Oracle® Banking Accounts Cloud Service

Release Notes





Oracle Banking Accounts Cloud Service Release Notes, Release 14.8.0.0.0

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Preface

Purpose

The purpose of this Release Notes is to highlight the various features in Oracle Banking Accounts Cloud Service.

Oracle Banking Accounts Cloud Service is built on a highly scalable, cloud native architecture capable of high concurrent transaction processing with enhanced controls and minimal risks. The offering enables banks to handle massive transactional volumes thereby providing the industry's highest TPS (Transaction per second) per CPU that scales linearly.

Oracle Banking Accounts Cloud Service allows for highly configurable process automation and workflow. Real-time insights, intuitive dashboards and simple enquiry screens facilitate tracking and maintaining a 360-degree view of the account operations.

Audience

This guide is intended for the following audience:

- Customers
- Partners

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.

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.

Acronyms and Abbreviations

This abbreviations used in this guide are as follows:

Table Abbreviations

Term	Description
API	Application Programming Interface
BWHT	Backup Withholding Tax
CD	Certificate of Deposit



Table (Cont.) Abbreviations

Term	Description
EOD	End of Day
IRA	Individual Retirement Accounts
KYC	Know Your Customer
PII	Personally Identifiable Information
TD	Term Deposit
TIN	Tax Identification Number
UI	User Interface

Related Documents

For more information, refer to the following documents:

- Account Configurations User Guide
- Corporate Accounts User Guide
- Nostro Reconciliation User Guide
- Retail Accounts User Guide
- Retail Deposits User Guide
- · Teller User Guide

Conventions

The following text conventions are used in this document:

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



1

Release Notes

This topic provides the information about the release notes added to the product in this release.

This topic contains the following subtopics:

Release Highlights

The following new or enhanced features are released as a part of Oracle Banking Accounts Cloud Service version 14.8.0.0.0.

The release notes contain the details of the new features that are part of release 14.8.0.0.0.

Following are the features included in the release along with forward porting of applicable fixes related to the incidences reported in previous versions.

Enhancements in Oracle Banking Party

This release also focused on technical qualification to comply with approved Tech Stack along with data privacy features.

Retail Accounts (Current/Checking and Savings)

This topic provides the release highlights for Retail Accounts.

Generic Feature Enhancements

- Account statement generation based on the anniversary of the account opening date.
- Account Statement in a standard predefined template.
- Simple Account Opening process.

Generic Feature Enhancements in Account Servicing

- Minor age validation for Joint Holder Maintenance.
- Access Restriction for Branch Servicing Operations.
- Pending Branch Servicing Transaction check during till closure.
- Refer Branch Date for branch servicing transactions.
- Memo Maintenance and Display Memo Details.
- Utilised and Unutilised Limits.
- Enhancement in Consolidated Ad hoc Account Statement.
- Enhancement in Joint Holder Details.

US Geography Feature Enhancements

Backup Withholding tax based on Customer's Tax information.

Individual Retirement Accounts (IRA) - Savings – Defining parameters at the global and plan levels, outlining product details, and managing account maintenance and transaction processing.

US Geography Feature Enhancements in Account Servicing

- Custodial Accounts enhancement
- Account 360 widget for Online sweep in

For more information about the enhancements, refer to Retail Accounts (Current/Checking and Savings).

Retail Deposits

This topic provides the release highlights for Retail Deposits.

Generic Feature Enhancements

- Define Interest liquidation frequency at Deposit account level.
- Certificate of Deposit statement available as predefined template.
- Additional Business Events occurring during batch processing.
- Configure Accounting Entries for specific Events of Deposits.

Generic Feature Enhancements in Deposit Servicing

- Access Restriction for Branch Servicing Operations.
- Interest Rate Code for Deposit Account.
- Minor age validation for Joint Holder Maintenance.
- Interest rate fetch based on account opening branch.
- Interest Liquidation Cycle at Deposit Account level.
- Pending Branch Servicing Transaction check during till closure.
- Refer Branch Date for branch servicing transactions.
- Account Opening product screen Changes.
- Default Payin and Payout details for Top Up and Redemption screens.
- Deposit 360 UI Changes.
- Ad hoc Statements for Deposits.
- Memo Maintenance and Display Memo Details.
- Enhancement in Deposit Opening screens.
- Enhancement in Joint Holder Maintenance screen.
- Enhancement in Deposit 360 screen.
- Enhancement in Top Up screen.
- Enhancement in View and Modify Amount Block screen.
- Enhancement in Certificate screen.

US Geography Feature Enhancements:

Backup Withholding tax based on Customer's Tax information.



 Individual Retirement Accounts (IRA) CDs – Defining parameters for IRA Global and Plan levels, outlining product details, and managing account maintenance and transaction processing.

For more information about the enhancements, refer to Retail Deposits.

Technical Enhancements of Retail Accounts and Retail Deposits

This topic provides the technical enhancement highlights of retail accounts and retail deposits.

- Additional information in Audit Log details.
- Personally Identifiable Information (PII) compliance with respect to ReSTful APIs.
- Auto transport cloud configurations
- New Batch processes has been added in the EOD workflow.

Corporate Accounts (Current/Checking and Savings)

This topic provides the release highlights for Corporate Accounts.

Enhancements in the Corporate Account Creation and Life Cycle Management

- Account Restrictions & Entitlements
- Uncollected Fund Basis
- Hold code Maintenance
- Account 360 Widget
- Dashboard Widget
- UTC Time Zone Changes
- Bank Parameter Account Mask with Wildcard Character

For more information, see Corporate Accounts (Current/Checking and Savings).

Nostro Accounts

This topic provides the release highlights for Nostro Accounts.

Enhancements in the Nostro Account Creation and Life Cycle Management

- Account Restrictions & Entitlements
- Multi-currency Account
- UTC Time Zone Changes
- Bank Parameter Account Mask with Wildcard Character

For more information, see Nostro Accounts.

Teller

This topic provides the release highlights for Teller.

- Enhancements in Branch Total Position.
- Fast path Based on Function code.



- Shortcut Keys Support.
- Oracle Banking Payments Integration.
- Dashboard Widget for Business Activity Monitoring.
- Relationship pricing using PDS.
- Advices and Reports Enhancements.
- Account Name Display in EJ /SJ.
- Misc GL Debit API
- Cash deposit and Cash withdrawal reversal API.
- New Teller API's.

For more information, Refer to the Teller.

Party

This topic provides the release highlights for Party.

- Functional Enhancements
- Non-Functional Enhancements
- Event Enhancements
- API Enhancements

For more information, Refer to the Party.

Release Enhancements

The enhancements in this release are listed in this topic.

Retail Accounts (Current/Checking and Savings)

This topic provides information about enhancements in the Retail Accounts.

Generic Feature Enhancements

The configuration of business products has been improved with a new option, enabling banks to choose if the account statement should be created based on a set date or the anniversary date.

The process for generating account statements has been improved to create statements based on the account opening date, set to occur on the anniversary, and following a specific frequency.

For Example:

Monthly Statement – If an account is opened on March 11, 2025, and has a monthly frequency, statements will be issued on the 11th of every month following that date.

The account statement template follows Oracle UI standards and can be customized, allowing for both scheduled and on-demand statements.

Introduced a new non-workflow-based process, **Simple Account Creation**, that enables an account openings with minimal data input. It is important to understand that this process is not a replacement for Account Origination.



