

# Oracle® Banking Accounts Cloud Service

## Release Notes



Release 14.8.2.0.0

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Oracle Banking Accounts Cloud Service Release Notes, Release 14.8.2.0.0

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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
<b>boldface</b>	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.

# 1

## 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 14.8.2.0.0.
- [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 14.8.2.0.0.

The release notes contain the details of the new features that are part of release 14.8.2.0.0.

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 Deposits](#)  
This topic provides the release highlights for Retail Deposits.
- [Individual Retirement Accounts \(IRA\)](#)  
This topic provides the highlights for the enhancements applicable for retail accounts and deposits.
- [Common Enhancements - Retail Accounts and Retail Deposits](#)  
This topic provides the highlights for the enhancements applicable for IRA retail accounts and IRA retail deposits.
- [Technical Enhancements of Retail Accounts and Retail Deposits](#)
- [API Versioning Impact](#)
- [Corporate Accounts](#)  
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.

- [Retail Accounts and Retail Deposits \(Servicing\)](#)  
This topic provides the release highlights for Retail Accounts.

## 1.1.1 Retail Deposits

This topic provides the release highlights for Retail Deposits.

### Generic Feature Enhancements

- Auto Rollover feature now supports account-level target product selection.
- Penalty calculation for partial redemptions is enhanced to support the 'Net' Method.
- New UI added for defining post-maturity and renewal notice parameters.
- Introduced Full Balance Block to block existing principal and subsequent top-ups, and to restrict early redemptions.
- Redemption API enhanced to support waiver of interest and penalty with a waiver reason.
- Deposit creation process now supports funding from non-OBA retail accounts and external bank accounts.
- End of Day (EOD) workflow has been updated with additional batches to support new features.

### US Geography Feature Enhancements

- Redemption Distribution API (IRA CD) enhanced to support waiver of interest and penalty with a waiver reason
- Redemption Distribution API (IRA CD) enhanced to support multiple methods for accrued interest treatment in partial and full redemptions.
- IRA Deposit creation process now supports funding from non-OBA retail accounts and external bank accounts.
- New intraday batches are introduced to support new features.

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

## 1.1.2 Individual Retirement Accounts (IRA)

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

### US Geography Feature Enhancements

- IRA(Savings) functionality enhanced to support IRA Transfers and Rollovers.
- IRA functionality enhanced to process Required Minimum Distributions (RMD).
- New functionality added to support Coverdell ESA products and account management.
- Updated the Roth plan type value from ROT to RTH in IRA services.
- Renamed the field "Age Cut-off for Contribution" to "Catch Up Contribution Age" in plan configurations.
- IRA contribution and distribution services are enhanced to record multiple contribution codes and distributions codes.
- Introduced a new RESTful API endpoint to support IRA account enquiry (IRA 360).

For more information about the enhancements, refer to [Individual Retirement Accounts \(IRA\)](#)

## 1.1.3 Common Enhancements - Retail Accounts and Retail Deposits

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

### Generic Enhancements

- Introduced a workflow-driven data migration framework for financial and non-financial data, enabling seamless migration of Retail Accounts, Retail Deposits, Individual Retirement Accounts (IRAs) from legacy systems to Oracle Banking Accounts Cloud Service (OBACS).

### US Geography Feature Enhancements

- Guardian details are no longer mandatory when adding a minor nominee or beneficiary.
- Garnishment processing now includes a field for recording remarks.
- Account opening process enhanced to support emancipated minors.
- The Interest and Charges maintenance flow has been enhanced with new fields and a redesigned screen to improve the overall user experience.

## 1.1.4 Technical Enhancements of Retail Accounts and Retail Deposits

- Idempotency is now supported for Retail Deposit and IRA APIs to prevent duplicate postings on repeat requests.

## 1.1.5 API Versioning Impact

Below are the modification made to the Account Creation API

- “Account type” tag is made mandatory. if no account type is provided, the same is defaulted from Business Product.
- ‘isMinor’ tag value is validated against the date of birth of nominee/beneficiary.
- Error message related to SEP & Customer Plan is changed in version 14.8.2.0.0.

## 1.1.6 Corporate Accounts

This topic provides the release highlights for Corporate Accounts.

### Enhancements in the Corporate Accounts

- Generic Enhancement
- Dashboard & Widget
- EOD Dashboard Status Widget
- Track Receivables
- Structured Address
- Operating Instruction Enhancements
- Customer transfer – Novation

For more information, see [Corporate Accounts](#).

## 1.1.7 Nostro Accounts

This topic provides the release highlights for Nostro Accounts.

### Enhancements in the Nostro Account Creation

- Generic Enhancement
- Structured Address

For more information, see [Nostro Accounts](#).

## 1.1.8 Teller

This topic provides the release highlights for Teller.

- Support Third Party Cash Transaction Request for Cash Deposit and Cheque Withdrawal.
- Reversal configuration for Teller Transactions.
- Customer and Account level Memo Handling in Teller Transactions screens.
- Support Structured and Hybrid address formats for Payment Requests to OBPM.
- Teller consent for Cash transfer from Till to Till before completion.
- Redesign the Teller Transaction Screens for Redwood Experience.
- Operational Ledger Cloud Service integration - Phase 2 (GL and Accounts).
- Common-Adoption of Customer address formats.
- Multi BC Issuance against GL.
- Migration of Teller Screens using UI Toolkit.
- Sonarqube corrections.
- OBRH template Incremental release.
- Display Artifact Version, Environment Name in Logs.
- Display Product version, Env. Name on UI.
- Blue Green Deployment strategy for Plato.

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

## 1.1.9 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](#).

## 1.1.10 Retail Accounts and Retail Deposits (Servicing)

This topic provides the release highlights for Retail Accounts.

Following are the highlights for the current release:

### Generic Enhancements

- Cross Branch Support for Servicing Operations
- SSN to TIN change in multi-search criteria panel

### Education Savings Account (ESA)

- Introduced new menu and related screens for ESA.

