

Release Notes
Oracle Banking Digital Experience Cloud Service
Release 25.1.0.0.0

Part No. G27932 -01

April 2025

Release Notes

April 2025

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Table of Contents

1. PREFACE.....	1-1
1.1 Purpose	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Critical Patches.....	1-1
1.5 Diversity and Inclusion.....	1-1
1.6 Conventions.....	1-1
1.7 Screenshot Disclaimer.....	1-2
1.8 Acronyms and Abbreviations.....	1-2
2. FEATURES AND ENHANCEMENTS.....	3
2.1 Framework Enhancements.....	3
2.2 Originations.....	5
2.3 Payments & Transfers	9
2.4 Virtual Accounts Management.....	10
2.5 Liquidity Management.....	19
2.6 Supply Chain Finance.....	10
2.7 Receivables & Payables.....	12
2.8 Cash Management	29
2.9 Trade Finance.....	2-16
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 Cloud Service Known Issues.....	6-1
6.2 Oracle Banking Digital Experience Cloud Service 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 Cloud Service 25.1.0.0.0 release:

2.1 **Framework Enhancements**

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 **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 allow users to receive communications in their preferred language for a more personalized experience.

2.1.4 **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.

2.1.5 **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.

2.1.6 **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.

2.1.7 **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.

2.1.8 **Relationship Pricing**

As part of this feature, an option is provided to offer customized pricing based on the overall relationship and value a customer brings to the company. When a customer opens a term deposit, based on the customer's relationship with the bank, special rate is shown if applicable.

2.1.9 **Promise to Pay**

Promise to pay functionality can be used if a delinquent customer is unable to make the payment immediately and plans to send the payment later. It becomes particularly useful when a loan account becomes delinquent, as it allows the customer to formally indicate their intention to settle the overdue amount at a promised future date. Promise to pay can help to track if the customer has made the payment by the committed date or not. One can use the status of promise to pay to track the payment and resolve the delinquent account once the payment is completed.

The Promise to Pay option can be availed from the dashboard or Loan details screen. The Promise Amount is the same as the overdue amount and the date by when the user promises to repay the amount can be selected. Once the promise has been made, the user can view a 'Make Payment link' to initiate the loan repayment.

Note: The promise date must be a future date which is fixed and cannot be modified anytime later.

2.1.10 **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

2.1.11 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.

2.1.12 Service Request Enhancements

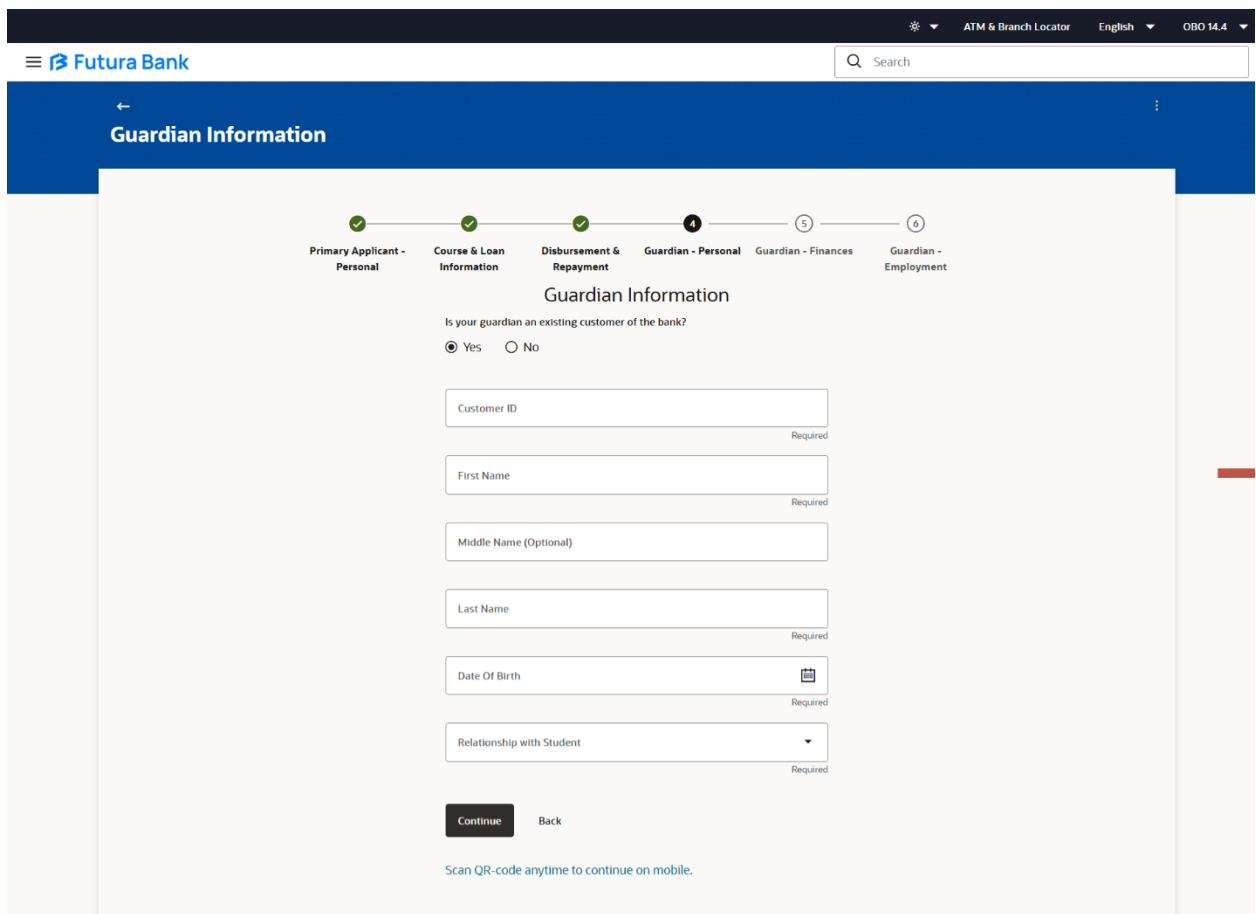
An option is introduced to integrate with the Bank's Appointment Booking System through the Service Request Module. The bank administrator can create a bank appointment template using the service request form builder. The end customer can request an appointment with a branch representative by raising 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.



Primary Applicant - Personal Course & Loan Information Disbursement & Repayment **Guardian - Personal** Guardian - Finances 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.

Note: Selfie mode (powered through Jumio integration) is not supported on cloud and this option will remain in disabled mode always.

Standard Bank

Search

99+ AU

← ↗

Origination Workflow Maintenance

Retail WorkflowBusiness 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

Ac. Specifications

Nominee

Review

Terms of Service

Account Funding

Confirmation

Activate

Customize Workflow

Online KYC

Optional Step

Selfie

National ID Verification

Personal

Ac. Specifications

Nominee

Review

Terms of Service

Account Funding

Confirmation

Activate

Reset

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

ⓘ 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 rates as a reward for their engagement with the bank.

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

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

Other Enhancements –

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

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

2.3 Payments & Transfers

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

2.3.1 Scan QR Code to make payments

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

2.3.2 User Experience & Performance Improvements

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

2.3.3 Cross-Border Payment configuration

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

2.3.4 Re-UX of Multiple Transfer Enhancements

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

2.4 Virtual Accounts Management

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

2.4.1 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.

2.4.2 UX - Redwood Theme

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

2.4.2.1 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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2.4.2.2 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

2.4.2.3 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)

2.4.2.4 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

2.4.2.5 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.

Inter-Entity Position
ABC Solutions | ***Ac2

Entity Name: ABC Solutions | ***Ac2

From Virtual Entity: [Dropdown] To Virtual Entity: [Dropdown]

☐ Selected Date Range

From Date: [Calendar] To Date: [Calendar]

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

Inter-Entity Position Details

Today		View Details
Currency	Amount	
GBP	GBP 25.00	View Details
From ABC Stores AUTORA2 To Corp.AUTCV04 AUTCV04		
Currency	Amount	
GBP	-GBP 742.00	View Details
From ABC Corp Purchases SDCY01 To ABC Stores AUTORA2		
Currency	Amount	
GBP	-GBP 118.00	View Details
From ABC Corp Purchases SDCY01 To Corp.AUTCV04 AUTCV04		
Currency	Amount	
GBP	GBP 14.00	View Details
From October Corporate Virtual Entity 01 OCT001 To Corp.AUTCV04 AUTCV04		

2.4.2.6 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.

2.4.2.7 UI Download

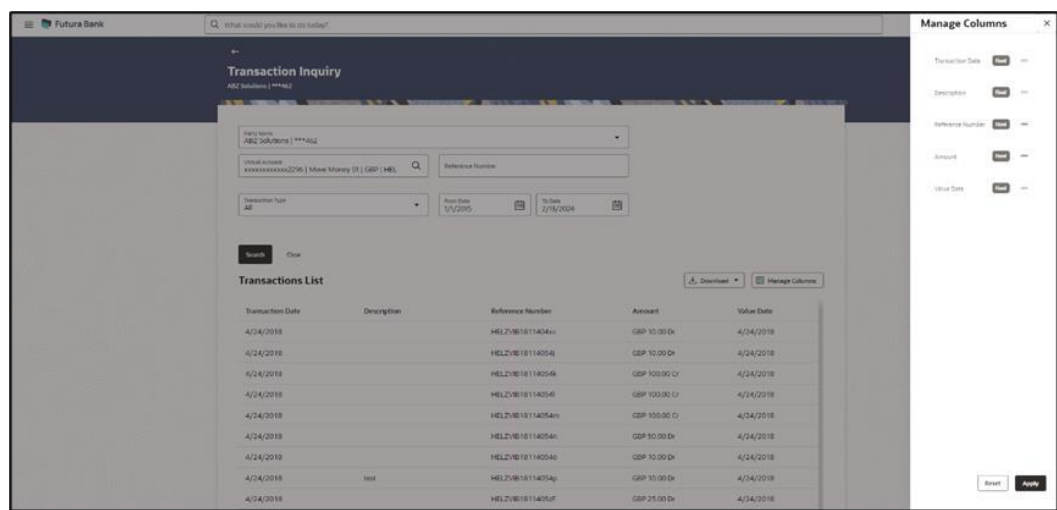
Using this feature, users will be able to personalize the information to be displayed/downloaded from search grid displayed. Following features are supported:

