

Oracle® Banking Accounts Cloud Service

Release Notes



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ORACLE®

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

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Release Notes

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

This topic contains the following sub-topics:

- [Release Highlights](#)
The following new or enhanced features are released as a part of Oracle Banking Accounts Cloud Service version 14.8.1.0.0.
- [Release Enhancements](#)
The enhancements in this release are listed in this topic.

1.1 Release Highlights

The following new or enhanced features are released as a part of Oracle Banking Accounts Cloud Service version 14.8.1.0.0.

The release notes contain the details of the new features that are part of release 14.8.1.0.0.

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.
- [Retail Deposits](#)
This topic provides the release highlights for Retail Deposits.
- [Common Enhancements - Retail Accounts and Retail Deposits](#)
This topic provides the highlights for the enhancements applicable for retail accounts and deposits.
- [Corporate Accounts \(Current/Checking and Savings\)](#)
This topic provides the release highlights for Corporate Accounts.
- [Nostro Accounts](#)
This topic provides the release highlights for Nostro Accounts.
- [Teller](#)
This topic provides the release highlights for Teller.
- [Party](#)
This topic provides the release highlights for Party.
- [Individual Retirement Account](#)
This topic provides the release highlights for Retail Accounts and Retail Deposits Servicing (US regionalization).

1.1.1 Retail Accounts (Current/Checking and Savings)

This topic provides the release highlights for Retail Accounts.

Generic Feature Enhancements

- Availability of business products can be configured by branch, currency and transaction code.
- Enhancements in statement parameter definition to support multi-currency statement.
- Enhanced the Initial funding parameters at product definition to support Min and Max thresholds.
- Configurable Non-Financial Activities to reckon for Dormancy reactivation.
- Enhancements carried out to ensure PII (Personally Identifiable Information) compliance for RESTful APIs .

Generic Feature Enhancements in Account Servicing

- Secured OD against TD
- MCA Support for Account Servicing Screens
- Access Restriction Validation for Joint Holder
- Simplified Auto Auth Configuration

US Geography Feature Enhancements

- At the business product level, enable configuration of prerequisite products required for opening a Money Market Savings Account.
- In addition to existing IRA–Traditional and ROTH variants, enhancements have been made to support another IRA variant - Simplified Employee Pension (SEP).

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

1.1.2 Retail Deposits

This topic provides the release highlights for Retail Deposits.

Generic Feature Enhancements

- Auto Rollover To New Product.
- Zero Balance Term Deposit creation.
- Addition of configurable Min & Max thresholds at product level.
- Out of the box integration with OBPM for payin and payout by checks and support to allow payout by check through a third-party check processing engine and payout by wire (using Fed-wire).
- API Enhancements to support Data Segment level modifications for TD services.
- Enhancements include addition of new batches to the End of Day (EOD) workflow.

Generic Feature Enhancements in Deposits Servicing

- Zero Balance CD Account Creation
- MCA Support for TD Payin and Payout

- Minimum and Maximum Limit for Deposit Account
- Transaction Inquiry-Display Transaction Branch
- Mimic Sync flow for Servicing Screens
- Simplified Auto Auth Configuration
- Payments integration with CD and IRA CD. Includes Payin and payout by checks and external Accounts.
- Account Number LOV-Closed Account Handling
- CD Auto rollover to new business product

US Geography Feature Enhancements

In addition to existing IRA (CD) –Traditional and ROTH variants, enhancements have been made to support another IRA (CD) variant - Simplified Employee Pension (SEP).

For more information about the enhancements, refer to [Retail Deposits](#).

1.1.3 Common Enhancements - Retail Accounts and Retail Deposits

This topic provides the highlights for the enhancements applicable for retail accounts and deposits.

- New account period definition in Common Core.
- Account and Deposit service has been enhanced to capture and maintain multiple nominees, including nominee type and percentage allocation.
- Enhancements in IC for retrying the failed transactions.
- Enhancements to support display of audit date and time in Coordinated Universal Time (UTC).

1.1.4 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 \(Current/Checking and Savings\)](#).

1.1.5 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](#).

1.1.6 Teller

This topic provides the release highlights for Teller.

- Enable cash denomination difference computation.
- Extract or Download option to be introduced in Teller Inquiry Screens.
- Support Branch Inquiries Access without Validating Batch Status.
- Display of Charge amount in Account Currency
- Provision for maker to recall or cancel the transaction before Auth.
- Vault Denomination Exchange
- Interactive Override Handling with OBA
- Operational Ledger Cloud Service integration – Phase 1
- Static Data Update
- Transaction Notification Alert

For more information, Refer to the [Teller](#).

1.1.7 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](#).

1.1.8 Individual Retirement Account

This topic provides the release highlights for Retail Accounts and Retail Deposits Servicing (US regionalization).