For details on its purpose and limitations, refer to the *Configurations* section in the *Retail Accounts User Guide*.

Generic Feature Enhancements in Account Servicing

Minor age Validation for Joint Holder Maintenance:

Validation has been introduced in the Joint holder maintenance screen to check that minor customers cannot be added as joint holder to an account.

Access Restriction for Branch Servicing Operations:

Access restriction functionality prevent users from viewing or operating on customer accounts if the customer belongs to a specific access group (For example: HNI, celebrity) and the user does not have the necessary access rights.

Pending Branch Servicing Transaction Check during till Closure:

Branch servicing pending requests that need to be completed on the same day is validated when closing the teller batch. This helps avoid EOD aborts due to pending branch servicing transactions and eliminates the need for further operations to clear them.

Refer Branch Date for Branch Servicing Transactions:

This enhancement considers the teller branch date for all branch servicing operations if teller integration is enabled. Else, the system continues to refer to the common core date for all branch servicing operations.

Memo Maintenance and Display Memo Details:

- This is enhancement to support memo creation and related operation for Deposit Account.
- Display memo details while performing branch servicing operation for Current and Savings Account, and Deposit Accounts.

Utilised and Unutilised limits:

Account 360 view has been enhanced to display the utilised and unutilised limits on an account when overdraft facility is used.

Enhancement in Consolidated Ad hoc Account Statement

Enhanced the Consolidated Ad hoc Account Statement functionality to send the generated statement to the customer's preferred email ID.

Enhancement in Joint Holder Details

Removed the Start Date and End Date fields for joint holder details.

US Geography Feature Enhancements

The use of backup withholding tax (BWHT) for a savings or checking account depends on the tax information the customer provides to the bank, including their tax residency status and tax identification number (TIN) certification. If the customer is liable for BWHT, this information is noted in the Party Application, and the event is announced. New procedures have been implemented to interpret the Tax status event, determine the applicability of BWHT, and apply BWHT according to the set rates to ensure compliance with regulations.

The IRA Savings – Phase 1 covers the enhancements for managing Traditional IRA and Roth IRA Plans under IRA. This stage is centered on establishing the parameters for IRA Global. The plan-level parameters outline the business products, the process for opening an IRA account, linking an IRA account to a specific plan type, facilitating smooth handling of



contributions and distributions, and determining and applying federal and state penalties for early withdrawals.

IRA Maintenances:

- Configurable plan types Traditional (TRA)/Roth (ROT) IRA
- IRA Global Parameters (applicable across all IRA Plan Types):
 - Previous Fiscal Year Contribution Period
 - Age Cut-Off for Penalty Tax
 - Federal Penalty Tax
 - State Penalty Tax
- The transaction codes used for posting IRA transactions, include contribution codes, distribution codes, and exception codes.
- Plan-Level Maintenance: Configuration settings applicable at the IRA plan level include:
 - Contribution Limits Defines the maximum allowable contributions.
 - Age Cut-off for Contribution Specifies an age limit for standard contributions.
 - Limits Beyond Age Cut-off (Catch-up Contributions) Allows higher contributions for individuals exceeding the specified age threshold.

Enhancements to IRA Processing:

- New APIs for:
 - IRA account opening
 - Transaction Processing (Contributions, Distributions, Penalty Calculation.)
 - IRA Plan inquiries
- Processing enhancements to ensure:
 - Tax Compliance Accurate calculation and application of federal and state penalty taxes for early distributions.
 - Contribution Tracking Ability to track contributions for both the current and previous tax years.
 - Excess Contribution Alerts Automated event generation when contributions exceed the allowable limit within a fiscal year.

Upgrade from 14.7.5.0.0 to 14.8.0.0.0

In version 14.8.0.0.0, a new check has been introduced in the Account Creation Service to confirm that a Residential Address is included as one of the addresses at the Party level. As a result, it is advisable to update the Residential Address for any existing customers that do not have it recorded.

US Geography Feature Enhancements in Account Servicing

Custodial Accounts Enhancement:

As per United States regulatory requirements, minors are not supposed to access their accounts or view the account balances. Operations on the accounts are handled by the Custodians. Account servicing restricts the listing of minor accounts on the servicing screens.

Account 360 widget for Online Sweep in:



A new widget has been introduced in Account 360 that displays details of the online sweep in facility if it is set up for the account.

API Enhancements for Retail Accounts Service

This topic provides details of incremental changes in ReSTful API for Retail Accounts.

Table 1-1 ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name	API Functional	New API/	Brief of the Change(s)
(as in Swagger)	Description	Existing	
IRA Account Service API	IRA Account Opening	New	-
IRA Transaction Service	Posting of transactions reckoning for Contributions and Distributions	New	-
Statement Preferences	To facilitate statement generation based on account open date.	Existing	Field "onAccOpenDate" of type String is newly added in AccountStatementPreferencesDTO.
Transaction Balance Service	Conversion of "GET" end points to POST to ensure PII compliance Multiple Refer to the Swagger for details	Existing	 Existing "sweepApplicable" field is restricted to contain the values ['Y','N'] and this field is added in the following models: AmountBlockRequestDetails AmountBlockResponseDetails "ChannelTransactionRequest" model is newly introduced Following endpoints were newly introduced: /ob/oba/tbs/v1/transactions/channel/accountingPayloadInvocation (POST) /ob/oba/tbs/v1/transactions/channel/amountBlockPayloadInvocation (POST) /ob/oba/tbs/v1/transactions/channel/modifyBlockPayloadInvocation (POST) /ob/oba/tbs/v1/transactions/channel/releaseBlockPayloadInvocation (POST) /ob/oba/tbs/v1/transactions/channel/balanceEnquiry (POST) /ob/oba/tbs/v1/transactions/channel/miniStatement (POST) /ob/oba/tbs/v1/transactions/channel/chequebook (POST) /ob/oba/tbs/v1/transactions/channel/adhocstatement (POST)



Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
Account Service API	Introduced a new method PATCH to update existing field level data Modifications done to ensure API Standards	Existing	 The following endpoints were newly introduced: /ob/oba/retailacc/v1/

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Description Swagger)	New API/ Existing	Brief of the Change(s)
		- /ob/oba/retailacc/v1/accounts/ accountGuardian (PATCH) - /ob/oba/retailacc/v1/accounts/ accountAddress (PATCH) - /ob/oba/retailacc/v1/accounts/limits (PATCH) - /ob/oba/retailacc/v1/accounts/limits (PATCH) - /ob/oba/retailacc/v1/accounts/ accountSecuredOverdueDetails (PATCH) - /ob/oba/retailacc/v1/accounts/ accountUnsecuredOverdueDetails (PATCH) - /ob/oba/retailacc/v1/accounts/ accountCourtesyPayDetails (PATCH) - /ob/oba/retailacc/v1/accounts/ accountProfileMaster (PATCH) - /ob/oba/retailacc/v1/accounts/ effectiveAddress (PATCH) - /ob/oba/retailacc/v1/accounts/ effectiveAddress (PATCH) - /ob/oba/retailacc/v1/accounts/ accountMemoNotes (PATCH) - /ob/oba/retailacc/v1/accounts/ accountSweep (PATCH) - /ob/oba/retailacc/v1/accounts/ accountClosureDetails (PATCH) - /ob/oba/retailacc/v1/accounts/ accountServices" were removed and the PII Data-compatible versions of them was introduced as mentioned in first point - Following models are newly introduced: - AccountNumberRequestModel - AccountNumberRequestModel - AccountServicesAggRequestModel - AccountServicesAggRequestModel - AccountServicesCloseRequestModel - AccountServicesCloseRequestModel - CustomerInfoRequestModel - AccountServicesCloseRequestModel - AccountServicesCloseRequestModel - CheckerBranch", "checkerTimeZone", "ch