2.4.2.8 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

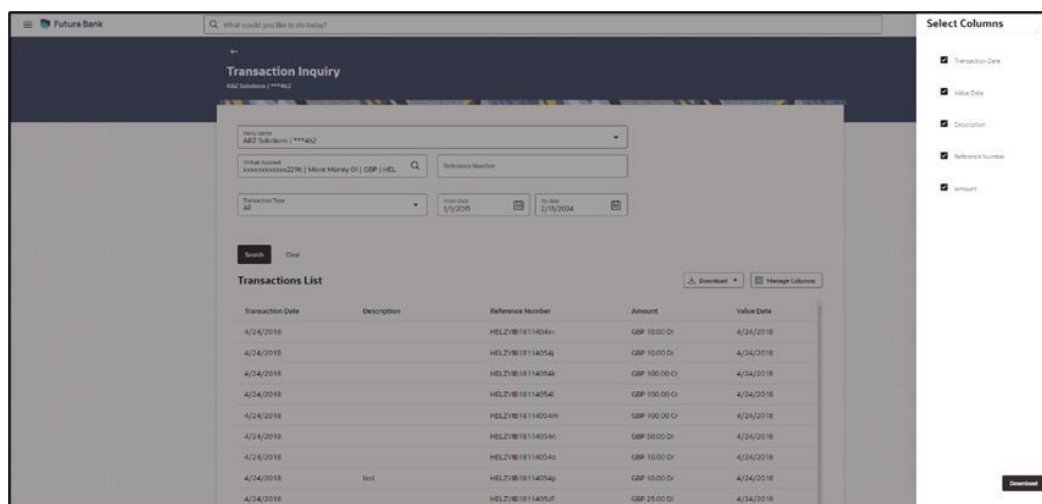
- List Remittance ID



2.4.2.9 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



2.4.2.10 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.

2.4.2.11 Manage Columns

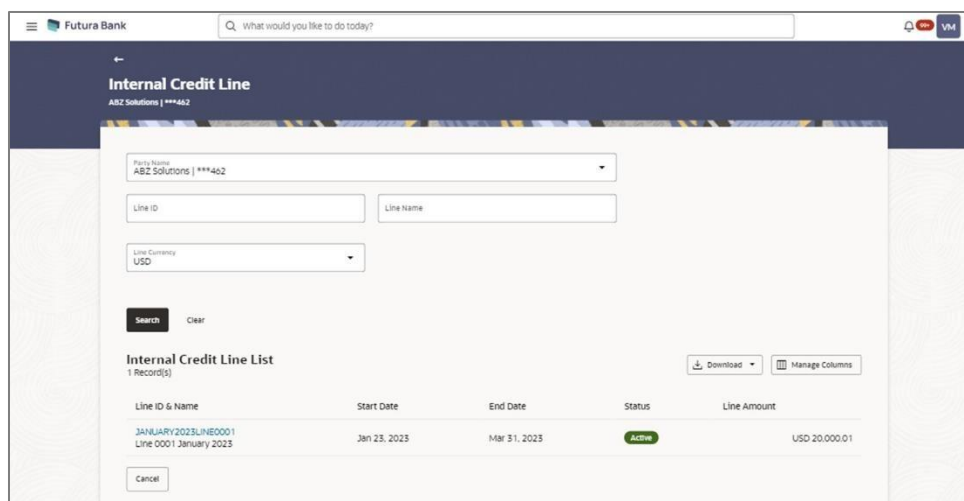
These column preferences/rearrangement setup by the user will be saved for future reference i.e., in case the user revisits this screen, the preferred columns will only be displayed in the table. Following transactions have been enhanced for this change -

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

2.4.2.12 Download Columns

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

- List Internal Credit Lines



2.4.2.13 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.

2.4.2.14 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.

2.4.2.15 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.

2.4.2.16 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.

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”.

The screenshot displays the Futura Bank interface. On the left, a sidebar shows the 'Virtual Account' menu. The main content area is divided into two panels. The left panel shows 'Account Details' for a Virtual Account named 'VA 01 Dec 2024'. The right panel, titled 'Restrictions', shows 'Balance Restrictions' with a 'Maximum Allowed Balance' of £999,999.99. Below this, a table titled 'Transaction Restrictions' lists two types of restrictions: 'Periodic Restriction for OBDX' and 'Per Transaction Restriction for OBDX'. The table includes columns for 'Restriction', 'Period', 'Allowed Count', 'Utilized Count', 'Available Count', 'Allowed Amount', 'Utilized Amount', and 'Available Amount'.

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

Below the table, a note states: '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: XXXXXXXXXXXXXXX8521 | 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

① 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	

Submit Cancel Back

2.4.2.17 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.

Virtual Account
ABZ Solutions | ***462

New Virtual Account Templates

Party Name: ABZ Solutions | ***462

Account Details

Virtual Entity ID & Name: [Required]
Virtual Account Name: [Required]
Purpose: [Required]
Linkage: ☒ Structure ☐ Real Account
Interest Calculation Required: ☐
Account Expiry Date: 1/28/2025

2.4.2.18 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.

2.5 **Liquidity Management**

As part of this release, Liquidity 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 subsidiaries 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 **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

2.5.3 **UX - Redwood Theme**

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

2.5.3.1 **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.

2.5.3.2 **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.

2.5.3.3 **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

Create Lend Limit
ALL SPORTS | ***464

Lending Party: RyanCBohr | ***180
Currency: AED
Lend Limit: AED 1,000,000.00

Borrower Limits

Borrower Party	Limit
ALL SPORTS ***464	AED 1,000.00

Submit Cancel Back

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

Lending Limits
Coca Cola Limited | ***001

Lending Party: Coca Cola Limited | ***001
Lend Li: AED 1 Active

Borrower Limits

Borrower Party	Limit	Limit Utilized	Limit Available	Action
ALL SPORTS ***464	AED 1	AED 0	AED 1	View Loan

Edit Close Cancel

- 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.

2.5.3.4 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.

2.5.3.5 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 | What would you like to do today?

↑ 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

2.5.3.6 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.

Futura Bank | What would you like to do today? | 99+

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: [Dropdown]

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: [Dropdown] Required

Frequency

Frequency: BOD Monthly | Reverse Frequency: Daily - Everyday - BOD

Other Instructions

Sweep on Currency Holidays: ☐ | Consider Post Balance Sweep: ☐

Currency Holiday Rate: [Dropdown] | Holiday Treatment: Holiday

Backward Treatment: [Dropdown]

Next | Cancel | Back

2.5.3.7 Account Structures - Revamp and Staggered Opening

Following changes have been done as part of this release -

- Account Structure screens will now open in a staggered way with one level opening at a time. When the user clicks on any parent node, all the child accounts of that parent node are displayed and improve the performance.
- The node design, inaccessible nodes and strip colours in the account structure have also been updated for better user experience and functionality.

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

2.5.3.8 UI Download

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

Following features are supported:

Manage Columns

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

- List Simulation Structures
- Log Monitor
- Charges Inquiry

Download Columns

The screenshot shows the 'Charges Inquiry' screen with a search filter overlay. The 'Manage Columns' dialog is open on the right, allowing users to select or deselect columns for download. The columns listed in the dialog are: From Date, To Date, Description, Amount, Account No. & Name, Collection Amount, Exchange Rate, Collection Date, Collection Status, Additional Info, and Error Description. The 'Charges List' table below the search filter shows 12 records with columns: From Date, To Date, Description, Amount, Account No. & Name, Collection Amount, Exchange Rate, Collection Date, Collection Status, and Addr.

From Date	To Date	Description	Amount	Account No. & Name	Collection Amount	Exchange Rate	Collection Date	Collection Status	Addr
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,986,213.00	XXXXXXXXXXXX9832	INR 94,832.00	12.2	1/1/2021	PENDING	aditi
2/1/2020	9/1/2020	Tax may ghajole	USD 9,126.00	XXXXXXXXXXXX4249	INR 98,396,295.00	9.2	10/1/2021	FAILED	sooni
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,986,213.00	XXXXXXXXXXXX9832	INR 94,832.00	12.2	1/1/2021	PENDING	aditi
2/1/2020	9/1/2020	Tax may ghajole	USD 9,126.00	XXXXXXXXXXXX4249	INR 98,396,295.00	9.2	10/1/2021	FAILED	sooni
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,986,213.00	XXXXXXXXXXXX9832	INR 94,832.00	12.2	1/1/2021	PENDING	aditi

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

The screenshot shows the 'Charges Inquiry' screen with a search filter overlay. The 'Select Columns' dialog is open on the right, allowing users to select or deselect columns for download. The columns listed in the dialog are: From Date, To Date, Description, Amount, Account No. & Name, Collection Amount, Exchange Rate, Collection Date, Collection Status, Additional Info, and Error Description. The 'Charges List' table below the search filter shows 12 records with columns: From Date, To Date, Description, Amount, Account No. & Name, Collection Amount, Exchange Rate, Collection Date, Collection Status, and Addr.