### Retail Accounts

- Enhanced the following screens:
  - **Account Closure**
  - **Garnishment**
  - **Joint Holder**
  - **Beneficiary Details Update**

### Retail Deposits

Enhanced the following screens:

- **Certificate of Deposit Account Opening**
- **Deposit 360**
- **Redemption**
- **Create Amount Block**
- **Joint Holder**
- **Beneficiary Details Update**
- **Payout Modification**
- **View and Modify Amount Block**

### IRA Services

Introduced the following new screens:

- **Internal Transfer**
- **Rollover**

Enhanced the following screens:

- **IRA 360**
- **Deposit Account Opening**
- **Create Amount Block**
- **View and Modify Amount Block**
- **Beneficiary Details Update**

- **Contributions and Distributions**
- **Trustee to Trustee transfer**
- **Deposit Account Opening**
- **Payout Modification**

## 1.2 Release Enhancements

The enhancements in this release are listed in this topic.

- [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.
- [Individual Retirement Accounts \(IRA\)](#)  
This topic provides the functional enhancements of IRAs Retail Accounts and Retail Deposits
- [Functional Enhancements common for Retail Accounts and Retail Deposits](#)  
This topic provides the functional enhancements of Retail Accounts and Retail Deposits.
- [Technical Enhancements of Retail Accounts and Retail Deposits](#)  
This topic provides the technical enhancements of Retail Accounts and Retail Deposits.
- [API Versioning Impact](#)  
This topic provides the API Versioning Impact.
- [API Enhancements for Retail Deposits Service](#)  
This topic provides details of incremental changes in ReSTful APIs for Retail Deposits.
- [Corporate Accounts](#)  
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 functional enhancements in the Party.
- [Individual Retirement Account](#)  
This topic provides information about enhancements in the Individual Retirement Accounts.
- [Retail Accounts \(Servicing\)](#)  
This topic provides information about enhancements in the Retail Accounts (Servicing).
- [Retail Deposits \(Servicing\)](#)  
This topic provides information about enhancements in the Retail Deposits (Servicing).
- [IRA Services](#)  
This topic provides information about enhancements in the IRA Services.
- [ESA Services](#)  
This topic provides information about the newly added Education Savings Account (ESA) Services.

## 1.2.1 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)
Business Product Service	-	Existing	<p>In 'BasicDetailsModel' model,</p> <ul style="list-style-type: none"> <li>for 'accountType', enum value has changed from [S,Y] to [S,U]</li> <li>'description' is a required field</li> <li>'accountCode' and 'startDate' are no longer required fields</li> </ul> <p>In 'MultiCurrencyModel' model,</p> <ul style="list-style-type: none"> <li>'id' and 'acctFeaturesId' are marked as read-only fields</li> </ul> <p>In 'PreferencesModel' model,</p> <ul style="list-style-type: none"> <li>'atmRequired', 'passbookFacReq', 'chequeBookReq',</li> <li>'directBankingReq' are no longer required fields</li> </ul> <p>In 'ChannelDetailsModel' model,</p> <ul style="list-style-type: none"> <li>'channelName' is now a read-only field</li> </ul> <p>In 'ChargesModel' model,</p> <ul style="list-style-type: none"> <li>'chargeRequired' field is now restricted to a maximum length of 1 and enum as [Y,N]</li> </ul> <p>In 'ChargeProductMappingModel' model,</p> <ul style="list-style-type: none"> <li>'id', 'open' and 'chargeId' are now read-only fields</li> <li>'AccClassRestrictionsModel',</li> <li>'AccClassBranchRestrictionsModel',</li> <li>'AccClassBranchRestrictionDetailsModel',</li> <li>'AccClassCcyRestrictionsModel',</li> <li>'AccClassCcyRestrictionDetailsModel',</li> <li>'AccClassTxnCodeRestrictionsModel',</li> <li>'AccClassTxnCodeRestrictionDetailsModel',</li> <li>'AccClassCustomerCategoryRestrictionsModel',</li> <li>'AccClassCustomerCategoryRestrictionDetailsModel' and</li> <li>'AccClassEntitlementRestrictionsModel'; these models are newly added</li> </ul>
Garnishment Parameters	-	Existing	<p>In 'AccountDetailsModel' and 'AccountDetailsResponseModel' models:</p> <ul style="list-style-type: none"> <li>'remarks' field is newly added</li> </ul>
Joint Holder Maintenance	-	Existing	API Versioning Changes: All Endpoints.
Relationship 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)
External Relationship Code Maintenance	-	Existing	-
Interest and Charges Maintenance	-	Existing	-
IRA Product Service	-	Existing	<p>In 'BasicDetailsModel' model,</p> <ul style="list-style-type: none"> <li>'startDate' is no longer a required field</li> <li>'description' is now a required field</li> </ul> <p>In 'IraPreferencesModel' model,</p> <ul style="list-style-type: none"> <li>directBankingReq' is no longer a required field</li> </ul> <p>In 'ChannelDetailsModel' model,</p> <ul style="list-style-type: none"> <li>'channelName' is now a read-only field</li> </ul> <p>In 'ChargesModel' model,</p> <ul style="list-style-type: none"> <li>'chargeRequired' field is now restricted to a maximum length of 1 and enum as [Y,N]</li> </ul> <p>In 'ChargeProductMappingModel' model,</p> <ul style="list-style-type: none"> <li>'id' and 'chargeId' fields are removed</li> <li>'open' is now a read-only field</li> </ul>
IRA Plans Service	-	Existing	<p><b>Base level:</b></p> <ul style="list-style-type: none"> <li>Description and tag name updated</li> </ul> <p>Endpoint '/service/v14.8.2.0.0/iraplans/iracodes' (GET) is newly added</p> <p>In 'ValidIraPlansModel' model,</p> <ul style="list-style-type: none"> <li>For 'contributionLimitType', 'description', and 'planType', descriptions are updated</li> <li>'employerContribApplicable' and 'rmdApplicable' fields are newly added</li> </ul> <p>'IraCodesModelCollection', 'IraCodesModel' and 'GenericDto' models are newly added</p>
ESA Product Service	-	New	-
ESA Plans Service	-	New	-
Status Code Service	-	New	-
Source Code Service	-	New	-
Customer GL maintenance	-	New	-