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
			New fields were added under "AccountUnsecuredOverdueLinkagesModel": - "prodMargin": Integer type field - "ccy": String type field Following fields that were mandatory previously, are now Optional Fields under "AccountBasicDetailsModel": - accountName - accountOpenDate Following fields were added/removed from "ChequeBookModel": - printStatus: removed - deliveryMode: added as a Mandatory Field (String type field) - requestStatus: removed IlimitCurrency" field was removed from "AccountLimitModel"
Account Closure Service API	-	Existing	 Query Parameter within the endpoint / service/v1/accountclosure/errorRecords (GET) has been defined as an enum that can contain "C" or "E" Newly introduced the endpoint: /ob/oba/
			accountclosure/v1/closureDetails/.search (POST) • Following renaming of the field is done under "AutoClosureErrorModel" 3.1) "eaRefNo" -> "txnRefNo"
			Following models have been newly introduced:
Business Product Service	Additions refer to the enhancements	Existing	Readonly Audit Fields: ("makerBranch", "makerTimeZone", "makerUTC", "checkerBranch", "checkerTimeZone", "checkerUTC") were added in all the models defining a data segment within "accountClassWebModel"
			 "margin" field of type number has been newly added under OverdueParametersModel and CasaOdInterestModel "primaryOnAccOpenDate" field of type string
			has been newly added under StatementPreferencesModel

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
IRA Product Service	Modifications in IRA product creation	Existing	 "AccountClassWebModel" was renamed to "IraProductWebModel" "PreferencesModel" was renamed to "IraPreferencesModel" Following fields were removed from within data segments of "IraPreferencesModel": "iraType" from BasicDetailsModel "iraJointAccountAllowed" from IraPreferencesModel "iraCoolingOffPeriod" from IraPreferencesModel "accountCode" is now an Optional field within BasicDetailsModel Enum has been added for bankingChannel within ChannelDetailsModel: ["IB", "IVR", "MOB"] Enum has been added for primaryCycle within ChannelDetailsModel: ["D", "W", "F", "M", "Q", "S", "A"] "primaryOnAccOpenDate" Field of type String has been newly added within ChannelDetailsModel
Integration Service	-	Existing	 Following endpoints have been newly added: /ob/oba/retailacc/v1/retailCustomer/lastTxns/.search (POST) /ob/oba/retailacc/v1/retailCustomer/assetsLiab/.search (POST) /ob/oba/retailacc/v1/retailCustomer/alerts/.search (POST) /ob/oba/retailacc/v1/retailCustomer/summary/.search (POST) /ob/oba/retailacc/v1/customer/summary/.search (POST) /ob/oba/retailacc/v1/customer/lousehold/.search (POST) /ob/oba/retailacc/v1/householdBalance/.search (POST) /ob/oba/retailacc/v1/retailCustomer/casaSummary/.search (POST) /ob/oba/retailacc/v1/accountBalanceDetailSummary/.search (POST) /ob/oba/retailacc/v1/retailCustomer/casaSummary/.search (POST) Existing endpoints with prefix "/service/v1/" were removed and the PII Data-compatible versions of them was introduced as mentioned in first point CustomerRequestModel is newly introduced.

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
Non-Financial Activity	1 and 2 are enhancements for PII compliance	Existing	Following endpoint have been renamed: - /service/v1/nonfinancialactivity (POST) - > /ob/oba/tbs/v1/ nonfinancialactivity/.search (POST) - Query Parameter: customerNumber has been removed NonfinancialActivityRequestModel is newly defined
Garnishment Order	Enhancements for the purpose of PII compliance	Existing	Following endpoints have been newly introduced:

Retail Deposits

This topic provides information about enhancements in the Retail Deposits.

Generic Feature Enhancements

The Interest Liquidation Frequency for a Term Deposit (TD) or Certificate of Deposit (CD) is a configurable setting that specifies how often the accrued interest is paid out to the customer. This setting is established at the account level based on the customer's preferences when the account is opened. It can also be modified during the account's duration according to the bank's policies.

Inclusion of TD/CD Lifecycle Events in End-of-Day Processing: Various lifecycle events related to Term Deposits (TD) and Certificates of Deposit (CD) that occur during the End-of-Day batch processing have been added to the published list of business events. These events are automatically logged and updated, making them available for downstream applications to consume and use for further processing, such as alerts or notifications.

The Interest Accounting Entries Maintenance UI and Processes have been enhanced to support the configuration of accounting entries for two specific business events:

- Top-Up (DTOP)
- Redemption (REDM)



Note:

The configuration includes defining the appropriate Accounting Role, Amount Tag, and Dr/Cr Indicator. For detailed configuration steps and guidelines, refer to the *Retail Deposits User Guide*.

Generic Feature Enhancements in Deposit Servicing

Access Restriction for Branch Servicing Operations:

Access restriction functionality prevent users from viewing or operating on customer accounts if the customer belongs to a specific access group (e.g., HNI, celebrity) and the user does not have the necessary access rights.

Interest Rate Code for Deposit Account:

In Deposit account opening screen, users can now view the details of the Deposit Rate Code and Interest Rate Code and deposit account opening simulation is performed using these codes. User is allowed to modify these details in Account Modification screen.

Minor age Validation for Joint Holder Maintenance:

Validation has been introduced in the Joint holder maintenance screen of Deposit to check that minor customers cannot be added as joint holder to an account.

Deposit Interest rate fetch based on Account Opening Branch:

During the Deposit account opening simulation and creation process, the system fetches the interest rate for the specific branch where the account is being opened.

Interest Liquidation Cycle at Deposit Account level:

Enhancement has been made to the deposit account process where the bank users can modify the default interest liquidation frequency based on the customer's choice.

Pending Branch servicing transaction check during till closure:

Branch servicing pending requests that need to be completed on the same day is validated when closing the teller batch. This helps avoid EOD aborts due to pending branch servicing transactions and eliminates the need for further operations to clear them.

Refer Branch Date for branch servicing transactions:

This enhancement considers the teller branch date for all branch servicing operations if teller integration is enabled. Else, the system continues to refer to the common core date for all branch servicing operations.

Account Opening product screen Changes:

The existing product view screen in the Deposit account opening process has been enhanced to display additional product details such as statement cycle and allowed funding options.

Default Payin and Payout details for Top Up and Redemption screens:

Existing functionality of defaulting the pay-in and pay-out modes during Deposit account opening has been extended to Deposit redemption and top-up events as well.

Deposit 360 UI Changes:

Deposit Account 360 is enhanced to support the below,



- Displays ISD code for Mobile number
- Regionalization for displaying customer's address
- UI Improvements
- Closed Account handling

Ad hoc Statements for Deposits:

Adhoc statement functionality has been introduced for Deposits where statements can be generated for an account for a given date range.

Memo Maintenance and Display Memo Details:

- This is enhancement to support memo creation and related operation for Deposit Account.
- Display memo details while performing branch servicing operation for Current and Savings Account, and Deposit Accounts.