From Date	To Date	Description	Amount	Account No. & Name	Collection Amount	Exchange Rate	Collection Date	Collection Status	Addr
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,986,213.00	XXXXXXXXXXXX9832	INR 94,832.00	12.2	1/1/2021	PENDING	aditi
2/1/2020	9/1/2020	Tax may ghajole	USD 9,126.00	XXXXXXXXXXXX4249	INR 98,396,295.00	9.2	10/1/2021	FAILED	sooni
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,986,213.00	XXXXXXXXXXXX9832	INR 94,832.00	12.2	1/1/2021	PENDING	aditi
2/1/2020	9/1/2020	Tax may ghajole	USD 9,126.00	XXXXXXXXXXXX4249	INR 98,396,295.00	9.2	10/1/2021	FAILED	sooni
1/1/2020	1/1/2021	Counter based charges	GBP 12,412.22	XXXXXXXXXXXX7777	USD 8,751,258.00	0.2	10/1/2020	SUCCESS	deep
1/1/2021	1/1/2021	Counter based 2 charges	GBP 1,986,213.00	XXXXXXXXXXXX9832	INR 94,832.00	12.2	1/1/2021	PENDING	aditi

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="checkbox"/> 123457 <input type="checkbox"/> 123456 <input type="checkbox"/> 111000 <input checked="" type="checkbox"/> 002857 Subscribed <input checked="" type="checkbox"/> 000464 <input type="checkbox"/> 201001 <input type="checkbox"/> 111120 <input type="checkbox"/> 000464 <input checked="" type="checkbox"/> 002857 Subscribed	<input type="button" value="Save"/>
Term Deposits		

User Alerts Subscription

Party ID: 000464 Party Name: Acme Corp. User Name: LMAUTH

Select Module	Select Accounts/Party	Map Events
Current And Savings	<input type="text" value="Search..."/> <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	No data to display.	<input type="button" value="Save"/>
Term Deposits		

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. | ***454

Party Name: Acme Corp. | ***454

From Date: 5/30/2020 To Date: 3/31/2020 Structure Code | Structure Name: STUJZPCSZTJKDQOMI | Test Pool Reallocation ...

Status: Exception

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

Reallocation Monitor
2 Record(s)

Download Manage Columns

Structure Code	Structure Name	Date	Parent Account	Child Account	Exchange Rate	Interest Amount Reallocated	Reallocation Method	Status
STUJZPCSZTJKDQOMI	Test Pool Reallocation method 2	3/30/2020	XXXXXXXXXXXX4071 XXXXXXXXXXXXXXX XXXXXXXXXXXXXXX XXXXXXXXXXXXXXX GBP	XXXXXXXXXXXX1070 XXXXXX XXXX XXXX XXXXXXXXXX X X EUR	1.0977	€4.29	Fair Share Distribution	Exception
STUJZPCSZTJKDQOMI	Test Pool Reallocation method 2	3/30/2020	XXXXXXXXXXXX4071 XXXXXXXXXXXXXXX XXXXXXXXXXXXXXX XXXXXXXXXXXXXXX GBP	XXXXXXXXXXXX1128 XXXXXX XXXX XXXX XXXXXXXXXX X X GBP	1	€4.30	Fair Share Distribution	Exception

Cancel

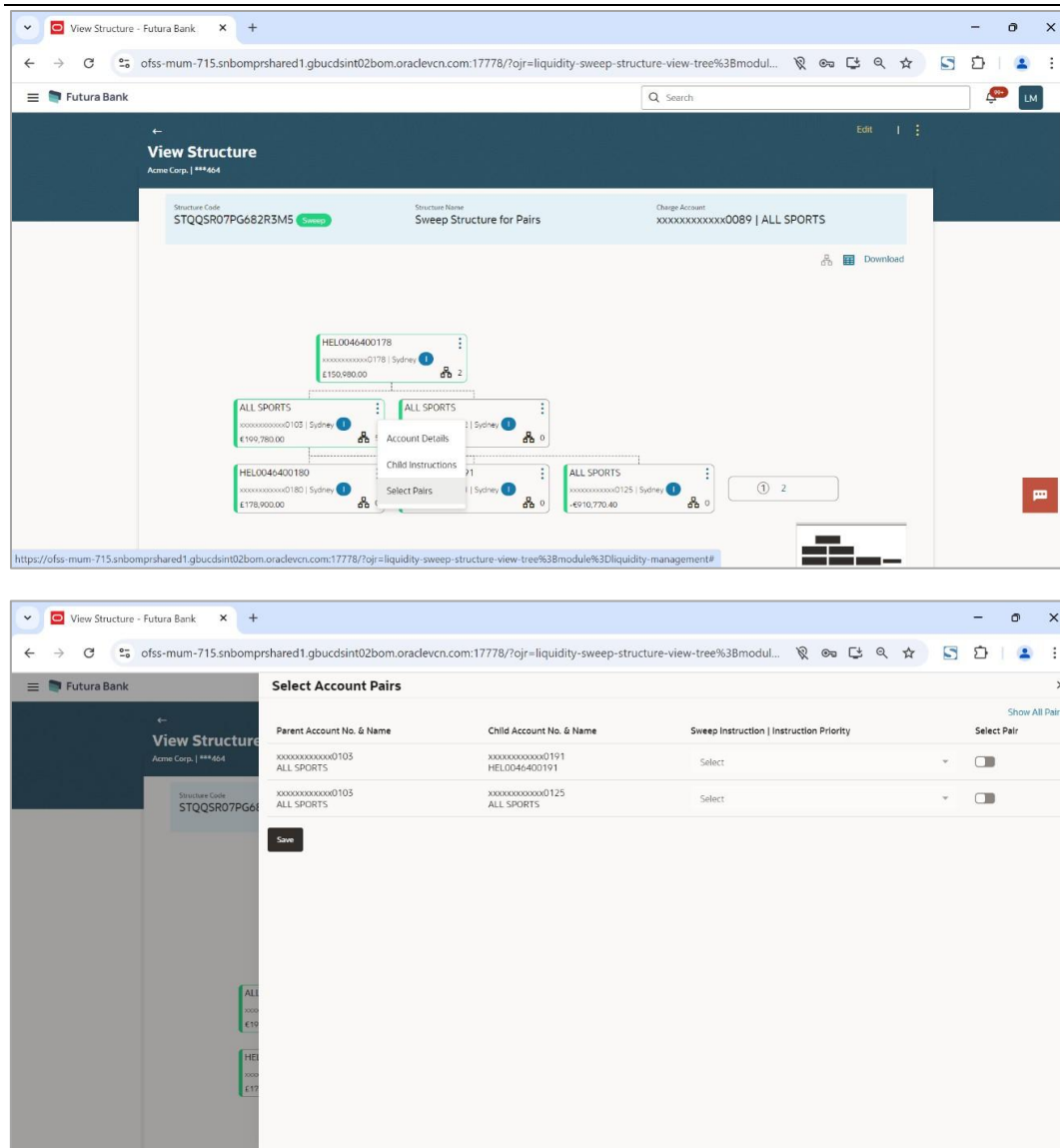
Removal of Core DDA dependencies

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.

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.



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.

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

Change Account
XXXXXXXXXXXX0089 | ALL SPORTS | GBP | HEL

Interest Method
Interest

☒ Drain Pool

Pool Details

Reallocation Method
Even Distribution

Default Sweep Instructions

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

Sweep Method
Zero Balance Model

Maximum

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

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 the 'Create Hybrid Structure' interface in the Futura Bank system. The form is titled 'Create Hybrid Structure' and includes the following fields and options:

- Party Name:** Acme Corp. | ***464
- Structure Parameters:**
 - Structure Name:** ACME CLOUD TEST
 - Effective Date:** 2/15/2025
 - End Date:** 2/27/2025
 - Charge Account:** XXXXXXXXXXXX0089 | ALL SPORTS | GBP | HEL
 - Interest Method:** Interest
 - Drain Pool:** ☒ Drain Pool

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.

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
xxxxxxxxxxxx0089 | ALL SPORTS | GBP | HEL

Interest Method
Interest

☒ Drain Pool

Pool Details

Reallocation Method
Even Distribution

Default Sweep Instructions

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

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

1-9

ORACLE®

2.6 Supply Chain Finance

As part of this release, Supply Chain Finance module has been enhanced with following features:

2.6.1 Request Finance

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.

The screenshot displays the 'Request Finance' interface for 'Reindeer Corp | ***262'. It includes a 'Select Purchase Order' table and a 'View Finance Details' sidebar.

Select Purchase Order Table:

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 Sidebar:

- USD \$1,000.00(1)**
 - Interest Slab Pricing: 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: 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: 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

2.6.2 View Finance

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
Status: 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

2.7 Receivables & Payables

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

2.7.1 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.									

2.7.2 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.

2.7.3 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 reqfinanceinv	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




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	-	-	-	-

2.7.4 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.

2.7.5 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.

2.7.6 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

2.7.7 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

2.7.8 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

No

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

No

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

Save

Save and Copy

Add Invoice

Submit

Cancel

Back

2.7.9 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.

2.7.10 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.

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	-

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.

2.7.11 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.

2.7.12 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.

Futura Bank

Q. What would you like to do today?

DB

↑ Create Purchase Order

Reindeer Corp | ***202

Party Name
Reindeer Corp | ***202

New Purchase Order

Template

Customer Purchase Order Number

Associated Party *

Currency
LAK

Purchase Order Amount

Pre-acceptance

No

Program Name
TESTPROC

Purchase Order Date

Auto Accept/No Auto Finance/Yes

Funding Request Date

Requested Shipment Date

Promised Shipment Date

Facing difficulty in entering data for multiple Purchase Order? Use Bulk Upload

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

Click 'Add' for commodity details

Add

Save

Duplicate Purchase Order

Add Purchase Order

Submit

Cancel

Back

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2.7.13 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.

2.7.14 View/Edit Purchase Order

2.7.14.1 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
Po06Nov25	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.

2.7.14.2 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

2.7.14.3 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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2.7.14.4 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.

2.7.14.5 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

2.7.15 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.

2.7.15.1 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.

2.7.16 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.

2.7.17 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.

2.7.18 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.

2.7.19 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.

2.7.20 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.

2.7.20.1 Amount Details

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

2.7.20.2 Additional Purchase Order Details

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

2.7.21 Edit Purchase Order

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

Futura Bank

What would you like to do today?

LS

←

Edit Purchase Order

Reindeer Corp | ***262

Party Name

Reindeer Corp | ***262

List of Purchase Orders

(0 edited)

☐ Select Multiple

Edit Purchase Order

Q

Search...