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	<p>Base level:</p> <ul style="list-style-type: none"> <li>Tags updated for all endpoints</li> <li>(AccountServicesAggregateService -&gt; Account Services)</li> </ul> <p>In endpoint '/service/v14.8.1.0.0/accountservices' (PUT),</p> <ul style="list-style-type: none"> <li>General headers added: 'userId', 'entityId', 'branchCode', 'appld', 'Authorization', 'env'</li> </ul> <p>Endpoint</p> <ul style="list-style-type: none"> <li>'/service/v14.8.2.0.0/commonAccountservices/aggregate/.search' (POST) is newly added</li> </ul> <p>In 'AccountServicesWebModel' model,</p> <ul style="list-style-type: none"> <li>'accountCharges' and 'accountMemoNotes' datasegments are newly added</li> </ul> <p>'AccountMemoNotesModel', 'AccountMemoNotesDetailModel', 'AccountChargesModel', 'AccountChargesDetailsModel', 'AccountChargesProductsModel' and 'AccountChargesDetailsSlabModel'; model definitions are newly added</p> <p>In 'AccountClosureDetailsModel' model,</p> <ul style="list-style-type: none"> <li>'accountClosureDate' is marked as a read-only field</li> <li>'sourceSystem' field is newly added</li> </ul> <p>In 'ClosureSettlementDetailsModel' model,</p> <ul style="list-style-type: none"> <li>'settlementAmount' and 'settlementRefNo' fields are newly added</li> </ul>
Account Closure Service API	-	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)
IRA Account Service API		Existing	<p>In 'AccountServicesWebModel' model,</p> <ul style="list-style-type: none"> <li>• 'accountCharges' datasegment is newly added</li> </ul> <p>In 'IraAccountDetailsModel' model,</p> <ul style="list-style-type: none"> <li>• 'employerInitiated' field is removed</li> <li>• 'inheritedIra' field is newly added</li> <li>• 'iraInheritedAccountDetail' datasegment is newly added</li> </ul> <p>In 'AccountClosureDetailsModel' model,</p> <ul style="list-style-type: none"> <li>• 'accountClosureDate' is marked as a read-only field</li> <li>• 'sourceSystem' field is newly added</li> </ul> <p>In 'ClosureSettlementDetailsModel' model,</p> <ul style="list-style-type: none"> <li>• 'settlementAmount' and 'settlementRefNo' fields are newly added</li> </ul> <p>'InheritedIraAccountDetailsModel', 'AccountChargesModel', 'AccountChargesDetailsModel', 'AccountChargesProductsModel' and 'AccountChargesDetailsSlabModel' model definitions are newly added</p>

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 Customer Plan Configuration API		Existing	<p><b>Endpoint</b></p> <ul style="list-style-type: none"> <li>• <code>/service/v14.8.2.0/iracustomerplan/planTypes/.search</code> (POST) is newly added</li> <li>• In <code>'IraCustomerPlanModificationModel'</code> model, <ul style="list-style-type: none"> <li>• an example is added for <code>'keyId'</code></li> </ul> </li> <li>• In <code>'IraCustomerPlanModel'</code> model, <ul style="list-style-type: none"> <li>• Descriptions are added for <code>'customerNo'</code>, <code>'planType'</code>,</li> <li>• <code>'planCcy'</code>, <code>'planRefNo'</code>, and <code>'firstContributionDate'</code> fields</li> <li>• <code>'distributionOrder'</code> field is newly added</li> </ul> </li> <li>• <code>'IraRmdPaymentDetailsModel'</code>, <code>'CustomerPlanTypeCollection'</code>, <code>'CustomerPlanTypeModel'</code> and <code>'CustomerPlanQueryModel'</code> models are newly introduced</li> <li>• In <code>'IraEmployerDetailsModel'</code> model, <ul style="list-style-type: none"> <li>• for <code>'effectiveFromDate'</code> field, description is added and pattern is provided</li> <li>• for <code>'employeeType'</code> field, description is added and enum is provided</li> <li>• for <code>'employerName'</code> field, description is added and maximum length is provided</li> <li>• for <code>'annualCompensation'</code> field, description is added</li> </ul> </li> <li>• In <code>'IraCustomerPlanAccountModel'</code> model, <ul style="list-style-type: none"> <li>• Descriptions are added for <code>'accNo'</code>, <code>'domain'</code>, <code>'isClosed'</code> and <code>'accBrn'</code> fields</li> <li>• Fields <code>'inheritedIra'</code>, <code>'includeForRmd'</code> and <code>'priorityOrder'</code> are newly added</li> </ul> </li> </ul>
ESA Customer Plan Configuration API	-	New	-
ESA Account Service API	-	New	-
Check/ Cheque Book and related Services	-	Existing	-

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)
Transaction Balance Service	-	Existing	<b>Endpoint Level Changes: API VERSIONING CHANGES</b> <ol style="list-style-type: none"> <li>1. /ob/oba/tbs/v1/transactions/accountings -&gt; /service/v14.8.1.0.0/transactions/accountings</li> <li>2. /ob/oba/tbs/v1/transactions/amountBlocks -&gt; /service/v14.8.1.0.0/transactions/amountBlocks</li> <li>3. /ob/oba/tbs/v1/transactions/legalBlocks -&gt; /service/v14.8.1.0.0/transactions/legalBlocks</li> </ol>
Garnishment order	-	Existing	In 'AccountDetailsModel' and 'AccountDetailsResponseModel' models: <ul style="list-style-type: none"> <li>• 'remarks' field is newly added</li> </ul>
Courtesy pay	-	Existing	API Versioning Changes: All Endpoints.
Non Financial Activity	-	Existing	

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 Transaction Service	-	Existing	<p>Endpoints</p> <ul style="list-style-type: none"> <li>'/service/v14.8.1.0.0/contribution' (POST)</li> <li>'/service/v14.8.1.0.0/distribution' (POST) <ul style="list-style-type: none"> <li>Headers 'idempotencyRequestSource', 'idempotencyRetry' and 'idempotencyKey' are newly added</li> </ul> </li> </ul> <p>Endpoint '/service/v14.8.2.0.0/accEnquiry/.search' (POST) is newly added</p> <p>Endpoint '/service/v14.8.2.0.0/checkPenalty' (POST) is newly added</p> <p>Endpoint '/service/v14.8.1.0.0/checkPenalty' (POST) is marked as deprecated</p> <p>In 'IraTxnReqModel' model,</p> <ul style="list-style-type: none"> <li>'branch' field is marked as read-only and hence is no longer a required field</li> <li>'employerContribution' field is not a read-only field and a default value is provided</li> <li>'paymentMethod' field -&gt; new values are added for ENUM</li> <li>'iraCode2', 'previousYearRmd' and 'trusteeToTrusteeTransfer' fields are newly added</li> </ul> <p>In 'IraTxnValidAccountsModel' model,</p> <ul style="list-style-type: none"> <li>Fields 'inheritedIra' and 'isClosed' are newly added</li> </ul> <p>In 'IraBalanceModel' model,</p> <ul style="list-style-type: none"> <li>Field 'rmdWaive' is newly added</li> </ul> <p>In 'TaxPerFyModel' model,</p> <ul style="list-style-type: none"> <li>Datasegment 'rmdInfo' is newly added</li> </ul> <p>In 'IraPenaltyReqModel' model,</p> <ul style="list-style-type: none"> <li>Field 'currency' is now required</li> </ul> <p>'RmdInformation', 'IraTransferReqModel', 'IraTransferResponse', 'IraRolloverReqModel', 'IraRolloverResponse', 'PenaltyReqModelV148200', 'AccountsPenaltyReqModel', 'PenaltyModelV148200', 'AccountPenaltyModel', 'AccEnquiryRequestModel', 'AccLevelDataModel', 'IraAccEnquiryResponseModel', 'PaymentAccountDetailsRequest' and 'PaymentAccountDetailsModel' models are newly added</p>
ESA Transaction Service		New	-