Generic Feature Enhancements in Individual Retirement Account

- Individual Retirement Account (IRA) Plan Inquiry

- [IRA Contribution and Distribution](#)
- [IRA Menu Structure](#)
- [IRA CD Account Opening](#)

1.2 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.
- [API Enhancements for Retail Accounts Service](#)
This topic provides details of incremental changes in ReSTful API for Retail Accounts.
- [Retail Deposits](#)
This topic provides information about enhancements in the Retail Deposits.
- [API Enhancements for Retail Deposits Service](#)
This topic provides details of incremental changes in ReSTful APIs for Retail Deposits.
- [Common Enhancements - Retail Accounts and Retail Deposits](#)
This topic provides the technical enhancements of Retail Accounts and Retail Deposits.
- [Corporate Accounts \(Current/Checking and Savings\)](#)
This topic provides information about enhancements in the Corporate Accounts.
- [Nostro Accounts](#)
This topic provides information about enhancements in the Nostro Accounts.
- [Teller](#)
This topic provides information about enhancements in the Teller.
- [Party](#)
This topic provides information about enhancements in the Party.
- [Individual Retirement Account](#)
This topic provides information about enhancements in the Individual Retirement Accounts.

1.2.1 Retail Accounts (Current/Checking and Savings)

This topic provides information about enhancements in the Retail Accounts.

Generic Feature Enhancements

- Business product configuration has been enhanced with a new parameter, allowing banks to define product availability based on branch, currency, transaction code, and customer category.
- Statement parameters can now be configured at the currency level for multi-currency accounts. Additionally, statement frequency options have been enhanced to support user-defined dates for statement generation.
- Business product configuration is further enhanced for balance parameters, enabling banks to validate initial funding based on funding method, minimum funding amount, and maximum funding amount.
- State group parameter updates now allow banks to configure non-financial activities and set reactivation criteria for transitioning accounts from inactive/dormant to active status.

- PII (Account Masking-CASA): Introduced configuration to mask Personally Identifiable Information (PII) in API responses. Account service API responses are masked for PII based on the configurations.
- During account creation, if the **branchLcy** value is provided in the request payload, it must match the Operational (header) branch currency (ccy).

Generic Feature Enhancements Accounts Services

Secured OD against TD:

A new servicing screen is introduced to allow bank user to capture the details of secured overdraft limits that a customer requests by providing Term Deposits as collateral to the Bank.

MCA Support for Account Servicing Screens:

Enhanced Account serving operations for Multi Currency Account.

Access Restriction Validation for Joint Holder:

Access restrictions are now validated when displaying Customer Panel, Account 360, and Deposit 360 details for both primary and joint holders.

Simplified Auto Auth Configuration:

A new screen has been introduced to enable or disable auto-authorization for branch servicing screens, supporting the ability to enable or disable single or multiple screens at a time.

US Geography Feature Enhancements

Money Market Savings Account:

To enable Money Market Savings Account (MMSA) functionality, a new data segment has been introduced. This enhancement allows banks to configure specific business products that a customer must already hold as a prerequisite for opening an MMSA. By setting these configurations, banks can ensure compliance with their internal product bundling or eligibility policies. This provides both operational flexibility and tighter control over account opening requirements for MMSA products.

A new RESTful API has been developed that accepts customer number and MMSA business product as input criteria, and returns active account numbers along with their status, based on the configured prerequisite business products.

Individual Retirement Accounts (IRA) – Savings:

- For SEP IRA variant contribution limits can be configured, as a **Percentage of Annual Compensation OR Absolute amount**, at the plan level.
- IRA Account Service has been enhanced to automatically generate and assign a plan reference number during the account origination process, according to the plan type provided.
- The IRA Account Service has been enhanced to support capturing and maintaining multiple nominees for each account, with explicit identification of primary and contingent nominees. Additionally, percentage allocation for each configured nominee can now be defined at the account level.
- The IRA Contribution Service has been enhanced to allow the option of identifying a contribution as an employer contribution if done by the employer for IRA-SEP accounts.

- A new Customer- Plan level maintenance screen allows the user to have the option to maintain the employment history details and also allows the user the view/ add the mapped accounts for that customer – plan combination.

1.2.2 API Enhancements for Retail Accounts Service

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

All the existing ReST APIs nomenclature has been modified to support Versioning for upcoming changes.

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

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
IRA Account Service API	-	Existing	<p>Endpoint Level Changes:</p> <ol style="list-style-type: none"> API VERSIONING CHANGES: All existing endpoints New Endpoints: <ul style="list-style-type: none"> /service/v14.8.1.0.0/accountservices/iraPrerequisite/.search (POST) /service/v14.8.1.0.0/iraAccountsServices/iraAccountBasicDetails (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountStatus (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountFeatures (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountOperatingInstructions (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraInterestDetails (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountStatementPreferences (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountPreferences (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountMis (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraProvisioningAndGI (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountSignatory (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountNominee (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountGuardian (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountAddress (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraAccountProfileMaster (PATCH) /service/v14.8.1.0.0/iraAccountsServices/iraEffectiveAddress (PATCH) /service/v14.8.1.0.0/iraAccountsServices/accountCreationValidation (POST) /service/v14.8.1.0.0/iraAccountsServices/accountModificationValidation (PUT) <p>Field Level Changes accountNominee Data segment;-</p> <ol style="list-style-type: none"> For 'nomineeCountry' and 'guardianCountry' fields maximum length restriction is removed and it is indicated to pass the country code maintained in common core . 'nomineeType' and 'nomineeSharePercentage' new fields are added.

