANGE_RATE	SEPA	Y
18	DOMESTIC_PAYMENT	USE_DEALS	SEPA	Y
19	DOMESTIC_PAYMENT	NOTE	SEPA	Y

3. If a new region is added, implementer needs to add the corresponding mapping in DIGX_RG_FEATUREFUNCTION_COMPONENT_MAPPING table.

Column Name	Significance
FEATUREFUNCTION_ID	The id of the feature function.
COMPONENT_ID	The id of the component
REGION_ID	Represents the Region of the network. The region_id and id of the newly added region should be same
ENABLED	Represent whether network is enabled or not.

4. Some fields are network based, that is it needs to be shown for a particular network of a region.

5. For these components we do mapping in DIGX_RG_NETWORK_COMPONENT_MAPPING table.

DIGX_RG_NETWORK_COMPONENT_MAPPING table

	NETWORK_ID	COMPONENT_ID
1	SEPACREDIT	ACCOUNT_TYPE_SEPA
2	SEPACREDIT	CHARGES_ACCOUNT
3	SEPACREDIT	CUSTOMER_REFERENCE
4	SEPACREDIT	PAYMENT_DETAILS
5	SEPACREDIT	PAYMENT_PURPOSE
6	SEPACREDIT	PAY_LATER
7	SEPACREDIT	PAY_NOW
8	SEPACREDIT	RECURRING
9	SEPACREDIT	RECURRING_WITH_NOW
10	SEPACREDIT	SHOW_CHARGES
11	SEPACREDIT	TRANSFER_FREQUENCIES
12	SWI	CHARGES_ACCOUNT
13	SWI	COMPLIANCE_QUESTIONS
14	SWI	CORRESPONDENCE_CHARGES
15	SWI	CUSTOMER_REFERENCE
16	SWI	LOW_VALUE
17	SWI	PAYMENT_DETAILS
18	SWI	PAYMENT_PURPOSE
19	SWI	PAY_LATER
20	SWI	PAY_NOW
21	SWI	RECURRING
22	SWI	RECURRING_WITH_NOW
23	SWI	SHOW_CHARGES
24	SWI	TRANSFER_FREQUENCIES
25	SWI	UPLOAD_DOCUMENTS

6. In case the data type of component is LOV, i.e. List Of Values, the value for that list can be configured in DIGX_RG_COMPONENT_VALUE_MAPPING table.

DIGX_RG_COMPONENT_VALUE_MAPPING table

	COMPONENT_ID	CODE	DESCRIPTION
1	ACCOUNT_TYPE_IN	CURRENT	Current
2	ACCOUNT_TYPE_IN	SAVINGS	Savings
3	ACCOUNT_TYPE_IN	OVERDRAFT	Overdraft
4	ACCOUNT_TYPE_IN	CASH_CREDIT	Cash Credit
5	ACCOUNT_TYPE_IN	LOAN_ACCOUNT	Loan Account
6	ACCOUNT_TYPE_IN	NRE	NRE