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)
Integration Service		Existing	API Versioning Changes: All Endpoints. New Fields added: <ol style="list-style-type: none"> <li>'accCcy' in AccountBalanceRequestModel.</li> <li>'accountType' in AccountBalanceResponse.</li> </ol>
Statement Generation		Existing	-

## 1.2.2 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:** Feature of 'Auto Rollover To New Product' is enhanced to allow users to specify a renewal target product at the account level, regardless of pre-identified product.
- **Full Balance Block:** This enhancement enables financial institutions to block the entire balance of a CD account. A new Full Balance Block flag has been introduced in the amount block request; when set to "Y," it blocks the principal balance of the CD. The system automatically adjusts the blocked amount for subsequent transactions that increase the principal balance. Additional validations and operational restrictions have been implemented to ensure correct behavior during rollover and close-on-maturity scenarios.
- **Accrued Interest Treatment on Redemption:** A new tag has been introduced in the redemption request to define how accrued interest is handled during CD redemption. This allows financial institutions to specify whether accrued interest has to be paid out, retained for continued accrual, or forfeited (for eligible, bank-initiated scenarios).
  - **Payout Redemption Interest:** During redemption Interest for the redeemed amount will be calculated and paid along with redemption amount.
  - **Waive Redemption Interest:** User can waive the interest calculated for the redeemed amount during redemption
- **Post maturity and renewal notice:** A new screen has been introduced for common notice maintenance, allowing users to configure pre- and post-event notifications for deposit products. Users can manage multiple notices per event, with configurable day offsets and enable/disable controls. All notifications are published to the Event Delivery Platform (EDP) for downstream consumption by subscribing systems.
- **Waive penalty and waive reason:** New tags are introduced in redemption request of CD to waive interest, penalty and to capture waive reason.
- **Deposit External Parameter Configuration:** The updates include new configuration fields, enhanced validation rules, and, most importantly, the clearing integration-routing logic. This logic determines whether deposit settlement and accounting requests are processed through direct core system calls, via REST API through the integration services layer (OBRH), or handed off to tables for downstream processing.
- **New batches to the End of Day Workflow:**

- New batches are introduced in End of Day Workflow:
  - \* OBRDDA-EXTERNAL-ADAPTER-PAYREVERSE
  - \* OBRDEP-EXTERNAL-ADAPTER-PAYREVERSE
  - \* OBRDEP-DEPTXN-UNCOLL
- Intraday batch 'ICCalcBatchTask' renamed to 'RdepCalcBatchTask'.

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

### US Geography Feature Enhancements

- **Waive interest, penalty and waive reason:** New tags are introduced in distribution request to waive regular redemption penalty, state/federal penalty and to capture waive reason.
- **Accrued Interest Treatment on Redemption (IRA CD) :** A new tag in the redemption request is introduced for Accrued Interest handling during distribution of a IRA CD, whether accrued interest is paid out, retained for continued accrual, or forfeited (bank-initiated) in eligible scenarios.
  - **Payout Accrued Interest:** Accrued interest on the redeemed amount is paid out as of the redemption date. This option applies to both full and partial redemptions.
  - **Continue Interest Accrual:** Accrued interest on the redeemed amount is not paid out and remains in the Interest Payable GL, continuing to accrue. This option applies to partial redemptions only.
  - **Forfeit Accrued Interest:** Accrued interest is forfeited by debiting the Interest Payable GL and crediting the Interest Expense GL. This option applies to full redemptions only.
- An IRA specific Intraday batch 'RdepCalcBatchTask' in introduced for invoking external systems for payment processing.

## 1.2.3 Individual Retirement Accounts (IRA)

This topic provides the functional enhancements of IRAs Retail Accounts and Retail Deposits

### US Geography Feature Enhancements

- **IRA Transfers and Rollovers:**
  - Enhancements have been made to support rollover of contributions only to plans that are enabled for rollover in the IRA Plan configuration.
  - Contribution and distribution codes can be flagged as valid for rollover transactions, ensuring only approved codes are available during rollover processing.
  - IRA transfers enable customers to move funds between accounts within the same IRA plan. No contribution and distribution codes are applicable, also state and federal with holdings as this is not considered as distribution.
  - IRA rollover supports movement of funds between accounts under different IRA plans, either for the same customer or different customers. Rollover transactions capture distribution and contribution codes as applicable; enhancements allow specific codes to be marked for rollover use. Federal and state penalty taxes may be waived, and standard CD penalties may also be waived for IRA CD accounts.
- **Required Minimum Distribution (RMD):** OBA-Retail is enhanced to support comprehensively Required Minimum Distributions (RMD) from Individual Retirement Accounts.