Customer Purchase Order Number	Purchase Order Date	Associated Party	Shipment Date	Purchase Order Amount	Status	Action
POProg1008	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Revised	<div><div></div>Edit</div>
POProg17081	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Revised	<div><div></div>Edit</div>
POProg1708	Dec 1, 2020	NehNovCust3	-	USD 1,000.00	Revised	<div><div></div>Edit</div>
PoLink17Oct1	Sep 20, 2022	NehNovCust3	-	GBP 2,000.00	Revised	<div><div></div>Edit</div>
View1Po27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 3,300.00	Revised	<div><div></div>Edit</div>
CancelPo27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 3,300.00	Revised	<div><div></div>Edit</div>
Fin1Po27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 1,000.00	Accepted	<div><div></div>Edit</div>
Fin2Po27Oct	Mar 30, 2018	NehNovCust3	Nov 6, 2023	USD 1,000.00	Accepted	<div><div></div>Edit</div>
PoAbz20Oct2	Mar 30, 2018	ABZ Solutions	Oct 31, 2024	GBP 2,000.00	Revised	<div><div></div>Edit</div>
PoLink20Oct2	Sep 20, 2022	NehNovCust3	-	USD 1,111.00	Revised	<div><div></div>Edit</div>
PoLink20Oct5	Sep 21, 2022	NehNovCust3	-	USD 3,000.00	Accepted	<div><div></div>Edit</div>
PoAbz20Oct7	Mar 30, 2018	ABZ Solutions	Oct 31, 2024	GBP 3,000.00	Revised	<div><div></div>Edit</div>

Submit

Cancel

Back

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

ⓘ 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.

2.7.22 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.

2.7.23 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.

2.7.24 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

2.7.25 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.

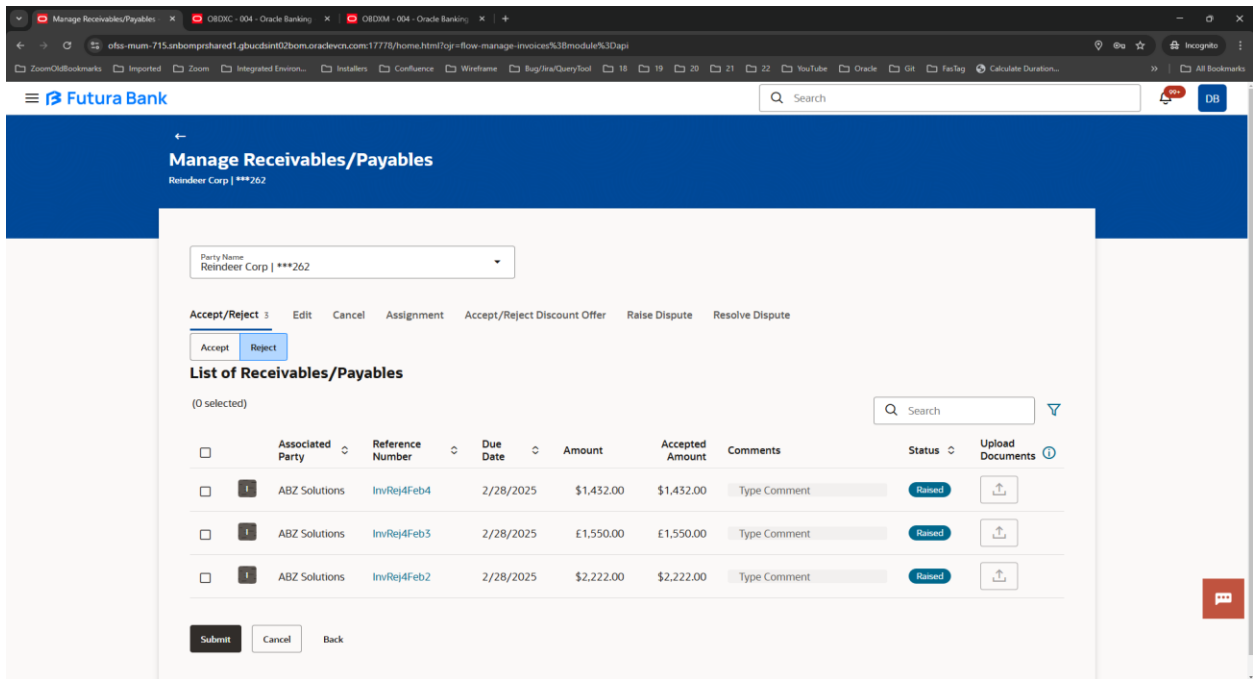
2.7.26 View Purchase Order

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

2.7.27 Reject Invoice

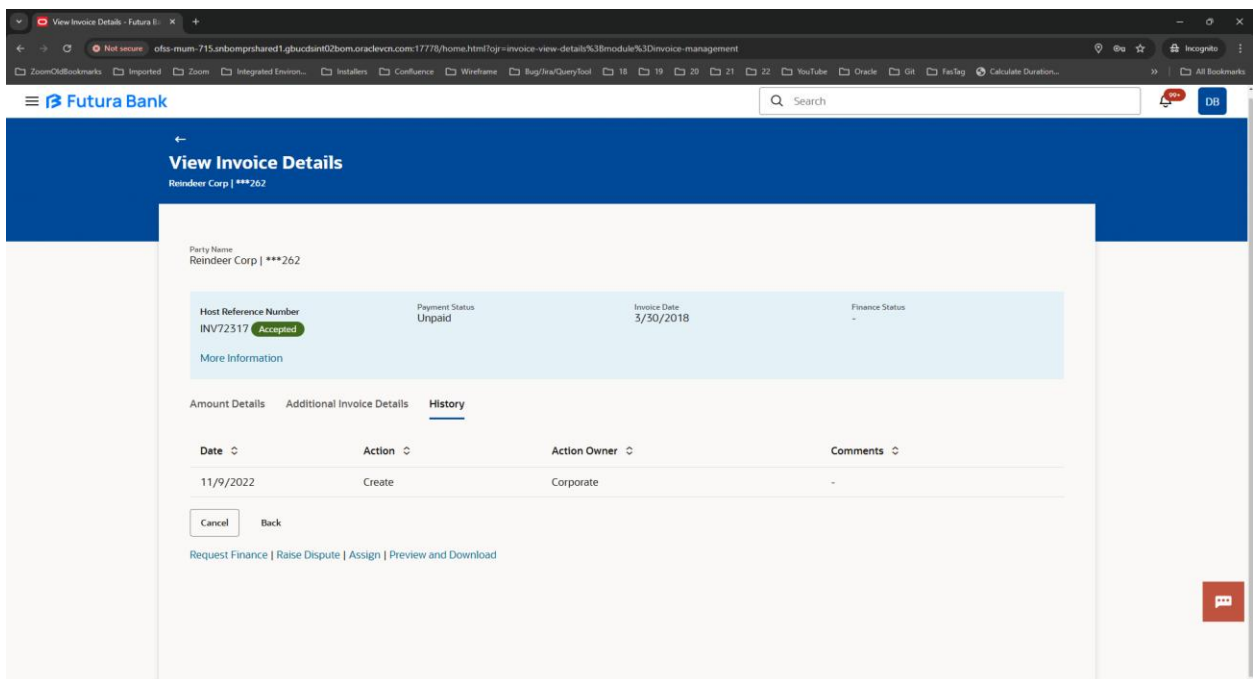
A new transaction is developed to enable user to reject invoice from the portal.



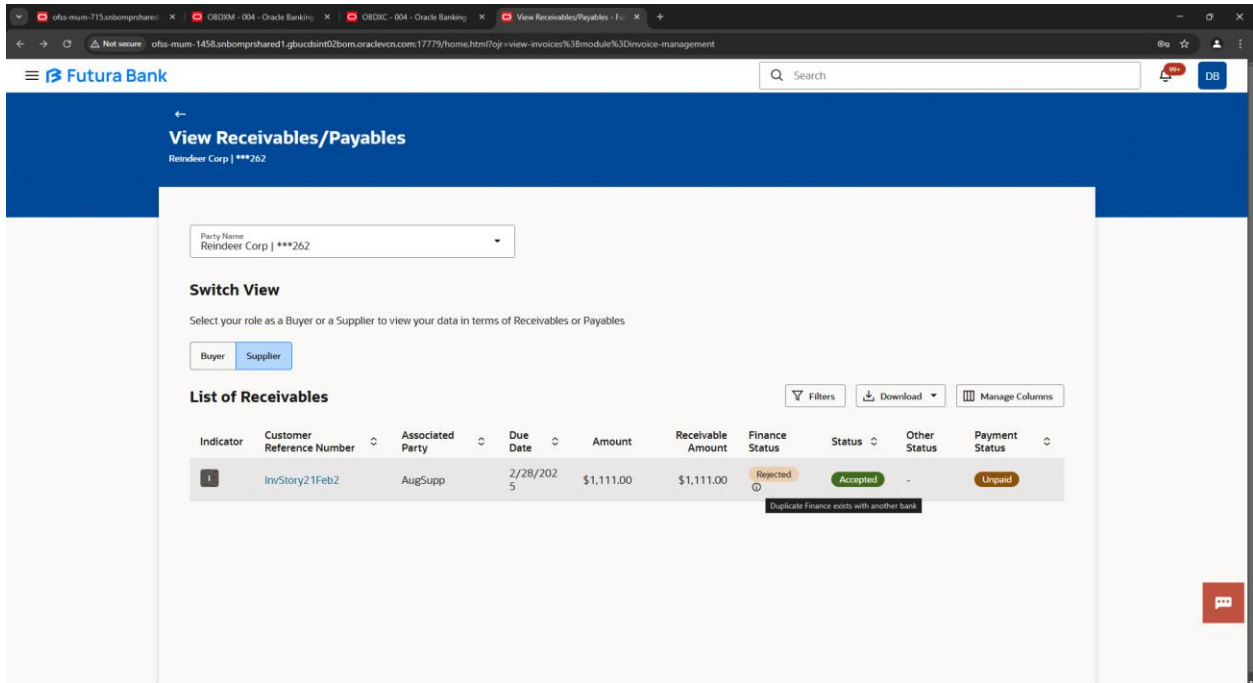
2.7.28 Enhancement to View Receivables/Payables

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.