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)
			<ol style="list-style-type: none"> 3. 'iraAccountDetails' data segment in the existing Web Model . 4. 'dormancyParameter' within accountStatus data segment now accepts value from the enum [A,M]. 5. 'primaryDueType', 'primaryDueOnDate', 'primaryDueYear' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.
IRA Customer Plan Configuration API	-	New	-
IRA Transaction Service	-	Existing	<p>Endpoint Level Changes:</p> <ol style="list-style-type: none"> 1. API VERSIONING CHANGES: All Endpoints 2. 'simulation' field added as query param for contribution and distribution endpoints. <p>Field Level Changes</p> <ol style="list-style-type: none"> 1. 'employerContribution' field added in IraTxnReqModel 2. brn' is marked as mandatory in IraTxnReqDetails 3. required field 'currency' added in IraTxnQueryModel 4. 'currentYear' field added in TaxPerFyModel
Transaction Balance Service	-	Existing	<p>Endpoint Level Changes: API VERSIONING CHANGES</p> <ol style="list-style-type: none"> 1. /ob/oba/tbs/v1/transactions/accountings -> /service/v14.8.1.0.0/transactions/accountings 2. /ob/oba/tbs/v1/transactions/amountBlocks -> /service/v14.8.1.0.0/transactions/amountBlocks 3. /ob/oba/tbs/v1/transactions/legalBlocks -> /service/v14.8.1.0.0/transactions/legalBlocks

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	-	Existing	Endpoint Level Changes: <ol style="list-style-type: none"> Removed /ob/oba/retailacc/v1/accounts/ accountClosureDetails (PATCH) API Versioning Changes: All Endpoints Field Level Changes <ol style="list-style-type: none"> accountNominee Data segment;- <ul style="list-style-type: none"> For 'nomineeCountry' and 'guardianCountry' fields maximum length restriction is removed and it is indicated to pass the country code maintained in common core. 'nomineeType' and 'nomineeSharePercentage' new fields are added. 'dormancyParameter' within accountStatus data segment now accepts value from the enum [A,M]. 'primaryDueType', 'primaryDueOnDate', 'primaryDueYear' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.
Account Closure Service API	-	Existing	API Versioning Changes: All Endpoints.
Business Product Service	-	Existing	Endpoint Level Changes: <ol style="list-style-type: none"> API Versioning Changes: All Endpoints Field Level Changes <ol style="list-style-type: none"> 'regionalParam' data segment added in existing web model. 'validateInitFund', 'fundingOption', 'dfmtMaxOpenBalance', 'maxOpenBalance' fields added in MinBalanceModel Data segment. 'primaryDueType', 'primaryDueOnDate' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.

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	-	Existing	API Versioning Changes: All Endpoints. Field Level Changes 1. 'regionalParam', 'charges', 'regulatoryparams', 'minBalance' data segments are added in existing web model. 2. 'primaryDueType', 'primaryDueOnDate' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.
Integration Service	-	Existing	API Versioning Changes: All Endpoints. New Fields added: 1. 'accCcy' in AccountBalanceRequestModel. 2. 'accountType' in AccountBalanceResponse.
Interest and Charges Maintenance	-	Existing	/icProduct (POST) Removed New Endpoints Introduced: <ul style="list-style-type: none"> • /service/v14.8.1.0.0/icInput/icProducts (GET) • /service/v14.8.1.0.0/icInput/icProductsDetails (GET) • /service/v14.8.1.0.0/icInput/icdrnavs (POST) • /service/v14.8.1.0.0/icInput/icdrnavs (PUT) • /service/v14.8.1.0.0/icInput/icdrnavs (GET) • /service/v14.8.1.0.0/icInput/icdrnavs/rateCodeDetail (GET) • /service/v14.8.1.0.0/icInput/icRates (POST) • /service/v14.8.1.0.0/icInput/icRates (PUT) • /service/v14.8.1.0.0/icInput/icRates (GET) • /service/v14.8.1.0.0/icInput/udeVals/genCondtn (GET) • /service/v14.8.1.0.0/icInput/udeVals/genCondtn (POST) • /service/v14.8.1.0.0/icInput/udeVals/genCondtn (PUT) • /service/v14.8.1.0.0/icInput/prodUdeList (GET) • /service/v14.8.1.0.0/icInput/icttEntries/histories/.search (POST) • /service/v14.8.1.0.0/icInput/rate/icRates/.search (POST)
Courtesy pay	-	Existing	API Versioning Changes: All Endpoints.
Garnishment Order	-	Existing	API Versioning Changes: All Endpoints.
IRA Plans Service	-	New	-
Garnishment Parameters	-	Existing	API Versioning Changes: All Endpoints.
Joint Holder Maintenance	-	Existing	API Versioning Changes: All Endpoints.

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)
Relationship Maintenance	-	Existing	API Versioning Changes: All Endpoints.

1.2.3 Retail Deposits

This topic provides information about enhancements in the Retail Deposits.