- System supports manual and automated distributions. Automated RMD calculations are done by system once the IRA owner reaches the RMD age as specified in configurable global parameters.
- Auto-distribution setup enables the system to distribute RMD amounts automatically across multiple accounts per plan, following configurable distribution orders (e.g., by lowest interest rate, lowest balance, oldest account, or user-defined sequence)
- Enhancements for inherited IRAs allow tailored distribution options based on beneficiary type. The system uses IRS tables and the selected distribution method to determine the correct life expectancy factor for inherited IRA RMDs.
- Customer-Plan and Account enquiry services now display RMD details like distributed amount, outstanding amount, last distribution date, and amount for the fiscal year.
- Payment methods for RMDs include internal transfer, GL, check, or external account transfer. Frequency and start date are configurable.
- **Coverdell Education Savings Accounts (ESA):** System is enhanced with new UIs and restful APIs to include end-to-end support like static plan setup, global/plan parameters, ESA Savings and ESA CD product enablement, transaction processing (contributions/distributions), internal transfers, rollovers, enquiries, notifications, and federal/state penalty tax processing
- Static value Plan Type ROT is renamed to RTH.
- In Plan configuration UI, 'Age Cut-off for Contribution (in years)' field is renamed to Catch Up Contribution Age (in years)'.
- Multiple Contribution codes and Distribution codes can be sent as part of IRA Contribution and Distribution requests.
- **IRA Account Enquiry:** A new Restful API is introduced to query IRA account details based on Customer Number, Plan Type and Account Number. Response of this query gives details on Contributions, Distributions, Balances for Current and Previous tax years and RMD information.

## 1.2.4 Functional Enhancements common for Retail Accounts and Retail Deposits

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

### Generic Enhancements

- Introduced a workflow-driven data migration process to seamlessly migrate Financial and Non-Financial Data of Retail Accounts, Retail Deposits, and IRAs from legacy systems to Oracle Banking Accounts Cloud Service (OBACS). The release encompasses end-to-end stages, including prerequisites, file upload mechanisms, validations, and approval workflows. For additional details, refer to the Data Migration User Manual.
  - To access Account Migration, the user must navigate to the **Account Migration** option under the Main Menu, select **Initiate**, and then choose **Retail** as the domain on the screen.
  - To access Deposits Migration, the user must navigate to the **Account Migration** option under the Main Menu, select **Initiate**, and then choose **Deposits** as the domain on the screen.

### US Geography Feature Enhancements

- Validation for guardian details when a nominee is minor is relaxed as guardian details are not mandatory in the US region.
- In Garnishment, a new field to capture remarks is added.
- **Account opening for an Emancipated Minor:** As part of this enhancement below checks are added during account opening:
  - If the primary holder is an Emancipated minor, account can be opened without Guardian details.
  - For a Joint account, either primary holder or any of the joint holder/s should be an Emancipated minor or a major.
  - For a Joint account, if both primary and joint holder/s are minor then Guardian details are mandatory.
- **Interest and charges:**
  - New UI for accounting entry screen - On choosing the Interest Product the applicable Accounting entries based on the rule and product maintenance will get listed. User must map the accounting head and transaction code.
  - New UI Generic Parameters - to be used view the Interest and Charges processing parameters and can be used as a one-time set up in implementation and not to be modified.
  - New field Main Interest UDE in Interest Product UI - to be used to determine the UDE to configured as the main interest rate UDE.
  - UDE Value Input - Maintenance to be done for ALL branch before branch specific rates are maintained.

## 1.2.5 Technical Enhancements of Retail Accounts and Retail Deposits

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

- **Idempotency support** has been implemented across the Deposit API landscape to ensure safe, repeatable processing of requests—particularly in scenarios involving network retries, timeouts, or duplicate submissions. Retail Deposit services for account creation, top-up, and redemption, along with IRA services covering IRA-CD, IRA contribution, and IRA distribution, have been enhanced so that repeat invocations of the same logical request are detected and do not result in duplicate postings.

## 1.2.6 API Versioning Impact

This topic provides the API Versioning Impact.

- CASA account creation service enforces a control to ensure the Account Type attribute is always populated with a valid, supported value. If the consuming channel or upstream system does not explicitly provide an Account Type, the platform will derive and default it from the associated Business Product configuration.
- Validation control on the nominee/beneficiary profile to ensure the is Minor flag is consistent with the individual's Date of Birth (DOB).
- Error message related to SEP & Customer Plan is changed in version 14.8.2.0.0.

## 1.2.7 API Enhancements for Retail Deposits Service

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

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

**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 Transfer	This service is used to perform Transfer From One Deposit to Another	New	New Endpoints <ul style="list-style-type: none"> <li>POST /service/v14.8.2.0.0/depositTransfer/depositTransferValidate</li> <li>POST /service/v14.8.2.0.0/depositTransfer/depositTransferCreate</li> </ul>
Deposit Notice Configuration	This set of services is used to perform online Initial Funding operation.	New	New Endpoints: <ul style="list-style-type: none"> <li>POST /service/v14.8.2.0.0/tdnoticeconfig</li> <li>GET /service/v14.8.2.0.0/tdnoticeconfig</li> <li>PUT /service/v14.8.2.0.0/tdnoticeconfig/{keyId}</li> <li>PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/close</li> <li>PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/reopen</li> <li>GET /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/aggregate</li> </ul>

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)
ESA Deposit Account Services	This service is used to create ESA Deposit Accounts	New	<p>New Endpoints:</p> <ul style="list-style-type: none"> <li>• POST /service/v14.8.2.0.0/tdnoticeconfig</li> <li>• GET /service/v14.8.2.0.0/tdnoticeconfig</li> <li>• PUT /service/v14.8.2.0.0/tdnoticeconfig/{keyld}</li> <li>• PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyld}/close</li> <li>• PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyld}/reopen</li> <li>• GET /service/v14.8.2.0.0/tdnoticeconfig/{keyld}/aggregate</li> <li>• POST /service/v14.8.2.0.0/esaTermDeposit</li> <li>• PUT /service/v14.8.2.0.0/esaTermDeposit/{accountNumber}</li> <li>• POST /service/v14.8.2.0.0/esaDepositSimulation</li> <li>• POST /service/v14.8.2.0.0/esaTermDeposit/validateTD</li> <li>• GET /service/v14.8.2.0.0/esaTermDepositbyacc</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositBasicDetails</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositPayout</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositPayin</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountStatementPreferences</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountAddress</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositInterestDetails</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositRollOverDetails</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountMis</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountNominee</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountGuardian</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/accountProfitMaster</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositEffectiveDate</li> <li>• PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountMemo</li> </ul>