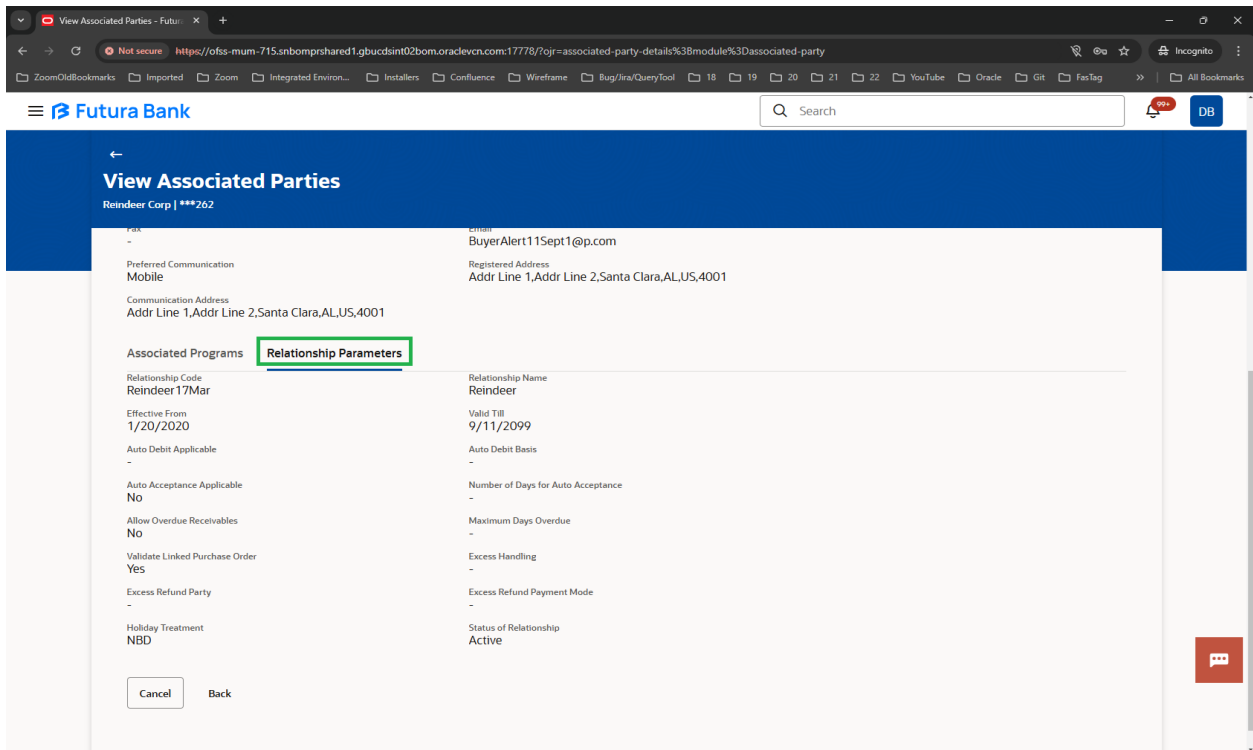


- Host system of Supply Chain Finance has integrated with Monetago's platform to prevent double financing of invoices. Monetago provides a secure platform for invoice financing, ensuring that invoices submitted for funding are not financed by multiple financial institutions or factoring agencies at the 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.



2.7.29 Enhancements to View Associated Party

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



2.8 Cash Management

The following describes the new features introduced as well as the enhancements made in Oracle Banking Digital Experience- Cash Management.

2.8.1 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

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

2.8.2 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.

2.8.3 Netting

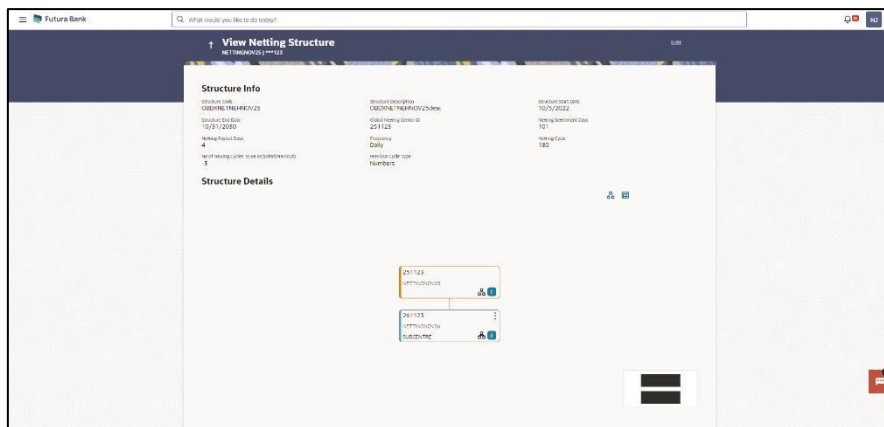
2.8.3.1 Accept/Reject Netting Transaction

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.

2.8.3.2 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

Futura Bank

What would you like to do today?

NETTINGINQ | ***223

Netting Inquiry

NETTINGINQ | ***223

Party Name
NETTINGINQ | ***223

18 Record(s)

Filters

Download

Manage Columns

Transaction Reference Number	Settlement Date	Pay-In/Payout Date	Pay-In/Payout Amount	Pay-In Status	Payout Status	Transaction Status	Pay-In Party
NETS08234	11/10/2022	10/16/2022	GBP 4,000.00	-	-	Settled	Global Center
NETS08224	11/10/2022	10/16/2022	GBP 6,000.00	-	-	Settled	Global Center
NETS08229	11/10/2022	10/16/2022	GBP 5,000.00	-	-	Settled	Global Center
NETS08209	11/10/2022	10/16/2022	GBP 5,000.00	-	-	Settled	Global Center
NETS08244	11/10/2022	10/16/2022	GBP 28,000.00	-	-	Settled	Global Center
NETS08164	10/11/2022	10/16/2022	GBP 1,990.00	-	-	Assigned	-
NETS08169	10/11/2022	10/16/2022	GBP 5,550.00	-	-	Revised	-
NETS08174	10/11/2022	10/16/2022	GBP 18,870.00	-	-	Assigned	-
NETS08204	10/11/2022	10/16/2022	GBP 7,000.00	-	-	Settled	Global Center
NETS08254	10/11/2022	10/16/2022	GBP 28,000.00	-	-	Settled	Global Center
NETS08265	10/11/2022	10/16/2022	GBP 2,800.00	-	-	Settled	Subsidiary
NETS08285	10/11/2022	10/16/2022	GBP 221,200.00	-	-	Settled	Global Center
NETS08355	10/11/2022	10/16/2022	GBP 221,200.00	-	-	Assigned business	-

EXPORT TO EXCEL

VIEW TO A CHART

VIEW TO A DASHBOARD

PRINT AS PDF

GO TO PAGE 1

2.8.3.3 Pay Out Netting Transaction

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

Pay Out Netting Transaction

Futura Bank

What would you like to do today?

NETTINGPOT | ***223

Pay Out Netting Transaction

NETTINGPOT | ***223

Party Name
NETTINGPOT | ***223

Search...

Filter

NETS08194

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 14, 2022

Netting Party Code
GBP 6,000.00

Pay In/Out Party
NETTINGKOV25

NETS08204

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 16, 2022

Netting Party Code
GBP 7,000.00

Pay In/Out Party
NETTINGKOV25

NETS08234

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 11, 2022

Netting Party Code
GBP 5,000.00

Pay In/Out Party
NETTINGKOV25

NETS08224

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 16, 2022

Netting Party Code
GBP 6,000.00

Pay In/Out Party
NETTINGKOV25

NETS08229

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Nov 10, 2022

Netting Party Code
GBP 5,000.00

Pay In/Out Party
NETTINGKOV25

NETS08209

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 16, 2022

Netting Party Code
GBP 5,000.00

Pay In/Out Party
NETTINGKOV25

NETS08244

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 16, 2022

Netting Party Code
GBP 28,000.00

Pay In/Out Party
NETTINGKOV25

NETS08254

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 11, 2022

Netting Party Code
GBP 28,000.00

Pay In/Out Party
NETTINGKOV25

NETS08265

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 16, 2022

Netting Party Code
GBP 221,200.00

Pay In/Out Party
NETTINGKOV25

NETS08174

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 16, 2022

Netting Party Code
GBP 18,870.00

Pay In/Out Party
NETTINGKOV25

NETS08169

Oct 5, 2022

Netting Start Date
Jul 17, 2022

Netting End Date
Jan 18, 2023

Pay In/Out Date
Oct 11, 2022

Netting Party Code
GBP 5,550.00

Pay In/Out Party
NETTINGKOV25

2.8.3.4 View Expected Cash Flow

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

Filters

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

Download

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

Manage Columns

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

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	⋮

2.8.3.5 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

Search

[←](#)

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

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
<input type="checkbox"/>	10012924	INAUG28245	£44,550.00	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
£44,550.00	1	1.00	£44,550.00

Net Pay Out (Netting Currency)
£44,550.00

2.8.3.6 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 center or subcentre
- Subsidiary label to be changed to child corporate for nodes that are linked to parent corporate.