Generic Feature Enhancements

- **Auto Rollover to a new Business Product during CD/TD Rollover:** Enables maturing term deposits (TDs) to automatically roll over into a different (successor) business product based on configurations set at the business product level.
- **Zero balance FD creation:** Allows opening of term deposit (TD) accounts without an initial deposit. Accounts remain in a pending funding status until funds are received by the hold date. If funding is not received by the specified hold date, the TD account is automatically closed through a batch process.
- **Min Max Balance Checks for TD life cycle:** Minimum and maximum balance thresholds can now be configured at the product level for top-up event and for balance threshold (across the lifecycle of the TD) apart from already supported Deposit Opening event. This enhancement prevents the creation or rollover Top-up, Redemption or other online lifecycle operations (system event such as interest liquidation do not consider the threshold) of TDs that do not meet the specified balance criteria.
- **API Enhancements to support Data Segment level modifications for TD services:** The existing RESTful APIs have been enhanced to support granular data modifications, allowing the API-calling application to retrieve or update specific fields instead of entire records. This enhancement eases the complexity of returning large data sets. This also reduces the data load to the calling application as there is no enforcement to send the full data segment data.
- **List of new TD End of Day (Batches) added/modified in the EOD workflow**
 - OBRDEP-DEPTXN-EXP
 - OBRDEP-DEPTXN-ESCH
 - OBRDEP-DEPTXN-TDZB
 - OBRDEP-DEPTXN-EFF
 - OBRDEP-DEPTXN-TANK
 - OBRDEP-DEPTXN-ZBPRIMAT
 - OBRDEP-IC-APYE
 - OBRDEP-IC-APYE-STMT

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

- **Pay-in and payout by checks:**
Pay-In: OBA has enhanced existing service to facilitate the funding of Term Deposits (TD) via checks. As an out-of-the-box solution, OBA is integrated with OBPM.
Pay-out (Banker's check/Drafts):

- As out of box solution OBA supports payouts (interest/maturity proceeds) through OBPM.
- In the absence of Oracle Banking Payments (OBPM), OBA generates and provides only the necessary data required for processing payouts. This enables any third-party payment application to consume the data and handle the issuance of banker's checks or demand drafts.
- **Pay-in by ACH and Pay-out by Wire and ACH:**
 - Pay-in and Pay-out by ACH (Nacha Debit): OBA(Services) is integrated with Oracle Banking Payments (OBPM) system for **Nacha Debit** (Pay-in by ACH) and **Nacha Credit** (Payout by ACH).
 - Pay-out by Wire: OBA(Services) is integrated with Oracle Banking Payments (OBPM) system for pay-out by Wire.

Generic Feature Enhancements in Deposits Servicing

CD Auto rollover to new business product:

The Deposit Account Opening screen has been enhanced to capture the payout account for settling excess amounts above the threshold during Auto Rollover.

Account Number LOV-Closed Account Handling:

The Deposit Account Number LOV is now restricted from fetching closed CD accounts on screens where operations for closed CD accounts are not allowed.

Payments integration with CD and IRA CD. Includes Payin and payout by checks and external Accounts. :

- The Deposit Account Opening Screen has been enhanced to support Pay-in by cheque and payout modes by External Account (Fed Wire) and Instrument.
- Deposit Pay-in by cheque has been enhanced in the Top-Up and Initial Pay-in screens.
- Payout to External Account (Fed Wire) has been enhanced in the Deposit Redemption screen.

Simplified Auto Auth Configuration:

A new screen has been introduced to enable or disable auto-authorization for branch servicing screens, supporting the ability to enable or disable single or multiple screens at a time.

Mimic Sync flow for Servicing Screens:

Branch users will now see the host system's response immediately after approving or submitting a transaction for auto-approval. For auto-auth TD openings, the account number will also be displayed in the response.

Access Restriction Validation for Joint Holder:

Access restrictions are now validated when displaying Customer Panel, Account 360, and Deposit 360 details for both primary and joint holders.

Minimum and Maximum Limit for Deposit Account:

The Deposit Account Opening and Deposit 360 are enhanced to display the minimum and maximum limits for Top-Up, Account Opening, and the balance threshold for an account.

Transaction Inquiry-Display Transaction Branch:

Display transaction branch in the Transaction Inquiry and Reversal screens.

MCA Support for TD Payin and Payout:

The Deposit Account Pay-in and Pay-out mode is enhanced to support Multi-Currency Accounts.

Zero Balance CD Account Creation:

The existing Deposit Account opening screen is enhanced to support the creation of zero-balance CD accounts and fund the account after its creation.

US Geography Feature Enhancements

- External Parameter screen to facilitate the payout of deposit proceeds.
- A new intraday batch, **ICCalcBatchTask**, has been introduced and must be configured to invoke external system payments from OBRDEP.
- **APYE**: Annual Percentage Yield Earned (APYE) is calculated and displayed for CDs on periodic statements.
- **Individual Retirement Accounts (IRA) – CD** : For SEP IRA variant contribution limits can be configured, as a **Percentage of Annual Compensation** OR **Absolute amount**, at the plan level.
- IRA Account Service has been enhanced to automatically generate and assign a plan reference number during the CD creation process, according to the plan type provided.
- The IRA CD Account Service has been enhanced to support capturing and maintaining multiple nominees for each account, with explicit identification of primary and contingent nominees. Additionally, percentage allocation for each configured nominee can now be defined at the account level.
- The IRA CD Contribution Service has been enhanced to allow the option of identifying a contribution as an employer contribution if done by the employer for IRA-SEP accounts.
- A new Customer- Plan level maintenance screen allows the user to have the option to maintain the employment history details and also allows the user the view/ add the mapped accounts for that customer – plan combination.
- The below enhancements mentioned previously for conventional CD will be applicable for IRA CD products too as part of this release.
 - Zero Balance IRA CD creation
 - Auto-rollover to a new IRA CD product
 - Min and Max Balance Threshold for IRA CD products
 - Payin and Payout using checks o Payout using wire

Note

Account Servicing UI support for pay-in and pay-out using checks and payout using wire for IRA CDs will be part of the subsequent releases.