Enhancement in Deposit Opening screens:

- Enhanced the Existing Account Details tile to display the account number.
- Removed the Start Date and End Date fields for joint holder details.
- Enhanced the **Interest Details** section to display tax and net interest details for each interest liquidation cycle.
- Renamed the field Amount to Rollover Amount in the Payout Details screen for special rollover maturity instructions.

Enhancement in Joint Holder Maintenance screen:

Removed the **Start Date** and **End Date** fields for joint holder details.

Enhancement in Top Up screen:

Enhanced the **Interest Details** section to display tax and net interest details for each interest liquidation cycle.

Enhancement in View and Modify Amount Block screen:

Updated the screen to display only active amount block details.

Enhancement in Certificate screen:

Enhanced the **Email Deposit Certificate** functionality to show the success or failure of email operations.

US Geography Feature Enhancements

The customer's BWHT applicability status is recorded in the Party Application and accordingly business event is published. New processes are added to read the Tax status event and decipher the BWHT applicability. If applicable, Processes are enhanced to apply BWHT as per the configured rates to ensure regulatory compliance.

The IRA Certificate of Deposit (CD) – Phase 1 covers the enhancements for managing Traditional IRA and Roth IRA Plans under IRA. This phase focuses on defining IRA Global parameters, Plan level parameters, business products. Also, opening of an IRA account, association of an IRA account to a plan type enabling seamless processing of contributions and distributions and calculation and application of federal and state penalty on early distribution.

IRA Maintenances



- Configurable plan types Traditional (TRA)/ Roth (ROT) IRA.
- IRA Global Parameters (applicable across all IRA Plan Types):
 - Previous Fiscal Year Contribution Period
 - Age Cut-Off for Penalty Tax
 - Federal Penalty Tax
 - State Penalty Tax
- The transaction codes used for posting IRA transactions, include contribution codes, distribution codes, and exception codes.
- Plan-Level Maintenance: Configuration settings applicable at the IRA plan level include:
 - Contribution Limits Defines the maximum allowable contributions.
 - Age Cut-off for Contribution Specifies an age limit for standard contributions.
 - Limits Beyond Age Cut-off (Catch-up Contributions) Allows higher contributions for individuals exceeding the specified age threshold.

Enhancements to IRA CD Processing:

- New APIs for:
 - IRA CD opening
 - Transaction Processing (Contributions, Distributions, Penalty Calculation.)
 - IRA Plan inquiries
- Processing enhancements to ensure:
 - Tax Compliance Accurate calculation and application of federal and state penalty taxes for early distributions.
 - Contribution Tracking Ability to track contributions for both the current and previous tax years.
 - Excess Contribution Alerts Automated event generation when contributions exceed the allowable limit within a fiscal year.
- The Interest Accounting Entries Maintenance user interface and processes have been improved to allow for the setup of accounting entries for two particular business events.
 - Federal Penalty
 - State Penalty

Note:

The setup involves specifying the correct Accounting Role, Amount Tag, and Dr/Cr Indicator. For comprehensive steps and instructions, refer to the *Retail Deposits User Guide*.

The current Tax Withholding feature has been improved to access event details shared by a customer application and perform tax calculations throughout the duration of the Certificate of Deposits.





Refer to the user manual for Event format prescribed by Oracle Banking Accounts (OBA).

API Enhancements for Retail Deposits Service

This topic provides details of incremental changes in ReSTful APIs for Retail Deposits.

Table 1-2 ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
Deposit Account Servcies	Term Deposit services	Existing	New GET endpoints released with PII changes

Table 1-2 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
Deposit Transaction Services	Deposit Redemption Deposit Top-up Deposit Amount Block	Existing	/service/v1/deposit/tdTopUpvalidation , /service/v1/deposit/tdTopupcreate • planRefNo,finCycle added for IRA deposit cases • multimodeTdoffsetAcc is mandatory • interestLiquidationDetails model added in response /service/v1/icdredmn/redemTdProcess IRA related new payload fields - newIRATDAfterClosure, finCycle, planRefNo, planType • /service/v1/icdredmn/redemTdCreate, • /service/v1/icdredmn/redemTdValidation, • /service/v1/icdredmn/redemTdProcess federalTax, stateTax, federalGl, stateGl instroduced in response. Endpoints introduced as part of PII Changes: /service/v2/tdamtblk/getByAccNo/.search
Deposit Enquiry Services	Deposit Query Services	Existing	Endpoints introduced as part of PII Changes
Deposit Advices and Certificates	Deposit Advices and Certificates Services	Existing	Removed this section and relocated to Deposit Integration Services
Deposit Integration Services	Deposit Integration Services	New	 /service/v1/TDinput/custDetails/(custNo) /service/v1/TDinput/requestCertificate /service/v1/TDinput/downloadCertificate/ (certificateNo)
Deposit Maturity Calculation Services	Endpoint to manually trigger calculation of maturity details for the deposit	New	/calculateMatcalc



Table 1-2 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
Deposit Business Product Services	Business Products can be defined with set of configurable attributes to cater to the target market segments and fulfil the Bank's promotional campaigns. Banks can Create, Amend, close/reopen and enquire business Products through the UI of BA application or through Integration supported with this API by calling appropriate methods, PUT, POST, PATCH and GET the said API	Existing	/service/v1/accountclass misDetails introduced in payload, response.
IRA Business Product Configuration	Banks offering Deposit Services publish Individual Retirement Account business products to cater to different needs of Retail Customers. Oracle Banking Business Product REST API helps Banks to Create, Amend IRA Certificate of Deposit Products through Bank's in- house product composer/ workbench or though any 3rd Party application. IRA Business Products can be defined with set of configurable attributes to cater to the target market segments and also fullfill the Bank's promotional campaings	New	 /service/v1/iraproduct (GET, POST) /service/v1/iraproduct/{keyld} /service/v1/iraproduct/{keyld}/close /service/v1/iraproduct/{keyld}/reopen /service/v1/iraproduct/{keyld}/aggregate

Table 1-2 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)	
IRA Deposit transaction services	Endpoints for doing transactions for an IRA Deposit	New	 /ob/oba/iratxn/v1/contribution /ob/oba/iratxn/v1/distribution /ob/oba/iratxn/v1/balanceSummary/.search /ob/oba/iratxn/v1/getValidAccounts/.search /ob/oba/iratxn/v1/checkPenalty 	
Depositt Reversal	Reversal of all the events associated with the deposit	New	/service/v1/reverseDeposit	
Interest services	Services associated with Interest related maintenances	New	Interest product APIs • /icProduct • /icProductsDetail User Defined Element (UDE) List APIs /prodUdeList Interest Rate code APIs • /icdbrnav/rateCodeDetails • /icdbrnav (GET, POST, PUT) Interest Rate Input APIs /icRates (GET, OIST, PUT)	

Technical Enhancements of Retail Accounts and Retail Deposits

This topic provides the technical enhancements of retail accounts and retail deposits.

- Additional information in Audit Log details: The Audit Log Details section has been improved to offer a clearer overview of changes. This improvement features:
 - Field Value Tracking Displays both old and new values of modified fields.
 - Maker and Checker Information Retains details of the users who initiated and approved the changes.

This enhancement ensures greater transparency and traceability in audit logs.