View Netting Structure

←

Edit

View Netting Structure

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

1

Edit Netting Structure

Edit Netting Structure

Structure Info

Structure code
OBDXNeh13Sept24

Structure Description
OBDXNeh13Sept24

Structure Start Date
11/9/2022

Structure End Date
9/30/2030

Global Netting Centre ID
INAUG28245

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

***452
ABZ Solutions
Parent Corporate

***323
ADCB Bank
Child Corporate | Both

Review **Cancel**

2.8.3.7 Netting

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 Center 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 Center Referral	Actual Settlement Date
NETSU879 61	11/9/2022	11/14/2022	Settled	£90,880.00	Corporate INAUG282 44	11/20/2022	Daily	-	-	NETSC19 46	-
NETSU880 08	11/9/2022	11/14/2022	Rejected	£0.00	-	11/20/2022	Daily	-	-	NETSC19 64	-
NETSU880 10	11/9/2022	11/14/2022	Rejected	£0.00	-	11/20/2022	Daily	-	-	NETSC19 65	-
NETSU880 46	11/9/2022	11/14/2022	Settled	£0.00	-	11/21/2022	Daily	-	-	NETSC19 86	11/21/2022
NETSU880 42	11/9/2022	11/14/2022	Settled	£9,991.00	Corporate INAUG282 44	11/21/2022	Daily	-	-	NETSC19 91	11/21/2022
NETSU880 46	11/9/2022	11/14/2022	Rejected	£0.00	-	11/21/2022	Daily	-	-	NETSC19 85	-
NETSU880 50	11/9/2022	11/14/2022	Settled	£76,760.00	Corporate INAUG282 44	11/21/2022	Daily	-	-	NETSC19 88	11/21/2022
NETSU880 63	11/9/2022	11/14/2022	Settled	£,115,791.00	Corporate INAUG282 44	11/21/2022	Daily	-	-	NETSC19 89	11/21/2022

Netting Inquiry-Filters

Netting Inquiry
INAUG28245 | ***004952

Party Name
INAUG28245 | ***004952

15 Record(s)

Transaction Reference Number	Creation Date	Expected Settlement Date	Transaction Status	Pay-In/Payout Amount	Pay-In Party & Description	Pay-In/Payout Date
NETSU879 61	11/9/2022	11/14/2022	Settled	£90,880.00	Corporate INAUG282 44	11/20/2022
NETSU880 08	11/9/2022	11/14/2022	Rejected	£0.00	-	11/20/2022
NETSU880 10	11/9/2022	11/14/2022	Rejected	£0.00	-	11/20/2022

Filters

Transaction Reference Number

Netting Currency

Transaction Status

Date Reference Basis

Select

- Creation Date
- Actual Settlement Date
- Expected Settlement Date
- Pay in/out Date

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.

The screenshot displays the 'Set-up Expected Cash Flow' interface within the Futura Bank application. A modal window titled 'Create Expected Cash Flow' is open, showing various input fields for transaction details. The fields include 'Expected Date', 'Category', 'Customer Reference Number', 'Real Account', 'Virtual Account' (with sub-fields for 'Virtual Account Number' and 'Virtual Account Name'), 'BIC Code', 'Counter Party Id', 'Counter Party Name', 'Currency/LAC', 'Amount', 'Revised Expected Date', and 'Narration'. There are also radio buttons for 'Inflow' and 'Outflow', a 'Recurring' toggle, and an 'Additional Details' section. The modal has 'Submit', 'Cancel', and 'Back' buttons at the bottom left, and an 'Add' button at the bottom right.

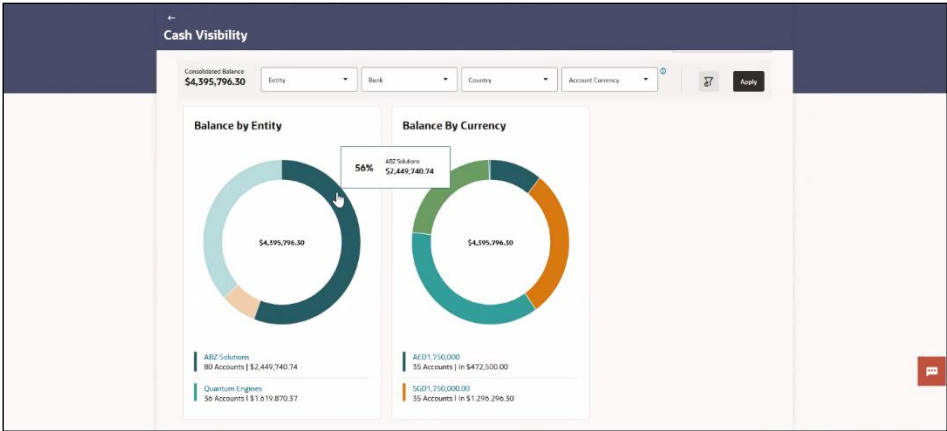
2.8.3.8 Cash Visibility

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.

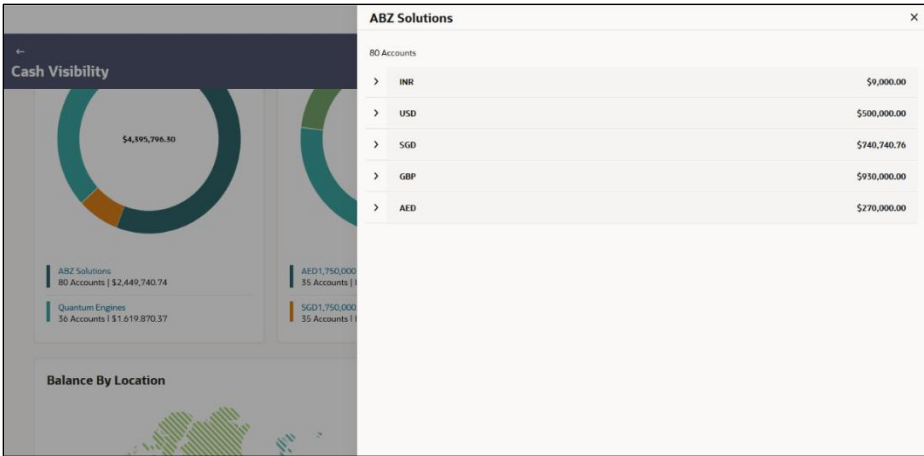
- Balance by Entity
- Balance by Currency
- Balance by Location
- Cash Flow

Balance by Entity

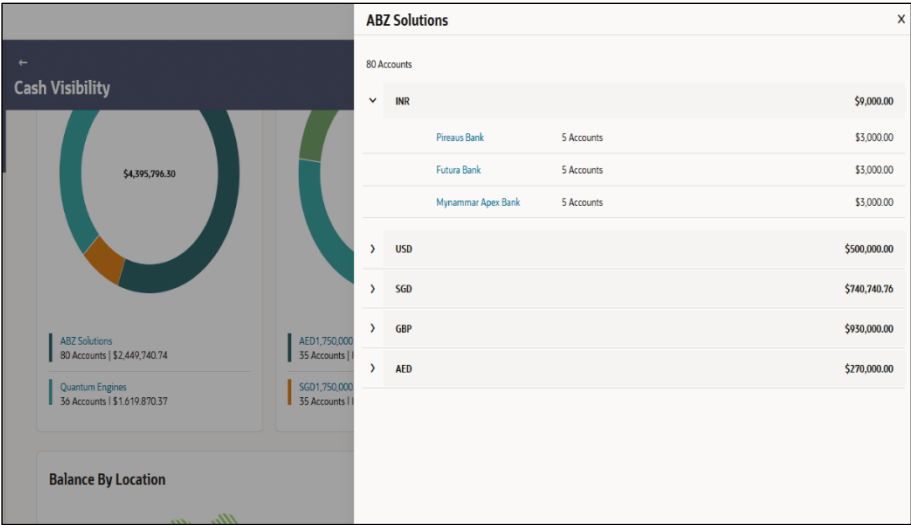
This widget shows combined balances in the chosen currency for different entities based on various filters such as bank, country, and currency. Users can choose one or more entities to see the total balances for those selected entities. The 'View in currency' filter changes the balances to a specific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

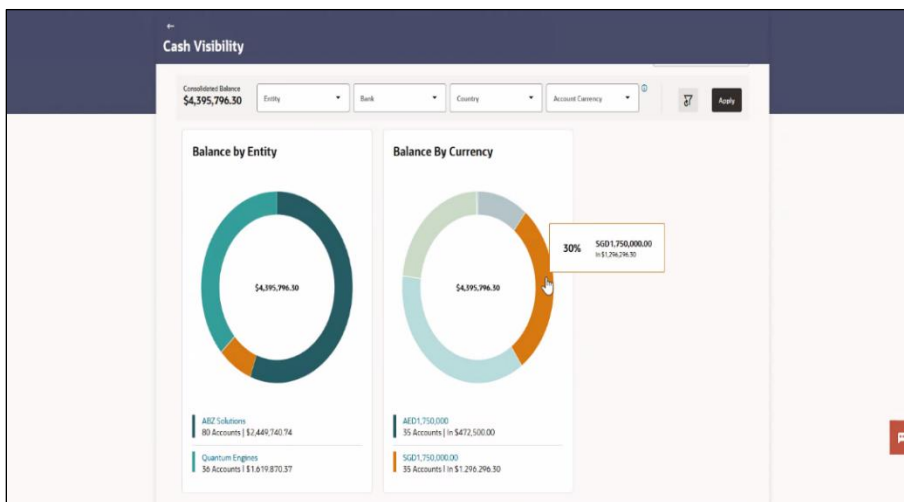


By clicking the bank, Account details screen will appear for accounts maintained in that bank for that entity

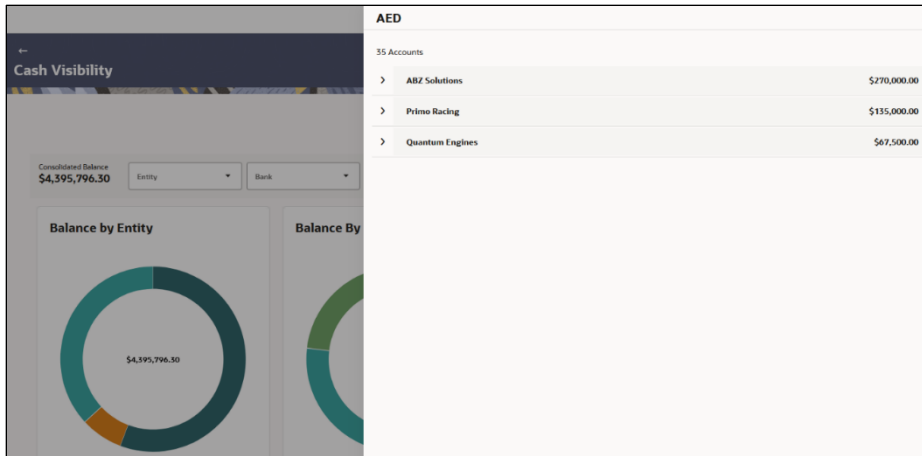
Account Details						
Account Details						
5 Record(s)						
<div>Download</div> <div>Manage Columns</div>						
Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Futura Bank Haryana Branch	1	XXXXXXXXXXXXD001 TESTUSD001	\$25,000.00	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