1.2.4 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)
API versioning changes	API versioning changes 14.8.1.0.0.	All the exposed APIs	API versioning changes done across all the swagger endpoints to include v14.8.1.0.0 in the URL.
IRA Deposit Account Services	This service is used to create IRA Deposit Accounts.	New	New endpoints: <ul style="list-style-type: none"> • POST /service/v14.8.1.0.0/iratermdeposit • POST /service/v14.8.1.0.0/iratermdeposit/validateTD • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositBcPayoutDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositPayin • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositPayout • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositInterestDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositRollOverDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountNominee • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountGuardian • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositBasicDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountMis • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountStatementPreferences • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountAddress • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositEffectiveDate • PATCH /service/v14.8.1.0.0/iratermdeposit/accountProfitMaster • POST /service/v14.8.1.0.0/iraDepositSimulation

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 External Parameter Configuration	The set of services are used for maintaining external parameters configuration.	New	New endpoints: <ul style="list-style-type: none"> • POST /service/v14.8.1.0.0/tdexternalparam • GET /service/v14.8.1.0.0/tdexternalparam • GET /service/v14.8.1.0.0/tdexternalparam/{resourceId} • GET /service/v14.8.1.0.0/tdexternalparam/{keyId}/aggregate • GET /service/v14.8.1.0.0/tdexternalparam/{keyId} • PUT /service/v14.8.1.0.0/tdexternalparam/{keyId} • PATCH /service/v14.8.1.0.0/tdexternalparam/{keyId}/close • PATCH /service/v14.8.1.0.0/tdexternalparam/{keyId}/reopen • PATCH /service/v14.8.1.0.0/tdexternalparam/{keyId}/aggregate
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.	Existing	<ol style="list-style-type: none"> 1. New fields added New fields added <ul style="list-style-type: none"> • rolloverToDiffProd • targetProdRollover TdPreferencesModel <ul style="list-style-type: none"> • statementDueType • statementDueOnDate • zeroBalanceDeposit • zeroBalHoldDays • zeroBalPriorNoticeDays MinMaxModel <ul style="list-style-type: none"> • thresholdType 2. ProductMappingModel -> productCode and currency are required fields.

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 Account Servcies	Term Deposit services	Existing	<ol style="list-style-type: none"> TermDepositWebModel <ul style="list-style-type: none"> New tag added "depositExternalFunding" Removed tags - "denomDep", "dualCurrencyDepositDetails" "tdAmount" is made non-mandatory (for zero balance cases) In "accountMis", new tag "transactionMisDetails" is added. New endpoints added - <ul style="list-style-type: none"> PATCH /service/v14.8.1.0.0/termDepositBasicDetails PATCH /service/v14.8.1.0.0/termDepositPayout PATCH /service/v14.8.1.0.0/termDepositPayin PATCH /service/v14.8.1.0.0/termDepositAccountStatementPreferences PATCH /service/v14.8.1.0.0/termDepositAccountAddress PATCH /service/v14.8.1.0.0/termDepositInterestDetails PATCH /service/v14.8.1.0.0/termDepositRollOverDetails PATCH /service/v14.8.1.0.0/termDepositAccountMis PATCH /service/v14.8.1.0.0/termDepositAccountNominee PATCH /service/v14.8.1.0.0/termDepositAccountGuardian PATCH /service/v14.8.1.0.0/termDepositJointHolder PATCH /service/v14.8.1.0.0/termDepositPcPayoutDetails PATCH /service/v14.8.1.0.0/termDepositBcPayoutDetails PATCH /service/v14.8.1.0.0/termDepositEffectiveDate PATCH /service/v14.8.1.0.0/termDepositAccountMemo PATCH /service/v14.8.1.0.0/childTdPayout PATCH /service/v14.8.1.0.0/accountProfitMaster
Deposit Penalty Parameter Configuration	Endpoints for penalty parameter configurations	Existing	Correction done in payload of /service/v14.8.1.0.0/tdpenaltybasis - In TdPenaltyBasisModel , TdPenaltyDaysMappingModel is added.
Deposit Reversal	Endpoints for Deposit reversal	Existing	New endpoint added - /service/v14.8.1.0.0/reverseTransaction

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)
Redemption	Redemption endpoints	Existing	Payload changes In icdredmnDetailsModel -> TdredmpayoutDetailsModel , new tag "externalFunding" is added.
Top-up	Deposit Top-up endpoints	Existing	<ol style="list-style-type: none"> In DepositRequestDTO, removed tags <ul style="list-style-type: none"> "planRefNo" "finCycle" In TDPayinDto, removed tags <ul style="list-style-type: none"> "fcyAmount" "originalExchangeRate" "appliedExchangeRate" "seqno" "referenceNo"
Deposit Enquiry Services	This service is used to query the details of Deposit Accounts, Business Products and Payin Maintenances	Existing	<ol style="list-style-type: none"> New APIs added <ul style="list-style-type: none"> /service/v14.8.1.0.0/gIQuery/.search In queryResponseModel, new tags added <ul style="list-style-type: none"> "jointHolder" "accountMis" "ictmPCPayoutDetailCollection" "ictmBCPayoutDetailCollection"
Statement Generation	This service is used to generate and download statements	New	/POST /service/v1/accStatement GET /service/v1/accStatement POST /service/v1/accnconsolidatedstatement GET /service/v1/accStatement/download/{referenceNo}

1.2.5 Common Enhancements - Retail Accounts and Retail Deposits

This topic provides the technical enhancements of Retail Accounts and Retail Deposits.