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)
ESA Transaction Service	This service is used to post ESA transactions	New	New Endpoints: <ul style="list-style-type: none"> <li>• POST /service/v14.8.2.0.0/esa/contribution</li> <li>• POST /service/v14.8.2.0.0/esa/distribution</li> <li>• POST /service/v14.8.2.0.0/esa/balanceSummary/.search</li> <li>• POST /service/v14.8.2.0.0/esa/getValidAccounts/.search</li> <li>• POST /service/v14.8.2.0.0/esaTransfer</li> <li>• POST /service/v14.8.2.0.0/esaRollover</li> <li>• POST /service/v14.8.2.0.0/esa/checkPenalty</li> <li>• POST /service/v14.8.2.0.0/esa/accEnquiry/.search</li> </ul>
Deposit ESA Product Configuration	Deposit ESA Product Configuration	New	New Endpoints: <ul style="list-style-type: none"> <li>• POST /service/v14.8.2.0.0/esaproduct</li> <li>• GET /service/v14.8.2.0.0/esaproduct</li> <li>• PUT /service/v14.8.2.0.0/esaproduct/{keyId}</li> <li>• PATCH /service/v14.8.2.0.0/esaproduct/{keyId}/close</li> <li>• PATCH /service/v14.8.2.0.0/esaproduct/{keyId}/reopen</li> <li>• GET /service/v14.8.2.0.0/esaproduct/{keyId}/aggregate</li> </ul>
Reverse payment with failed status	The service is used to reverse payment with failed status	New	New Endpoints: <ul style="list-style-type: none"> <li>• POST /service/v14.8.2.0.0/transactionRetry</li> <li>• POST /service/v14.8.2.0.0/reverseTransactionByBranch</li> </ul>

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 Transaction Service	IRA Transaction Service to post contributions and distributions, can also be used to check customer level balance, and used for IRA Transfer and Rollover from Debit Account to Credit Account	Existing	<ol style="list-style-type: none"> <li>1. Description changes</li> <li>2. New fields in headers - idempotencyKey, idempotencyRetry, idempotencyRequestSource</li> <li>3. Deprecated APIs /service/v14.8.1.0.0/checkPenalty</li> <li>4. New APIs <ul style="list-style-type: none"> <li>• POST /service/v14.8.2.0.0/checkPenalty</li> <li>• POST /service/v14.8.2.0.0/iraTransfer</li> <li>• POST /service/v14.8.2.0.0/iraRollover</li> <li>• POST /service/v14.8.2.0.0/accEnquiry/.search</li> <li>• POST /service/v14.8.2.0.0/paymentAccountDetails/.search</li> </ul> </li> <li>5. IraTxnReqModel <ul style="list-style-type: none"> <li>• Fields added - employerContribution, depositRedemIntPayout, depositDistributionMethod, trusteeToTrusteeTransfer, waiveRedmPenalty, waiveReason</li> <li>• Fields removed - eaRefNo</li> </ul> </li> <li>6. IraTxnValidAccountsModel <ul style="list-style-type: none"> <li>• Fields added - inheritedIra, is Closed</li> </ul> </li> <li>7. TaxPerFyModel <ul style="list-style-type: none"> <li>• Fields added - currentYear, rmdInfo</li> </ul> </li> <li>8. TaxPerFyModel <ul style="list-style-type: none"> <li>• Fields added - currency (mandatory)</li> </ul> </li> </ol>

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	Banks offering Deposit Services publish business products to cater to different needs of Retail Customers. Deposits are the most common products, along with Savings and Checking. Oracle Banking Business Product REST API helps Banks to Create, Amend Products through Bank's in-house product composer/ workbench or through any 3rd Party application. Business Products can be defined with set of configurable attributes to cater to the target market segments and also fulfill the Bank's promotional campaigns.	New,Existing	<ol style="list-style-type: none"> <li>1. Versioning changes for endpoints - <ul style="list-style-type: none"> <li>• - /service/v14.8.2.0.0/accountclass [ POST ]</li> <li>• - /service/v14.8.2.0.0/accountclass/{keyId} [ PUT ]</li> <li>• - /service/v14.8.2.0.0/accountclass/{keyId}/aggregate [GET]</li> </ul>           Changes -            Fields removed - <ul style="list-style-type: none"> <li>• Within TdMaturityInstructionsModel - matNoticePeriod</li> <li>• Within TdPreferencesModel - zeroBalPriorNoticeDays</li> </ul> </li> <li>2. Description changes, spelling corrections.</li> </ol>

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 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 through any 3rd Party application. IRA Business Products can be defined with set of configurable attributes to cater to the target market segments and also fulfill the Bank's promotional campaigns.	New, Existing	<ol style="list-style-type: none"> <li>Versioning changes for endpoints - <ul style="list-style-type: none"> <li>- /service/v14.8.2.0.0/iraproduct [ POST ]</li> <li>- /service/v14.8.2.0.0/iraproduct/{keyId} [ PUT ]</li> <li>- /service/v14.8.2.0.0/iraproduct/{keyId}/aggregate [GET]</li> </ul>           Changes -            Fields removed - <ul style="list-style-type: none"> <li>Within TdMaturityInstructionsModel - matNoticePeriod</li> <li>Within TdPreferencesModel - zeroBalPriorNoticeDays</li> </ul> </li> <li>Description changes, spelling corrections.</li> </ol>

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 Term Deposit Services	This service is used to create IRA Deposit Accounts	Existing	<ol style="list-style-type: none"> <li>1. Description and spelling changes.</li> <li>2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource</li> <li>3. BcPayoutDetailsModel <ul style="list-style-type: none"> <li>• Fields added - refNo,scode,xref,micrNo,xrate,wavePenalty,charges,otherdets,countryCode,chgPercent</li> </ul> </li> <li>4. PcPayoutDetailsModel <ul style="list-style-type: none"> <li>• Fields added - action,autoAuth,checkerRemarks,makerRemarks,benfadd1,benfadd2,otherdets,custbankcode (read-only)</li> </ul> </li> <li>5. TermDepositWebModel <ul style="list-style-type: none"> <li>• Fields made mandatory - iraAccountDetails,interestDetails,udeCurrency &amp; open tags made mandatory within interestDetails</li> <li>• Fields added - isContribution,errors</li> <li>• Fields removed - depositExternalFunding</li> </ul> </li> <li>6. RolloverDetailsModel <ul style="list-style-type: none"> <li>• Fields added - thresholdPayoutAcc</li> </ul> </li> <li>7. AddlPayinDtilsModel <ul style="list-style-type: none"> <li>• Fields added - id,parentId,referenceNo,multitmodeXrate,seqno,chqInstrumentNo,draweeAcNo,routingNo,externalFunding,networkCode,instrumentCode,instrumentAmt,instrumentCcy,nachaTxnCode,benfName,narrative,instructionDate,chqInstrumentDate(read-only)</li> </ul> </li> <li>8. IraAccountDetailsModel <ul style="list-style-type: none"> <li>• Fields added - inheritedIra,iraInheritedAccountDetail</li> </ul> </li> <li>9. IRATermDepositBasicDetailsModel <ul style="list-style-type: none"> <li>• Fields added - iraCode2,employerContribution</li> </ul> </li> <li>10. DepositPayoutDetailsModel <ul style="list-style-type: none"> <li>• Fields added</li> <li>• version,resourceId,resourceModNo,datasegmentCode,delFlag,modificationStatus,makerId,makerDateStamp,makerUTC,makerBranch,makerTimeZone,checkerId,checkerDateStamp,checkerUTC,checkerBranch,checkerTimeZone,authStatus</li> </ul> </li> <li>11. AccountStatementPreferencesModel <ul style="list-style-type: none"> <li>• AccountStatementPreferencesModel</li> </ul> </li> </ol>