- Compliance with Personally Identifiable Information (PII) for RESTful APIs has been
 updated. The GET method in current APIs, which previously included the Customer
 Number or Account Number in the URLs, has now been changed to POST. Now, these
 identifiers are included in the request body instead of being passed in the URL. This
 adjustment improves:
 - Security Reduces exposure of sensitive data in URLs.
 - Compliance Aligns with best practices for handling customer/account information in cloud.
- Auto Transport Cloud Configurations
 In order to ensure seamless movement of configuration data across cloud environments
 (e.g., from pre-production to testing or production) a new user interface (UI) and processes
 have been introduced to define source and target environments. Extra options are
 available for importing and exporting customizable data for different maintenance activities.



This improvement allows banks to transfer configurations reliably and uniformly, reducing mistakes and speeding up the deployment process.



For UI details, steps and guidelines, refer to the Common Core User Guide

- API Enhancements to support Data Segment level modifications.

 The current RESTful APIs have been improved to enable detailed data changes, allowing applications that call the API to access or modify individual fields rather than whole records. This improvement simplifies the process of returning large data sets. It also lessens the data burden on the calling application since it is not required to send the entire data segment.
- List of new End of Day (Batches) added/modified in the EOD workflow:
 New batches added are:
 - AbortExistingWithdrBalanceUpdateBatchJob
 - CheckWithdrBalanceUpdateJobStatusCompleted
 - WithdrBalanceUpdateBatchJob
 - AbortExistingWithdrBalanceUpdateBatchJobPostIC
 - CheckWithdrBalanceUpdateJobStatusCompletedPostIC
 - WithdrBalanceUpdateBatchJobPostIC
 - AbortExistingWithdrBalanceUpdateBatchJobPostRevaluation
 - CheckWithdrBalanceUpdateJobStatusCompletedPostRevaluation
 - WithdrBalanceUpdateBatchJobPostRevaluation

Batches removed from the EOD workflow:

EOFI.PreGlHandoff



Refer EOD Configurations User Guide for details on the above batches.

Corporate Accounts (Current/Checking and Savings)

This topic provides information about enhancements in the Corporate Accounts.

Account Restrictions & Entitlements

Introduction of Restrictions at account class and account level to restrict the usage of certain Branch, Currency, Customer, Transaction codes and Customer Category. Similar to Restrictions, Entitlements are also provided with Payment, Branch and ELCM Entitlement groups.

Uncollected Fund Basis

Uncollected Funds Available Same Day is the additional option provided which helps the bank to configure the limit based on Uncollected Funds. This option allows user to withdraw up to the amount that are credited today.



Hold code Maintenance

Hold codes can be created along with the category which helps banks to track the reason for which the hold code was created.

Account 360 Widget

Enhancements done to the existing Account 360 widget to help the users to view the Foreign Currency account balances in the Local currency equivalent balance. And also the Signature type and limit allowed for the signatures are also shown to the users.

Dashboard Widget

Enhancement done to the existing Dashboard widget to allow users to search the transactions based on the source code along with the Customer ID in the Referral gueue widget.

UTC Time Zone Changes

It is recommended to store Audit Date/Time in UTC to provide proper reference to date and time of changes.

Bank Parameter - Account Mask with Wildcard Character

Wildcard character accepts either alphabet or Number. So, there is a flexibility for the Banks to have customized account number generation.

Account number generation can be Automatic / Manual.

- Automatic If the account mask has the wildcard characters as part of the mask, then Numbers are used.
- Manual If the account mask has the wildcard characters as part of the mask, then user is allowed to provide either number or alphabets.

Nostro Accounts

This topic provides information about enhancements in the Nostro Accounts.

Account Restrictions & Entitlements

Introduction of Restrictions at account class and account level to restrict the usage of certain Branch, Currency, Customer and Customer Category. Similar to Restrictions, Entitlements are also provided with Payment, Branch and ELCM Entitlement groups.

Multi-currency Account

In order to handle Nostro account as a GL instead of account, it has been decided to use Multicurrency account feature. The Nostro account is created as a Multi-currency account.

UTC Time Zone Changes

It is recommended to store Audit Date/Time in UTC to provide proper reference to date and time of changes.

Bank Parameter - Account Mask with Wildcard Character

Wildcard character accepts either alphabet or Number. So, there is a flexibility for the Banks to have customized account number generation.



Account number generation can be Automatic / Manual.

- Automatic If the account mask has the wildcard characters as part of the mask, then Numbers are used.
- Manual If the account mask has the wildcard characters as part of the mask, then user is allowed to provide either number or alphabets.

API Enhancements for Corporate Accounts

This topic provides information about the API enhancements in the Corporate Accounts.

The new utilitarian APIs are introduced as part of this release.

Table 1-3 Utilitarian APIs

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
EA - ListDesertedTransaction s /ob/oba/tbs/v1/ transactions/ accountings/deserted	To fetch those EA transactions that are as follows: Not completed due to unhandled exceptions/use cases. Completed but the response is not sent due to missed events.	New	Fetch respective transaction and legs and determine its current state and repair actions EA - Rollback (sync request any state of transaction) and Proceed (async request any transaction state) or the only two options.
ECA - ListDesertedTransaction s /ob/oba/tbs/v1/ transactions/ amountBlocks/deserted	To fetch those ECA transactions that are as follows: Not completed due to unhandled exceptions/use cases. Completed but the response is not sent due to missed events.	New	Fetch respective transaction and legs and determine its current state and repair actions ECA - Rollback (sync request any state of transaction) and Proceed (async request any transaction state) or the only two options.

Teller

This topic provides information about enhancements in the Teller.

Table 1-4 Enhancements in Teller

Summary	Description
Enhancements in Branch Total Position	The Branch Total Position Enquiry has been improved to show a more comprehensive Branch Cash Position. Now, all tills and vaults with a balance, regardless of whether they were opened on the current posting date, will be displayed along with the total branch currency position.
Fast path - Based on Function code	The Menu Item Search feature has been improved to allow for function code (Fast Path) based searches to open the screen.
Shortcut Keys Support	Improved shortcut key support has been introduced to facilitate better navigation through Menu Search, Customer Panel, and Journal Logs.



Table 1-4 (Cont.) Enhancements in Teller

Summary	Description		
Oracle Banking Payments Integration	Oracle Banking Branch now smoothly connects with Oracle Banking Payments Systems, enhancing its features to provide a more complete banking experience in the cloud. 27 cloud-based screens were enabled to facilitate various types of Teller payment transactions.		
Dashboard Widget for Business Activity Monitoring	A new Dashboard Widget has been introduced to provide a detailed overview of transactions across different branches. Users can now explore data by branch, user, or transaction type.		
Relationship pricing using PDS	Relationship Pricing Integration: Added support to send the External Data Elements for the Teller transaction charges to OPDS-RP for Relationship Pricing evaluation.		
Advices and Reports Enhancements	Updated Branch Advice templates by standardizing data population and incorporating additional fields to improve customer experience.		
Account Name Display in EJ /SJ	The Electronic Journal and Servicing Journal screens now show the Transaction Account Name, which serves as an important verification factor along with the Account Number, helping branch operations with transaction reconciliation.		
Misc GL Debit API	A new Misc GL Debit API has been launched to facilitate Misc Debit transactions through API. This improvement boosts compatibility with external systems, allowing for more efficient transaction processing.		
Cash deposit and Cash withdrawal reversal API	A new API was introduced to enable the reversal of cash deposit and withdrawal transactions made on the same day.		
New Teller API's	New APIs have been added, as outlined below. These APIs enhance transaction processing by increasing compatibility with external systems.		
	 Transaction Till Service- To support Cash related transactions by sending appropriate function code in subscreen class field and relevant information in Request body. 		
	2. Till Service - To support Till update information by sending relevant information in Request body.		
	3. Transaction Till Service Reversal- To support reversal of transactions performed using Transaction Till Service API.		
	4. Till Service Reversal-To support reversal of transactions performed using Till Service API.		
	5. External Cash Deposit- To support Cash deposit transactions via API.		
	External Cash withdrawal- To support Cash withdrawal transactions via API.		
	7. Misc Customer credit- To support Misc Customer credit transactions via API.		
	8. Account Balance Enquiry- API to query CASA Account balance details.		
	Account to Account Transfer- Supports Account to Account Transfer transactions via API.		