- A new **Accounting Period** maintenance feature has been introduced in Common Core to replace the previous **Period Code** maintenance under Interest and Charges. All the existing data under **Period Code** to be maintained in the new configuration.
- New tags **nomineeType** and **nomineeSharePercentage** are added under Nominee data segment of account creation and modification requests. These are mandatory when more than one nominee is added in the request payload.
- A new UI process, **Accounting Handoff Browser**, is introduced for viewing and retrying failed entries related to accounting handoffs.
- UTC Changes: OBMA time handling is standardized to UTC to remove ambiguity from local time zones and daylight saving time (DST). All persisted and exchanged timestamps are normalized to UTC; display localization remains at the presentation layer.

- The **Handoff Parameters** are no more required, hence the screen under Interest and charges has been removed.
- The existing Branch Parameters under Account Configuration mandatory fields have been added to configure **Credit GL** and **Debit GL** under the **Waiver/Residual GL Number** section, enabling the zeroing of an account during the account closure process.

1.2.6 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 queue 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.

1.2.7 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 Multi-currency 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.

1.2.8 Teller

This topic provides information about enhancements in the Teller.

Table 1-3 Enhancements in Teller

Summary	Description
Enable cash denomination difference computation.	The denomination capture screens have been enhanced to allow the entry of negative values in denomination units. This enables the teller to accurately handle excess cash scenarios and ensures automatic calculation of refund amounts to be returned to the customer, streamlining both deposits and withdrawals. A new Difference Amount field and corresponding tooltips have been added for improved transparency and reconciliation.
Extract or Download option to be introduced in Teller Inquiry Screens.	A new feature is introduced , allowing users to download and save inquiry results from Branch Inquiry Screens.
Support Branch Inquiries Access without Validating Batch Status.	Access to key Branch Inquiry screens, such as Branch Total Position , Till Vault Position , Open Tills , and Breaching Limits , has been enabled without requiring an open teller batch. This update allows branch managers and staff to perform key inquiries without process interruptions, improving operational flexibility.

Table 1-3 (Cont.) Enhancements in Teller

Summary	Description
Display of Charge amount in Account Currency	Charge Details in the Transaction screens is enhanced to display the charges in Account Currency, along with Transaction Currency and Local Currency for all Teller Transaction Screens.
Provision for maker to recall or cancel the transaction before Auth.	A Discard option has been provided in the Sent for Approval queues, allowing makers to recall or cancel transactions that have not yet been authorized. This enhancement empowers tellers to proactively address transaction errors or changing customer needs before final approval, thus improving accuracy and flexibility.
Vault Denomination Exchange	Introducing a new screen to facilitate currency denomination exchange directly from the Vault. This screen mirrors the functionality of the current Denomination Exchange Screen and is accessible only to Vault Users.
Interactive Override Handling with OBA	An enhancement now ensures that all DDA Account and Accounting-related overrides are displayed to the teller upon transaction submission. The teller can review and either confirm the overrides and submit them for supervisor approval or choose to discard the transaction.
Operational Ledger Cloud Service integration – Phase 1	Teller transactions involving only General Ledger (GL) accounts have been enabled for direct integration with Oracle's Operational Ledger Cloud Service (OBOLCS). This enhancement streamlines posting, reconciliation, and reporting for GL- Only transactions, ensuring robust control and data consistency.
Screen for Static Data	A user-friendly maintenance screen has been made available for the configuration of static data on Cloud. Authorized users are now able to View , Add , Modify , or Delete records for supported static tables directly from the UI, thereby reducing dependency on back end support and expediting configuration updates.
Transaction Notification Alert	A new instant notification feature has been added to inform supervisors Whenever a teller requests approval for a transaction. This guarantees prompt transaction processing and quicker authorization decisions, which helps minimize delays in customer service.

1.2.9 Party

This topic provides information about enhancements in the Party.

- [Functional Enhancements](#)
- [API Enhancements](#)

1.2.9.1 Functional Enhancements

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

Table 1-4 Functional Enhancements

Summary	Description
SMB Data Segments	<p>Following New Data Segments are introduced in SMB Party type.</p> <ul style="list-style-type: none"> • Contact Details • Tax Details • Consent & Preferences • Last Contact Date
Retail Data Segment	<p>New field is added to Tax Declaration Data segment to capture Tax Resident Status.</p> <p>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.</p>
RDEP Integration	<p>OBPY is integrated with Retail Deposits to retrieve Certificate of Deposit information and display in Party View 360.</p>
Configure Transport Auto-Authorization	<p>Auto Authorization feature is enabled for following maintenances:</p> <ul style="list-style-type: none"> • Credit Agency • Location Maintenance • Organization Maintenance • Address Maintenance • External Branch Parameter • External Bank Parameter
Source Product ID	<p>Oracle Banking Party is enhanced to store sourceProductId field as received in request of Insta, Granular PATCH, and Party Amend PATCH APIs.</p> <p>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.</p> <p>Note: sourceProductId field is an existing field in APIs and Event.</p>
Related Party Relationship	<p>New data segment to capture Related Party Relationship is introduced in the Retail and SMB Party types.</p>
Introduction of New Fields	<p>New fields are introduced in Retail and SMB Party in the following data segments:</p> <ul style="list-style-type: none"> • SMB <ul style="list-style-type: none"> – Auth Sig Relationship – Business Information – Current Address – Previous Address • Retail <ul style="list-style-type: none"> – Basic Info – Current Address – Previous Address