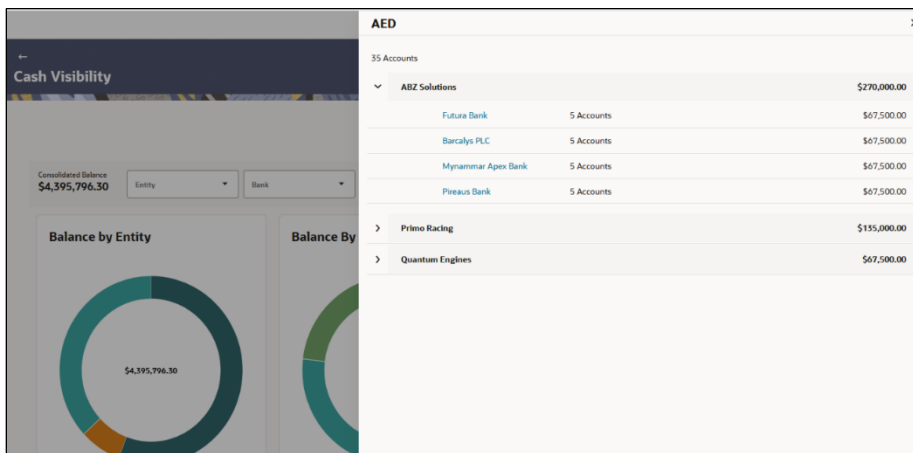
This widget displays the aggregated balances across account currencies basis various filter selection like entity, country and bank. Users can select single or multiple currencies to view the aggregated balances for selected currencies 'View in currency' filter converts the aggregated balances in a specific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

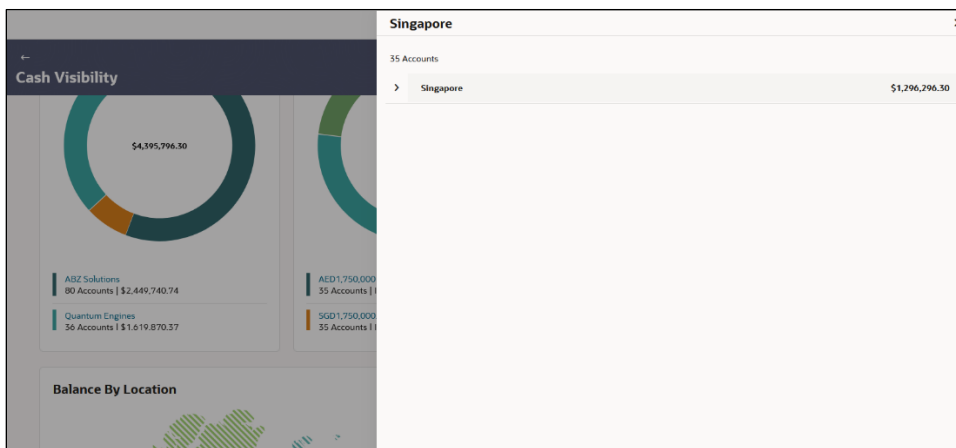
Account Details						
5 Record(s)						
Customer Name	Bank & Branch	Exchange Rate	Account No & Name	Balance	Time Stamp	Balance in View Currency
ABZ Solutions	Citicorp Bank AM Singapore	1.35	XXXXXXXXXXXX1003 AMG Account 3	SGD20,000.00	12/17/2024, 8:13 AM	\$14,814.81
ABZ Solutions	Citicorp Bank AM Singapore	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

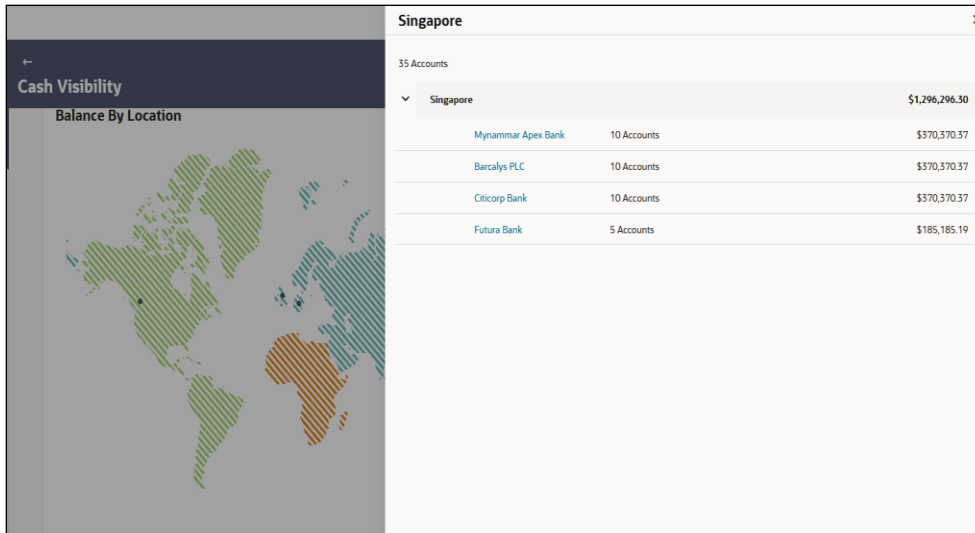
This widget displays aggregated balances across locations/countries basis various filter selection like bank, entity, ccy etc. User can select single or multiple locations/countries to view the aggregated balances for selected locations/countries. 'View in currency' filter converts the balances in a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

[Download](#) [Manage Columns](#)

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

2.8.3.9 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

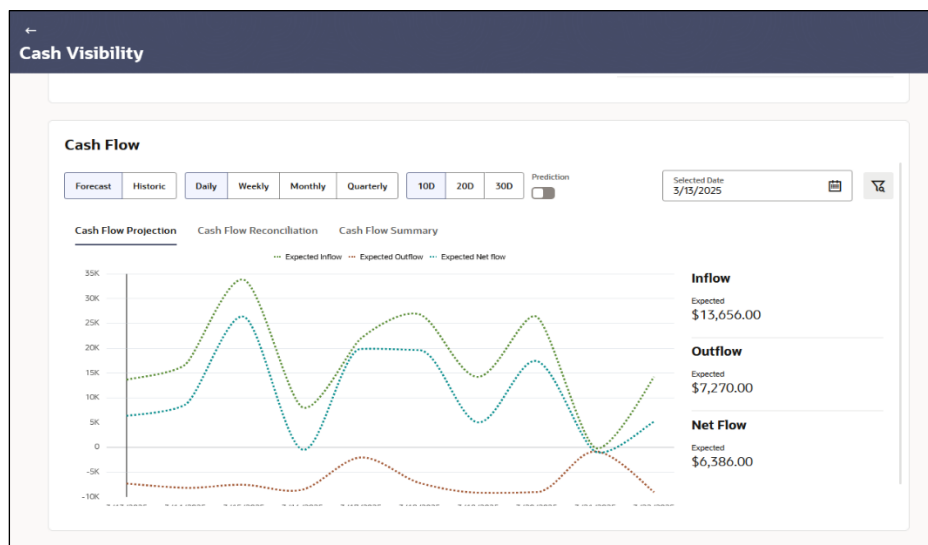
User can select specific account to view the appropriate cash flow/balance data for that specific account or "All" accounts.

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.

2.8.3.10 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.



2.8.3.11 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.



2.8.3.12 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	\$26,832.00	\$14,186.00	\$2,540.00	\$0.00	\$14,200.00	\$10,800.00	\$10,400.00	\$14,124.00
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	\$9,500.00
Surplus/Deficit	-\$376.00	\$19,878.00	\$19,632.00	\$5,134.06	-\$6,395.00	\$0.00	\$5,220.00	\$6,795.00	\$1,993.00	\$4,624.00

2.8.3.13 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.

2.8.3.14

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
6113502375	CD030320250999001	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
2501610241	CD161020240912111	£10,000.00	xxxxxxxxxxxx0024	10/16/2024	Review Rejected	
9594026772	CD030320251113081	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
4562382702	CD030320251114071	£100.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
3423	CD20120251135231	£200.00		1/22/2025	Request	Cancel
2332	CD20120251135232	£300.00		1/22/2025	Request	Cancel
809000	CD340120250622481	£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
352465	CD280220250748571	£200.00		2/28/2025	Request	Cancel

Cancel Cash Deposit Details
Acme Corp | ***462

Review
You initiated a Cancel request for Cash Deposit. Please review the details before you confirm.

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	Division Code: Mumbai
Branch Name: FLEXCLUB-UNIVERSAL BRANCH	
Branch Location: Mumbai	
Branch Date: 2/10/2025	
Branch Type: Pickup	