**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)
			<ul style="list-style-type: none"> <li>• primaryISOSStatReq,primaryISOMsgType, secondaryISOSStatReq,secondaryISOMsg Type,secondaryDueType,tertiaryDueType, secondaryDueOnDate,secondaryDueYear ,tertiaryDueOnDate,tertiaryDueYear,accountStatementPreferencesMcy</li> <li><b>12.</b> New endpoints added - PUT /service/v14.8.1.0.0/iratermdeposit/{accountNumber}, GET /service/v14.8.1.0.0/iratermdepositbyacc</li> <li><b>13.</b> Models removed - DepositExternalFundingModel, interestStatment (within AccountStatementPreferencesModel)</li> <li><b>14.</b> AccountMisModel               <ul style="list-style-type: none"> <li>• Fields added - compositeMisDetails</li> </ul> </li> <li><b>15.</b> TransactionMisDetailsModel               <ul style="list-style-type: none"> <li>• Fields added - transactionMisId,misRefNo</li> </ul> </li> <li><b>16.</b> Endpoints removed/deprecated               <ul style="list-style-type: none"> <li>• /service/v14.8.1.0.0/iratermdeposit/termDepositPayin [PATCH]</li> <li>• /service/v14.8.1.0.0/iratermdeposit/accountProfitMaster [PATCH]</li> </ul> </li> </ul>

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 Services	This service is used to create Deposit Accounts	Existing	<ol style="list-style-type: none"> <li>1. Description and spelling changes.</li> <li>2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource</li> <li>3. Models removed - DepositExternalFundingModel</li> <li>4. AddIPayinDtilsModel <ul style="list-style-type: none"> <li>• Fields added - id,parentId,referenceNo,multimodeXrate,seqno,chqInstrumentNo,draweeAcNo,routingNo,externalFunding,networkCode,instrumentCode,instrumentAmt,instrumentCcy,nachaTxnCode,benfName,narrative,instructionDate,chqInstrumentDate(read-only)</li> </ul> </li> <li>5. RolloverDetailsModel <ul style="list-style-type: none"> <li>• Fields added - thresholdPayoutAcc</li> </ul> </li> <li>6. UDEValuesModel <ul style="list-style-type: none"> <li>• Fields made non-mandatory - udeValue</li> </ul> </li> <li>7. InterestDetailsMcyModel <ul style="list-style-type: none"> <li>• Fields made mandatory - intStartDate</li> </ul> </li> <li>8. Endpoints removed/deprecated- <ul style="list-style-type: none"> <li>• /service/v14.8.1.0.0/termDepositPayin [PATCH]</li> <li>• /service/v14.8.1.0.0/accountProfitMaster [PATCH]</li> </ul> </li> </ol>

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)
External Parameter Configuration	Banks configure and manage external parameters to determine how deposit transactions are processed. Service endpoints are available to create, modify, close, and reopen parameter sets. The integration mode (R-REST API or H-Handoff) controls how each parameter set is processed and how information is exchanged with external systems. The screen displays key parameters, including bank code, along with detailed configuration for each transaction type—such as payment mode, settlement mode, system code, settlement general ledger, integration mode, and directory key. This setup helps ensure that transaction processing is accurate and efficient, supporting the bank's operational and compliance needs.	Existing	<ol style="list-style-type: none"> <li>1. Description and spelling corrections.</li> <li>2. APIs removed - GET /service/v14.8.1.0.0/tdexternalparam/{resourceId}</li> <li>3. PUT /service/v14.8.1.0.0/tdexternalparam/{keyId} - Repsonse code changed from 201 to 200</li> <li>4. TdExternalParamModel <ul style="list-style-type: none"> <li>• Fields added - rdTransactionCode, principalUnclaimedGI, interestUnclaimedGI, redemptionInterestPayoutGI, suspenseGIForFailedTransaction</li> <li>• Mandatory fields - bankCode</li> </ul> </li> <li>5. paymentMappingModel <ul style="list-style-type: none"> <li>• Fields added - settlementMode,systemCode,integrationMode,integrationMode</li> <li>• Mandatory fields - settlementMode,paymentType,integrationMode,systemCode,paymentMode</li> </ul> </li> </ol>
Deposit Integration Services	APIs for deposit certificate generation	Existing	Description changes & Spelling corrections.

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)
Amount Block	This service is used to place Amount Block on deposit.	Existing	<ol style="list-style-type: none"> <li>1. Descripton changes &amp; Spelling corrections.</li> <li>2. New endpoints added - GET /service/v14.8.1.0.0/tdamtblk/getById:</li> <li>3. TdAmtBlkResponseModel <ul style="list-style-type: none"> <li>• fullAmountBlock - Field removed from request and made internal.</li> </ul> </li> <li>4. ModifyTDAmtBlkModel <ul style="list-style-type: none"> <li>• New field added - effDate</li> </ul> </li> <li>5. TDAmtBlkModel <ul style="list-style-type: none"> <li>• Field changed to non-mandatory - ccy</li> </ul> </li> </ol>
Redemption	This service is used to perform online Redemption operation.	Existing	<ol style="list-style-type: none"> <li>1. Description changes &amp; spelling corrections.</li> <li>2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource</li> <li>3. icdredmnDetailsModel <ul style="list-style-type: none"> <li>• Fields added - redemValueDate, redemMethod, waiveReason</li> </ul> </li> </ol>
Top-up	This service is used to perform online Top-Up operation.	Existing	<ol style="list-style-type: none"> <li>1. Description changes &amp; spelling corrections.</li> <li>2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource</li> <li>3. DepositRequestDTO <ul style="list-style-type: none"> <li>• Non-mandatory fields - topupValDt</li> </ul> </li> <li>4. ProcessDepositTopUpRequestDTO <ul style="list-style-type: none"> <li>• Non-mandatory fields - topupValDt</li> </ul> </li> </ol>
Initial Funding	This service is used to perform online Initial Funding operation.	Existing	<ol style="list-style-type: none"> <li>1. Description changes &amp; spelling corrections.</li> <li>2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource</li> <li>3. InitFundResponseDTO <ul style="list-style-type: none"> <li>• Fields added - intRateAfterFunding</li> </ul> </li> <li>4. InitFundDepositRequestDTO <ul style="list-style-type: none"> <li>• Non-mandatory fields - initFundValDt</li> </ul> </li> </ol>