Table 1-4 (Cont.) Functional Enhancements

Summary	Description
Changes to Existing Fields	<p>Existing party information fields are updated for the following data segments:</p> <ul style="list-style-type: none"> • Party to Account <ul style="list-style-type: none"> – Nick Name, Account Type, Percentage Owner field changed to Optional – Product Group, Application Type field changed to Mandatory • Retail <ul style="list-style-type: none"> – Retail Employment <ul style="list-style-type: none"> * Employee Type field changed to Optional – Service Member Info <ul style="list-style-type: none"> * 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	<p>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.</p> <p>Note:</p> <ul style="list-style-type: none"> • 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	<p>Following maintenance are enhanced to RSO framework:</p> <ul style="list-style-type: none"> • Properties maintenance • System maintenance • Host config • KYC maintenance
New Fields in Employment Details	<p>New fields are added to following data segment:</p> <ul style="list-style-type: none"> • 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**.

1.2.9.2 API Enhancements

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

Table 1-5 API Enhancements

API Name	API Description	New/ Existing	Change
SMB Party Amendment (Granular)	SMB - Party Amendment (Granular API)	New	<p>Following New APIs are introduced for SMB Party type.</p> <ul style="list-style-type: none"> • 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 PUT/ob/obpy/party/v1/smb/taxInfo
SMB Party Amendment (PATCH)	SMB Party Amendment with PATCH Operation	New	<p>New API is introduced for SMB party amendment with PATCH operation.</p> <p>APIs /ob/obpy/party/v1/smb/amendParty</p>
SMB Party Onboarding and Amendment	SMB - Party Onboarding SMB - Party Amendment	Existing	<p>Impacted APIs POST /service/v1/smb/onboardParty POST /service/v1/smb/partyAmend POST/ob/obpy/v1/party/.search</p> <p>Following Data Segments are newly introduced in SMB Party type are added to APIs.</p> <ul style="list-style-type: none"> • Contact Details • Tax Details • Consent & Preferences • Last Contact Date (Only Party Search API)

Table 1-5 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
Insta APIs	APIs to Onboard and Amend Party Information	Existing (POST)	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> SMB <ul style="list-style-type: none"> * Auth Sig Relationship * Business Information * Current Address * Previous Address Retail <ul style="list-style-type: none"> * Basic Info * Current Address * Previous Address Record Identifier is introduced in the following data segments: <ul style="list-style-type: none"> Retail Party <ul style="list-style-type: none"> * Current Address * ID Details * Contact Details * Employment Details * Service Member Info SMB Party <ul style="list-style-type: none"> * Current Address * Contact Details Preferred Contact Validation is changed from Contact Type to Contact Sub-Type for retail and smb party type. <p>Impacted APIs POST - /service/v1/retail/onboardParty POST - /service/v1/retail/partyAmend POST - /service/v1/smb/onboardParty POST - /service/v1/smb/partyAmend</p>

Table 1-5 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
Full PATCH API	PATCH APIs to Amend Party Information	Existing (PATCH)	<ul style="list-style-type: none"> APIs are enhanced to create and update Related Party Relationship for Retail and SMB Party type. Preferred Contact Validation is changed from Contact Type to Contact Sub-Type. <p>Impacted APIs</p> <ul style="list-style-type: none"> /ob/obpy/party/v1/smb/amendParty <ul style="list-style-type: none"> API is enhanced to create and update following party to party relationship. <ul style="list-style-type: none"> * Beneficiary Relationship * Trustee Relationship * Owner Relationship * Authorized Signatory Relationship * Supplier Relationship * Guarantor Relationship <p>New fields are introduced in the following data segments:</p> <ul style="list-style-type: none"> * Auth Sig Relationship * Business Information * Current Address * Previous Address <p>Record Identifier is introduced in the following data segments:</p> <ul style="list-style-type: none"> * Current Address * Contact Details /ob/obpy/party/v1/retail/granular <ul style="list-style-type: none"> API is enhanced to create and update the following Party to Party Relationship: <ul style="list-style-type: none"> * Household Relationship * Power or Attorney Relationship * Service Member Relationship * Related to Insider Relationship * Guardian Relationship * Custodian Relationship * Solicitor Relationship <p>New fields are introduced in the following data segments:</p> <ul style="list-style-type: none"> * Basic Info * Current Address * Previous Address <p>Record Identifier is introduced in the following data segments:</p> <ul style="list-style-type: none"> * Current Address

Table 1-5 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
			<ul style="list-style-type: none"> * 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)	<p>The following PATCH APIs are introduced for Party-to-Party Relationship:</p> <ul style="list-style-type: none"> • Retail <ul style="list-style-type: none"> 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/custodian Solicitor: /ob/obpy/party/v1/partyToParty/solicitor • SMB <ul style="list-style-type: none"> Beneficiary: /ob/obpy/party/v1/partyToParty/beneficiary Trustee: /ob/obpy/party/v1/partyToParty/trustee Owner: /ob/obpy/party/v1/partyToParty/owner Authorized Signatory: /ob/obpy/party/v1/partyToParty/authorizedSignatory Supplier: /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)	<p>The following APIs are introduced for Related Party Relationship:</p> <ul style="list-style-type: none"> /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