Party

This topic provides information about enhancements in the Party.

Functional Enhancements

The following are the functional enhancements as a part of Party in this release:

Table 1-5 Functional Enhancements

Summary	Description	
SMB Data Segments	Following New Data Segments are introduced in SMB Party type. Contact Details Tax Details Consent & Preferences Last Contact Date	
Retail Data Segment	New field is added to Tax Declaration Data segment to capture Tax Resident Status. Note: Due to addition of Mandatory field in Tax Data Segments, existing parties will require to be amended through Amend API request or new parties should be onboarded.	
RDEP Integration	OBPY in integrated with Retail Deposits to retrieve Certificate of Deposit information and display in Party View 360.	
Configure Transport Auto- Authorization	Auto Authorization feature is enabled for following maintenances:	
Source Product ID	Oracle Banking Party is enhanced to store sourceProductId field as received in request of Insta, Granular PATCH, and Party Amend PATCH APIs. A new configuration DEFAULT_SOURCE_PRODUCT_ID is added in Properties Maintenance to define Default Source Product ID, if the same is not available in API Request. Note: sourceProductId fields is an existing field in APIs and Event.	
Related Party Relationship	New data segment to capture Related Party Relationship is introduced in the Retail and SMB Party types.	
Introduction of New Fields	New fields are introduced in Retail and SMB Party in the following data segments: SMB - Auth Sig Relationship - Business Information - Current Address - Previous Address Retail - Basic Info - Current Address - Previous Address - Previous Address	



Table 1-5 (Cont.) Functional Enhancements

Summary	Description	
Changes to Existing Fields	Existing party information fields are updated for the following data segments: Party to Account Nick Name, Account Type, Percentage Owner field changed to Optional Product Group, Application Type field changed to Mandatory Retail Retail Employment Employee Type field changed to Optional Service Member Info Employee ID field changed to Optional Rank and Service Branch fields changed to Mandatory TIN Type and TIN Number in Relationship Attribute changed to View Only	
Preferred Contact Validation	The validation for preferred contact has been updated from the contact type (For example, Mobile and E-mail) to the contact sub-type (For example, Residential Mobile, Business E-mail, and so on). As a result, multiple preferred contacts can now be selected for each contact type based on the specific sub-type. Note: Not more than one preferred can be marked for a combination of contact type and contact sub-type. At-least one preferred should be marked for a combination of contact type and contact sub-type.	
Tax Country Code/Tax Province Code	A new maintenance process has been introduced to effectively manage and update the Tax Country and Tax State/Province Codes. This ensures the accurate and compliant tax declaration procedures.	
Maintenance Convert to RSO Framework	Following maintenance are enhanced to RSO framework: Properties maintenance System maintenance Host config KYC maintenance	
New Fields in Employment Details	New fields are added to following data segment: Employment Detail	
Address Line Length	Address Line 1, 2, and 3 length is increased to 70 Characters per line.	

For more information on the functional activity codes, refer to the **Party Configurations User Guide**.

Non-Functional Enhancements

The following are the non-functional enhancements as a part of Party in this release:

Table 1-6 Non-Functional Enhancements

Summary	Description
Summary Data Migration - New Fields and Data Segments	Data Migration for retail party information, SMB party information, and party to account processes are enhanced to include newly introduced fields in the following data segments: Retail Basic Info and Citizenship Contact Details Marketing and Communication Details Employment Details Last Contact Date Address Details Tax Declaration SMB Business Details Address Details Address Details Party to Account Party to Account Relationship Other Enhancements Party to Party Relationship Migration file is converted from column-based approach to row-based approach to migrate any number of relationships for a Party. Beneficiary and Trustee Relationship is introduced in SMB Party Relationship migration. Related Party Relationship is introduced in Retail and SMB Party Relationship migration. Preferred Contact validation is moved from Contact Type to Contact Sub-Type.
	New Data Segments The following data segments are added to SMB Party Type: Contact Consent & Preference Last Contact Date
Data Migration Enhancements	 Tax Declaration Changes to Existing Fields: Existing party information fields are updated for the following data segments: Party to Account Retail Basic Info & Citizenship Current Address Previous Address Contact Details Tax Declaration Employment Service Member Info SMB Current Address Previous Address



Table 1-6 (Cont.) Non-Functional Enhancements

Summary	Description	
SaaS to PaaS Data Replication	This feature provides the capabilities of Data Replication for our SaaS customers. This enables the customers to replicate a copy of their real-time transactional data, that will support the building of custom reports, dashboards, and applications, providing more flexibility and control over their data. The key features are as follows: Data Replication from GIU SaaS Tenancy to Customer's PaaS Tenancy: The customer will be using OCI GoldenGate Services (OCI GGS) to ensure seamless and real-time data replication. Custom Reporting and Applications: The customers will be able to leverage their own PaaS tenancy to build customized reports and applications around the replicated transactional data. Transactional Data: The replication will occur on a near real-time basis, ensuring that customers always have access to the most upto-date transactional data for their custom use cases.	
Audit Fields	OBPY Maintenance are enhanced to capture and display change audit fields and UTC Time Zone.	
Kafka EDP Partition	Adopted plato event hub core Kafka Partition changes.	
Source System Validation	For Data Integrity, source system validation is enabled in cmc external customer service. The source system should be maintained through ECA Maintenance in common core to ensure successful Party Replication to CMC.	

For more information on the functional activity codes, refer to the **Party Configurations User Guide**.

API Enhancements

The below table provides details of API Enhancements and introduction of new APIs in Oracle Banking Party.

Table 1-7 API Enhancements

API Name	API Description	New/ Existing	Change
SMB Party Amendment (Granular)	SMB - Party Amendment (Granular API)	New	Following New APIs are introduced for SMB Party type. Contact Details: PATCH/ob/obpy/party/v1/smb/ contactInfo PUT/ob/obpy/party/v1/smb/ contactInfo POST/ob/obpy/party/v1/smb/ contactInfo/.search Address Details: PATCH/ob/obpy/party/v1/smb/ addressInfo PUT/ob/obpy/party/v1/smb/ addressInfo POST/ob/obpy/party/v1/smb/ addressInfo/.search Tax Information: POST/ob/obpy/party/v1/smb/ taxInfo/.search PATCH/ob/obpy/party/v1/smb/ taxInfo
SMB Party Amendment (PATCH)	SMB Party Amendment with PATCH Operation	New	New API is introduced for SMB party amendment with PATCH operation. APIs /ob/obpy/party/v1/smb/amendParty
SMB Party Onboarding and Amendment	SMB - Party Onboarding SMB - Party Amendment	Existing	Impacted APIs POST /service/v1/smb/onboardParty POST /service/v1/smb/partyAmend POST/ob/obpy/v1/party/.search Following Data Segments are newly introduced in SMB Party type are added to APIs. Contact Details Tax Details Consent & Preferences Last Contact Date (Only Party Search API)