Pooling Details

Pooling Level: Division	Account Credit Limit: Pooling Level
Overage Pooling: No	

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

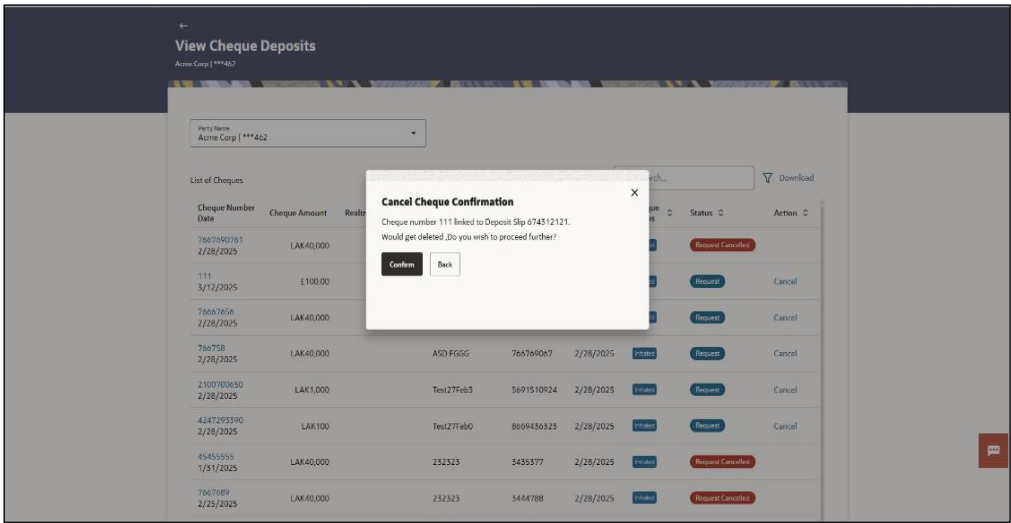
View Cheque Deposits

View Cheque Deposits
Acme Corp | ***462

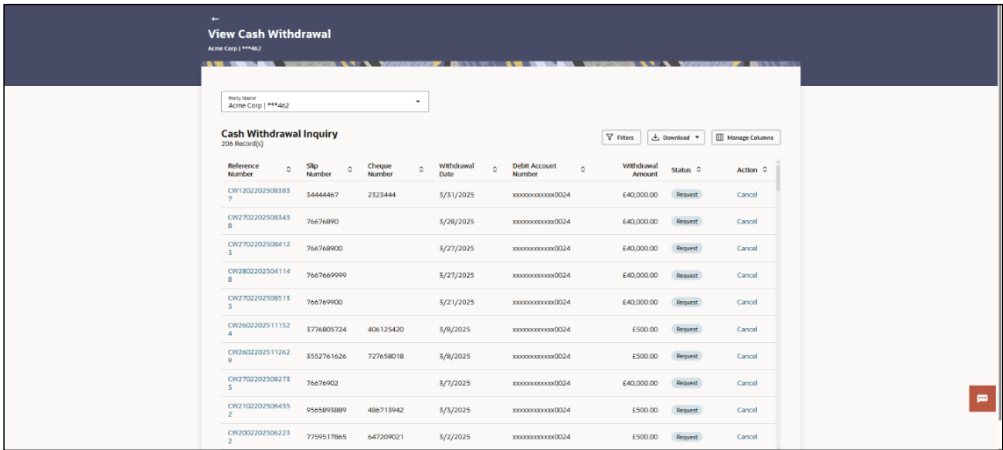
Party Name: Acme Corp | ***462

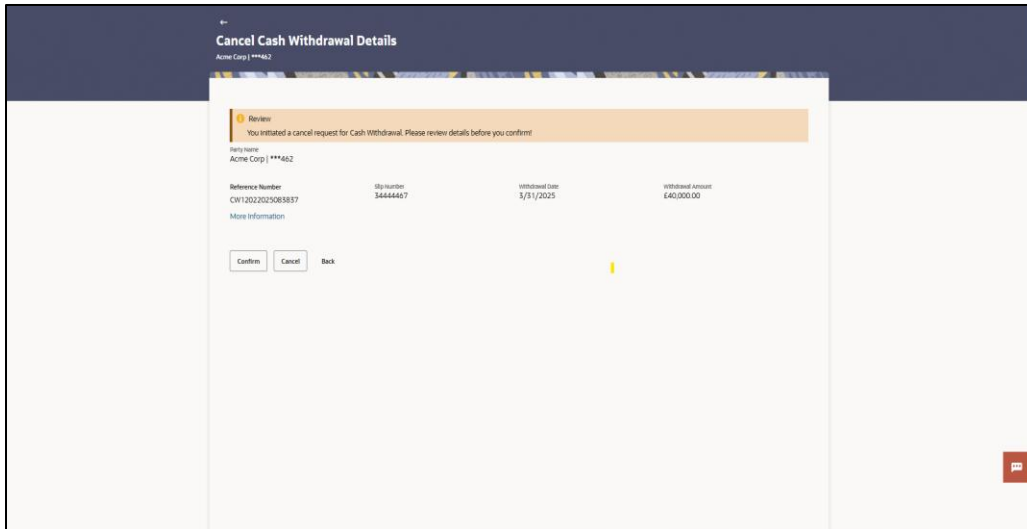
List of Cheques Search... Download

Cheque Number	Cheque Amount	Realization Amount	Drawer Name	Deposit Slip...	Deposit Slip...	Change Status	Status	Action
7667690761 2/28/2025	LAK 40,000		esdg	766769076	2/28/2025	Request	Request	Cancel
76676906 2/28/2025	LAK 40,000		qmgp dtrsc	76676945	2/28/2025	Request	Request	Cancel
76676905 2/25/2025	LAK 40,000		252325	3444788	2/28/2025	Request	Request	Cancel
766758 2/28/2025	LAK 40,000		ASD PGGG	766769067	2/28/2025	Request	Request	Cancel
2100700030 2/28/2025	LAK 1,000		twc279603	5691510924	2/28/2025	Request	Request	Cancel
4347791390 2/28/2025	LAK 100		twc279600	8669456325	2/28/2025	Request	Request	Cancel
9088102822 2/28/2025	LAK 100		twc279602	115694979	2/28/2025	Request	Request	Cancel
572204699 2/28/2025	LAK 100		twc279606	115694979	2/28/2025	Request	Request	Cancel
45455555 1/31/2025	LAK 40,000		252325	5455577	2/28/2025	Request	Request Cancelled	
7667690010 2/8/2025	£1,000.00		werb ygrg	766769009	2/27/2025	Request	Review Rejected	



View Cash Withdrawal





2.8.3.15 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 151 Records

Filters Download Manage Columns

Deposit Slip Number	Reference Number	Deposit Amount	Credit Account Number	Deposit Slip Date	Status	Action
400778	CD300120250754991	£100.00		11/9/2022	Credit	
1000120225	CD120220250431051	£10,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
1000120226	CD120220250431052	£12,000.00	xxxxxxxxxxxx0024	2/12/2025	Request	Cancel
611892275	CD030320250999001	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
2501610241	CD16102024091211	£10,000.00	xxxxxxxxxxxx0024	10/16/2024	Review Rejected	
9349026772	CD030320251113081	£1,000.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
4562382702	CD030320251114071	£100.00	xxxxxxxxxxxx0572	3/4/2025	Request	Cancel
3403	CD220120251135231	£200.00		1/22/2025	Request	Cancel
2332	CD220120251135232	£300.00		1/22/2025	Request	Cancel
809000	CD24012025062481	£100.00		1/24/2025	Request	Cancel
16130490	CD24012025082371	£100.00		1/24/2025	Review Pending	Cancel
54054	CD280220250743191	£200.00		2/28/2025	Request	Cancel
852465	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

List of Cheques

Search Download

Cheque Number	Cheque Amount	Realization Amount	Drawer Name	Deposit Slip...	Deposit Slip...	Cheque Status	Status	Action
7667690701 2/28/2025	LAK 40,000		***462	7667690701	2/28/2025	Credit	Credit	Cancel
76676908 2/28/2025	LAK 40,000		qmpc dccc	76676908	2/28/2025	Credit	Credit	Cancel
76676909 2/25/2025	LAK 40,000	252325		5444788	2/28/2025	Credit	Credit	Cancel
76676910 2/28/2025	LAK 40,000		ASD FGGS	7667690917	2/28/2025	Credit	Credit	Cancel
2100700003 2/28/2025	LAK 1,000		Tes27W4b	5691510924	2/28/2025	Credit	Credit	Cancel
4347091380 2/28/2025	LAK 100		Tes27W4b	8846436323	2/28/2025	Credit	Credit	Cancel
9088152322 2/28/2025	LAK 100		Tes27W4b	1156949979	2/28/2025	Credit	Credit	Cancel
5732024699 2/28/2025	LAK 100		Tes27W4b	1156949979	2/28/2025	Credit	Credit	Cancel
45450555 1/31/2025	LAK 40,000	252325		5455377	2/28/2025	Credit	Request Cancelled	
766769010 2/9/2025	£1,000.00		eweb-light	76676909	2/27/2025	Credit	Review Rejected	

View Cash Withdrawal

The available Status options are:

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

hp_

Reference Number	Slip Number	Cheque Number	Withdrawal Date	Debit Account Number	Withdrawal Amount	Status	Action
CW1120220308185 7	54444467	2323444	5/1/2025	xxxxxxxxxxxx0024	640,000.00	Request	Cancel
CW2702202508145 8	76676890		5/28/2025	xxxxxxxxxxxx0024	640,000.00	Request	Cancel
CW2702202508112 3	76676890		5/27/2025	xxxxxxxxxxxx0024	640,000.00	Request	Cancel
CW2802202504114 8	766769999		5/27/2025	xxxxxxxxxxxx0024	640,000.00	Request	Cancel
CW2702202508115 3	766769900		5/27/2025	xxxxxxxxxxxx0024	640,000.00	Request	Cancel
CW2602202511152 4	9776805724	406125420	5/6/2025	xxxxxxxxxxxx0024	6500.00	Request	Cancel
CW2602202511262 2	3552761626	727658018	5/6/2025	xxxxxxxxxxxx0024	6500.00	Request	Cancel
CW2702202508275 3	76676902		5/7/2025	xxxxxxxxxxxx0024	640,000.00	Request	Cancel
CW2702202508455 2	9565895889	406713942	5/7/2025	xxxxxxxxxxxx0024	6500.00	Request	Cancel
CW2002202506225 2	7790517865	647209021	5/2/2025	xxxxxxxxxxxx0024	6500.00	Request	Cancel

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

2.9 Trade Finance

2.9.1 Features And 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:

2.9.2 Initiate BG Accountee changes

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.

2.9.3 Amend BG Accountee Changes

In the Outward Guarantee amendment, Guarantees related to the counterparty will be listed based on the customer 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.

2.9.4 Cancel Bank Guarantee Accountee Changes

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.

2.9.5 BG Claim Settlement Accountee Changes

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.

2.9.6 View Claim Settlement Accountee Changes

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.

2.9.7 Modify Claim Accountee Changes

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.

2.9.8 View Outward BG Counter Party Changes

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.

2.9.9 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.

3. QUALIFICATIONS

* Refer the **Oracle Banking Digital Experience Cloud Service 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 Cloud Service 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 Cloud Service 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 Cloud Service 25.1.0.0.0 release.

6.1 Oracle Banking Digital Experience Cloud Service Known Issues

NA

6.2 Oracle Banking Digital Experience Cloud Service Limitations

NA