Table 1-5 (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)	<ul style="list-style-type: none"> New fields are introduced in basic Info data segment for Retail Party. Impacted APIs /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 1-5 (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)	<p>Record Identifier is introduced in the following data segments:</p> <ul style="list-style-type: none"> • Retail Party <ul style="list-style-type: none"> – Current Address – ID Details – Contact Details – Employment Details – Service Member Info • SMB Party <ul style="list-style-type: none"> – Current Address – Contact Details <p>Impacted APIs</p> <p>/service/v1/retail/addressInfo</p> <p>/ob/obpy/party/v1/retail/addressInfo/.search</p> <p>/service/v1/retail/idInfo</p> <p>/ob/obpy/party/v1/retail/idInfo/.search</p> <p>/service/v1/retail/contactInfo</p> <p>/ob/obpy/party/v1/retail/contactInfo/.search</p> <p>/service/v1/retail/employment</p> <p>/ob/obpy/party/v1/retail/employment/.search</p> <p>/ob/obpy/party/v1/retail/partyServiceMember</p> <p>/ob/obpy/party/v1/retail/partyServiceMember/.search</p> <p>/ob/obpy/party/v1/smb/addressInfo</p> <p>/ob/obpy/party/v1/smb/addressInfo/.search</p> <p>ob/obpy/party/v1/smb/contactInfo</p> <p>/ob/obpy/party/v1/smb/contactInfo/.search</p>
Delete API (Party to Party)	API to Delete Party to Party Relationship	Decommissioned	<p>Party to Party Relationship delete API is decommissioned to avoid duplication with PATCH API.</p> <p>Impacted APIs</p> <p>/ob/obpy/party/v1/partyToParty/deleteRelationship</p>

Table 1-5 (Cont.) API Enhancements

API Name	API Description	New/ Existing	Change
STP APIs	APIs to Onboard and Amend Party Information	Existing	<ul style="list-style-type: none"> API is enhanced to create and update Related Party Relationship New Fields are introduced in following Data Segments <ul style="list-style-type: none"> SMB <ul style="list-style-type: none"> * Auth Sig Relationship * Business Information * Current Address * Previous Address Retail <ul style="list-style-type: none"> * Basic Info * Current Address * Previous Address Record Identifier is introduced in the following data segments: <ul style="list-style-type: none"> Retail Party <ul style="list-style-type: none"> * Current Address * ID Details * Contact Details * Employment Details * Service Member Info SMB Party <ul style="list-style-type: none"> * Current Address * Contact Details Preferred Contact validation is changed from Contact Type to Contact Sub-Type for Retail and SMB party type. <p>Impacted APIs /service/v1/initiatePartyOnboarding /service/v1/retail/amendParty/{partyId}</p>
Tax Country Code	APIs to get list of configured tax country codes	New	<p>APIs are introduced to get list of Tax Country Codes and respective state codes configured.</p> <p>Impacted APIs /ob/obpy/maintenance/taxcountrycode /ob/obpy/maintenance/taxstatecode/</p>

Table 1-5 (Cont.) API Enhancements

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

Table 1-5 (Cont.) API Enhancements

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

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.

Note

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 1-6 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

1.2.10 Individual Retirement Account

This topic provides information about enhancements in the Individual Retirement Accounts.

Individual Retirement Account (IRA) Contribution and Distribution:

Introducing a streamlined servicing screen for bank users to manage contributions and distributions for IRA plans.

IRA Plan Inquiry:

Introducing a comprehensive inquiry screen for bank users to access detailed IRA plan information, including contribution limits, total balance, accrued and paid interest, penalties, and transaction history for current and previous years. This interface also displays associated accounts and deposits, enabling efficient and informed customer support.

IRA Menu Structure:

A separate menu structure is introduced for IRA services which allows a Bank user to perform servicing transactions on IRA Accounts and Deposits.

IRA CD Account Opening:

Introduced IRA CD Account opening for the existing customers.

2

Technical Changes

This topic provides the information on the Technical Changes.

Table 2-1 Technical Changes

Summary	Description
SQL-cL Adoption (Infra)	SQLcL is a Java-based command-line interface for Oracle Database. Using SQLcL, you can execute SQL and PL/SQL statements interactively or as a batch file. SQLcL provides inline editing, statement completion, command recall, and also supports existing SQL*Plus scripts. Converted all the existing flyway scripts to sqlcl scripts and new scripts released has to be in sqlcl format along with the change log files.
Support Correlation Id	Banking Branch Cloud now supports the inclusion of a request-level unique Correlation Id in all OBA (TBS) accounting calls, enhancing transaction traceability in cloud environments.
Adoption of API versioning as per release version	Implemented API versioning to support backward compatibility, enabling continued support for N-1 versions when significant changes are introduced to Service APIs.
OBRH Template Incremental release	A new enhancement in the Oracle Banking Branch streamlines the upload of Oracle Banking Routing Hub (OBRH) configuration templates in cloud environments. The obrh-config-feeder-service utility now enables users to upload Provider-level and Service-level JSON templates directly, improving the process for maintaining integration configurations. With this enhancement, the utility supports granular uploads—allowing you to update provider and service configurations independently, while enforcing robust data integrity by restricting consumer-level changes.

3

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

4

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>.

Note

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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