Table 1-7 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
Insta APIs	APIs to Onboard and Amend Party Information	Existing (POST)	APIs are enhanced to create and update Related Party Relationship for Retail and SMB Party type. New fields are introduced in the following data segments: - SMB Auth Sig Relationship Business Information Current Address Previous Address Retail Basic Info Current Address Previous Address Record Identifier is introduced in the following data segments: Retail Party Current Address ID Details Contact Details Employment Details Employment Details Service Member Info SMB Party Current Address Contact Details Contact Details Preferred Contact Validation is changed from Contact Type to Contact Sub-Type for retail and smb party type. Impacted APIs POST - /service/v1/retail/onboardParty POST - /service/v1/retail/partyAmend POST - /service/v1/smb/onboardParty

Table 1-7 (Cont.) API Enhancements

Table 1-7 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
			ID Details Contact Details Employment Details Service Member Info
Granular APIs (Party to Party Relationship)	APIs to create and update information at data segment level for Party-to-Party Relationship	New (PATCH)	The following PATCH APIs are introduced for Party-to-Party Relationship: Retail Household: /ob/obpy/party/v1/ partyToParty/household Power or Attorney: /ob/obpy/ party/v1/partyToParty/poa Service Member: /ob/obpy/ party/v1/partyToParty/ servicemember Related to Insider: /ob/obpy/ party/v1/partyToParty/ relatedToInsider Guardian: /ob/obpy/party/v1/ partyToParty/guardian Custodian: /ob/obpy/party/v1/ partyToParty/solicitor Solicitor: /ob/obpy/party/v1/ partyToParty/solicitor SMB Beneficiary: /ob/obpy/party/v1/ partyToParty/beneficiary Trustee: /ob/obpy/party/v1/ partyToParty/beneficiary Trustee: /ob/obpy/party/v1/ partyToParty/owner Authorized Signatory: /ob/obpy/ party/v1/partyToParty/owner Supplier: /ob/obpy/party/v1/ partyToParty/suppliers Guarantor: /ob/obpy/party/v1/ partyToParty/suppliers Guarantor: /ob/obpy/party/v1/ partyToParty/guarantors
Granular APIs (Related Party Relationship)	APIs to create and update Related Party-to-Party Relationship at data segment level	New (POST, PUT, PATCH)	The following APIs are introduced for Related Party Relationship: /ob/obpy/party/v1/partyToParty/ relatedParty/.search /ob/obpy/party/v1/partyToParty/ relatedParty/{id} /ob/obpy/party/v1/partyToParty/ relatedParty /ob/obpy/party/v1/partyToParty/ relatedParty /ob/obpy/party/v1/partyToParty/ relatedParty

Table 1-7 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
Granular API	APIs to update party information at data segment level	Existing (PUT, PATCH, POST)	New fields are introduced in basic Info data segment for Retail Party. Impacted APIs
		001)	/service/v1/retail/basicInfo
			/ob/obpy/party/v1/retail/ basicInfo/.search
			New fields introduced in Business Information data segment for SMB Party. Impacted APIs
			/service/v1/smb/businessDetails
			/ob/obpy/party/v1/smb/ businessDetails/.search • Preferred Contact Validation is changed from Contact Type to Contact Sub-Type for Retail and SMB Party. Impacted APIs
			/service/v1/retail/contactInfo
			/ob/obpy/party/v1/retail/ contactInfo/.search
			/ob/obpy/party/v1/smb/contactInfo
			/ob/obpy/party/v1/smb/ contactInfo/.search



Table 1-7 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
Granular API (Party Info)	API to update party information at data segment levels	Existing (PUT, PATCH, POST)	Record Identifier is introduced in the following data segments: Retail Party Current Address ID Details Contact Details Employment Details Service Member Info SMB Party Current Address Contact Details Contact Details Service Member Info Marty Current Address Contact Details Impacted APIs /service/v1/retail/addressInfo /ob/obpy/party/v1/retail/ addressInfo/.search /service/v1/retail/idInfo /ob/obpy/party/v1/retail/ contactInfo /ob/obpy/party/v1/retail/ contactInfo/.search /service/v1/retail/employment /ob/obpy/party/v1/retail/ employment/.search /ob/obpy/party/v1/retail/ partyServiceMember /ob/obpy/party/v1/retail/ partyServiceMember/.search /ob/obpy/party/v1/smb/addressInfo /ob/obpy/party/v1/smb/ addressInfo/.search ob/obpy/party/v1/smb/contactInfo /ob/obpy/party/v1/smb/contactInfo /ob/obpy/party/v1/smb/ contactInfo/.search
Delete API (Party to Party)	API to Delete Party to Party Relatioship	Decomm issioned	Party to Party Relationship delete API is decommissioned to avoid duplication with PATCH API. Impacted APIs /ob/obpy/party/v1/partyToParty/ deleteRelationship



Table 1-7 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
STP APIS	APIs to Onboard and Amend Party Information	Existing	API is enhanced to create and update Related Party Relationship New Fields are introduced in following Data Segments SMB * Auth Sig Relationship * Business Information * Current Address * Previous Address - Retail * Basic Info * Current Address * Previous Address Record Identifier is introduced in the following data segments: Retail Party * Current Address * ID Details * Contact Details * Employment Details * Service Member Info SMB Party * Current Address * Contact Details * Freferred Contact validation is changed from Contact Type to Contact Sub-Type for Retail and SMB party type. Impacted APIs /service/v1/initiatePartyOnboarding /service/v1/retail/amendParty/{partyId}
Tax Country Code	APIs to get list of configured tax country codes	New	APIs are introduced to get list of Tax Country Codes and respective state codes configured. Impacted APIs /ob/obpy/maintenance/taxcountrycode /ob/obpy/maintenance/taxstatecode/



Table 1-7 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
Onboard and Amend API	APIs to Onboard and Amend Party Information	Existing	New fields are introduced in the Employment Data Segment. Impacted APIs POST - /service/v1/retail/onboardParty POST - /service/v1/retail/partyAmend PATCH - /ob/obpy/party/v1/retail/ granular PUT/PATCH - /service/v1/retail/ employment POST - /ob/obpy/party/v1/retail/ employment/.search New Data Segments introduced for Additional Info and Consent & Preference Impacted APIs PATCH - /ob/obpy/party/v1/retail/ granular
Party to Account API	API to amend party to account relationship	New (PATCH)	Impacted APIs PATCH - /ob/obpy/party/v1/ partyToAccount Note: Party ID and Account Number for an existing Party to Account Relationship cannot be updated using PATCH Operation.
Consent & Preferences	API to view and amend consent & preferences	New (PUT, PATCH, POST)	Impacted APIs PUT/PATCH - /ob/obpy/party/v1/retail/ consentPreference POST - /ob/obpy/party/v1/retail/ consentPreference/.search GET - /service/v1/retail/ consentPreference / {externalCustomerNo}
Additional Info	API to view and amend additional info	New (PUT, PATCH, POST for GET, GET)	Impacted APIs PUT/PATCH - /ob/obpy/party/v1/retail/ partyAddInfo POST - /ob/obpy/party/v1/retail/ partyAddInfo/.search GET - /service/v1/retail/partyAddInfo/ {externalCustomerNo}



Table 1-7 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
Consumer APIs	APIs to get and update consumer detail	New(GE T, PUT)	These APIs are introduced to update consumer details and retrieve them. Impacted APIs
			(GET) ob/plato-edp-services/v1/ consumers - API to get list of consumers
			(GET) ob/plato-edp-services/v1/ consumers/{id} - API to get unique consumer
			(PUT) ob/plato-edp-services/v1/ consumers/{id} - API to Update Consumer Status

Note:

For Non-PATCH operations for the data segments with respect to Record Identifier, following actions should be considered.

Amendment of Existing Record

- Original Record Identifier should be provided along with the amended data.
- If a new record identifier or null is provided for an existing record (matched based on ID column) request will be rejected as record identifier cannot be amended.

Create a New Record

To create a new record, provide:

- A unique Record Identifier for the new record.
- Other existing records (unaltered or amended, as described in Point 1 above).

If Existing records are not provided only the new record will be available in the Data segment.

Delete a Record

The request should include only the records to be retained or created. Any records not included will be deleted.



For PATCH operations for the Data Segments with respect to Record Identifier, following should be considered.

Amend an Existing Record

- Attributes provided in the "param" section to identify unique record should not be amended in the "values" section.
- Original Record Identifier should not be changed else the request will be rejected.

• Associated Party ID in Party-to-Party relationship cannot be updated. A new relationship with the new associated party id should be created after deleting existing relationship.

Create a New Record

- Record Identifier can be provided in request and the same will be stored. In case of duplicate, request will be rejected.
- If Record Identifier is not provided, it will be generated by OBPY.
- A deleted Record Identifier can be reused from service request. UI will not re-use deleted record identifiers.

Delete an Existing Record

Record will be deleted along with Record Identifier completely.

Table 1-8 Matrix for Param and Values

Matrix for Param and Values in Service Requests Operation ("op")	param	values
add	Not Required	Required
replace	Required	Required
remove	Required	Not Required

Event Enhancements

The following are the event enhancements as a part of Party in this release:

Table 1-9 event Enhancements

Summary	Description	
Related Party Relationship	Following are the New Events that are introduced for Related Party Relationship information for Retail and SMB Party: obpyRetAmendRelatedPartyRel obpySmbAmendRelatedPartyRel Following are the events that are enhanced to include Related Party Relationship:	
	 Retail Onboard - obpyRetOnboard SMB Onboard - obpySmbOnboard Retail Amend - obpyRetAmendPartyInfo SMB Amend - obpySmbAmendPartyInfo 	



Table 1-9 (Cont.) event Enhancements

Summary	Description	
New Field Introduction	New fields are introduced in the following Events:	
	SMB Onboard - obpySmbOnboard	
	Sind Sind Support Strategie	
	SMB Amend - obpySmbAmendPartyInfo Auth Sig Relationship - obpySmbAmendAuthSigRel	
	 Auth Sig Relationship - obpySmbAmendAuthSigRel Business Information - obpySmbAmendBusinessDetail 	
	Current Address - obpySmbAmendCurrentAddr	
	Previous Address – obpySmbAmendPreviousAddr	
	I	
	Retail Retail Onboard - obpyRetOnboard	
	Retail Amend - obpyRetAmendPartyInfo	
	Basic Info - obpyRetAmendBasicInfo	
	Current Address – obpyRetAmendCurrentAddr	
	Previous Address - obpyRetAmendPreviousAddr	
"op" and "param" introduction in Events	The "op", "param" and "values" structure are introduced for the following events for PATCH Operations only:	
	Retail Retail Amend - obpyRetAmendPartyInfo	
	Address Info - obpyRetAmendCurrentAddr	
	ID Info - obpyRetAmendIdDetails	
	Contact Info - obpyRetAmendContact	
	Tax Info - obpyRetAmendTax	
	Employment Info - obpyRetAmendEmployment	
	Service Member Info - obpyRetAmendServiceMemberInfo	
	Household - obpyRetAmendHouseholdRel	
	Power of Attorney - obpyRetAmendPoaRel	
	Service Member Relation - obpyRetAmendServiceMemRel	
	Insider Relation - obpyRetAmendInsiderRel	
	Guardian Relation – obpyRetAmendGuardianRel	
	Custodian Relation - obpyRetAmendCustodianRel	
	Solicitor Relation – obpyRetAmendSolicitorRel	
	SMB	
	SMB Amend - obpySmbAmendPartyInfo	
	Address Info - obpySmbAmendCurrentAddr	
	Contact Info - obpySmbAmendContact	
	Tax Info - obpySmbAmendTax	
	Owner Relation - obpySmbAmendOwnerRel	
	Auth Sign Relation - obpySmbAmendAuthSigRel	
	Supplier Relation - obpySmbAmendSupplierRel	
	Guarantor Relation - obpySmbAmendGuarantorRel	
	Trustee Relation - obpySmbAmendTrusteeInfo	
	Beneficiary Relation – obpySmbAmendBeneficiaryRel	



Table 1-9 (Cont.) event Enhancements

Summary	Description
Record Identifier	The Record Identifier is introduced in the following events: Retail Retail Onboard - obpyRetOnboard Retail Amend - obpyRetAmendPartyInfo Current Address Info – obpyRetAmendCurrentAddr Previous Address Info – obpyRetAmendPreviousAddr ID Info - obpyRetAmendIdDetails Contact Info - obpyRetAmendContact Employment Info - obpyRetAmendEmployment Service Member Info – obpyRetAmendServiceMemberInfo SMB SMB Onboard - obpySmbOnboard SMB Amend - obpySmbAmendPartyInfo Current Address Info – obpySmbAmendCurrentAddr Previous Address Info - obpySmbAmendPreviousAddr Contact Info - obpySmbAmendContact
Event - New Field Introduction	New fields are introduced in following events for Employment data segment: Retail Retail Onboard - obpyRetOnboard Retail Amend - obpyRetAmendPartyInfo Employment Info – obpyRetAmendEmployment
Event - "op" and "param" introduction in Events	The "op", "param" and "values" structure are introduced for the Tax and Service member information and consent and preference. Retail Retail Amend - obpyRetAmendPartyInfo Tax Info - obpyRetAmendTax Service Member Info – obpyRetAmendServiceMemberInfo Consent & Preference - obpyRetAmendConsent
Event - Party to Account Event	Event is enhanced to support operations initiated through PATCH API. Impacted APIs obpyAmendPartyToAccount Note: Values will be populated for only modified fields. Remaining fields will be available as null.
Event Delivery Platform Enhancements	 Auto-Pause feature for consumer services. Support for Email notifications for error cases. Service APIs for consumer maintenance.

For more information on the functional activity codes, refer to the **Party Configurations User Guide**.

Components of the Software

This topic provides the information on the components of the software.

Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Notes
- User Guides

Software Components

Software Components of Oracle Banking Accounts Cloud Service that are part of this release are as follows:

HOST

- Service Components
- UI Components (OJET)
- Tables, Sequences, Static Data
- Process Framework components (Conductor artifacts)
- · Configuration files used for deployment
- FOP Report Templates

3

Environment Details

This topic describes about Tech Stack details of Oracle Banking Accounts Cloud Service.

Client Machines: For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at https://www.oracle.com/middleware/technologies/browser-policy.html.



Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 10 and Mac OS.



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