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 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"> <li>1. Description changes &amp; spelling corrections.</li> <li>2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource</li> <li>3. End points added - POST /service/v14.8.2.0.0/queryResponseService/.search, POST /service/v14.8.2.0.0/TbsAccountingEntry/.search, POST /service/v14.8.2.0.0/TbsAccountingEntry/.search</li> <li>4. TDlctmTdDetailModel <ul style="list-style-type: none"> <li>• Fields added - fundingStatus,holdDate,graceDate,targetProdRollover,thresholdPayoutAcc,depositType</li> </ul> </li> <li>5. balanceDetailModel <ul style="list-style-type: none"> <li>• Fields added - acyUnCollectedAmount</li> </ul> </li> <li>6. lctmTdaddnlpayinDtIsModel <ul style="list-style-type: none"> <li>• Fields added - chqInstrumentNo,draweeAcNo,routingNo,externalFunding,networkCode,instrumentCode,instrumentAmt,instrumentCcy,nachaTxnCode,benfName,narrative,instructionDate,chqInstrumentDate</li> </ul> </li> </ol>
Handoff APIs	This service is used to query the details of payments handoff.	New	<p><b>New End points:</b></p> <p>POST /obrdda-pp-ira-txn-services/service/v14.8.2.0.0/paymentAccountDetails/.search, POST /obrdep-txn-pp-online-services/service/v14.8.1.0.0/glQuery/.search, POST /obrdep-txn-pp-online-services/service/v14.8.2.0.0/paymentAccounting/.search, POST /obrdep-txn-pp-online-services/service/v14.8.2.0.0/TbsAccountingEntry/.search</p>

## 1.2.8 Corporate Accounts

This topic provides information about enhancements in the Corporate Accounts.

### Generic Enhancement

Introduced a workflow-driven data migration framework for financial and non-financial data, enabling seamless migration of Corporate Accounts from legacy systems to Oracle Banking Accounts Cloud Service (OBACS).

To access Account Migration, user should navigate from new menu path, that is, Corporate Accounts, Account Migration, and then Initiate.

### **Dashboard & Widget**

Account 360 (Account view) now features 2 new widgets – Department Approval and Closure Balance Details, which show data collected during the Department Approval and Financial Clearance phases of the account closure process.

### **EOD Dashboard Status Widget**

Batch Monitoring Dashboard is introduced to track Domain specific batch transactions and view their statuses during batch processing.

### **Track Receivables**

The Track Receivable feature enables the system to handle bank-initiated receivables even if a customer's CASA account lacks enough balance. Rather than declining the transaction, the unpaid amount is noted as receivable. The system will automatically collect the amount when there are enough funds in the account.

### **Structured Address**

A standardized feature for maintaining customer addresses has been introduced to ensure a uniform method for creating and updating addresses across all product processors. It accommodates both structured and unstructured address formats.

### **Operating Instruction Enhancements**

Handling of Account Operating Instructions as part of Account class Transfer process is introduced.

### **Customer Transfer – Novation**

Handling of department approval processing as part of customer transfer is introduced.

## **1.2.9 Nostro Accounts**

This topic provides information about enhancements in the Nostro Accounts.

### **Generic Enhancements**

Introduced a workflow-driven data migration framework for financial and non-financial data, enabling seamless migration of NOSTRO Accounts from legacy systems to Oracle Banking Accounts Cloud Service (OBACS).

To access Account Migration, user should navigate from new menu path, that is, Nostro Accounts, Account Migration, and then Initiate.

### **Structured Address**

Introduced a standardized feature to maintain customer addresses and ensure a uniform method for creating and updating addresses across all product processors. It accommodates both structured and unstructured address formats.

## **1.2.10 Teller**

This topic provides information about enhancements in the Teller.

Table 1-3 Enhancements in Teller

Summary	Description
Support Third Party Cash Transaction Request for <b>Cash Deposit</b> and <b>Cheque Withdrawal</b> .	<p>This release adds support for Third-Party Cash Transaction requests for Cash Deposit and Cheque Withdrawal by introducing a dynamic transaction-type selector on teller screens.</p> <p>Tellers can now choose between Self, Third Party, and Charge-by-Cash without switching screens, and the system automatically applies the relevant data segments, GL mappings, pricing rules, settlements, and validations.</p> <p>This improvement reduces reliance on custom deployments by allowing banks to set up new transaction variants using parent-child function code mapping.</p> <p>If configuration is unavailable, the system automatically reverts to the base transaction screen without interrupting teller operations.</p>
Reversal configuration for Teller Transactions.	<p>Introduced a new Reversal Configuration capability that allows banks to set the maximum number of days for reversing teller transactions for each function code.</p> <p>The system now determines a Max Reversal Date for every posted transaction and checks each reversal attempt against it. If a transaction exceeds the allowed timeframe, the system displays a clear message to the teller stating that the reversal is not permitted.</p> <p>This improvement gives banks better control, reduces operational risks, and ensures compliance with their reversal policies.</p>
Customer and Account level Memo Handling in Teller Transactions screens.	<p>The Branch Teller application now features improved Memo Alerts that automatically gather and display customer-level and account-level memos during teller transactions. When the teller exits the Account Number field, the system collects all active customer and account memos and combines them in the Memo Alerts widget. If memo verification is enabled for the function code, the teller must verify the displayed memos before proceeding.</p>
Support Structured and Hybrid address format for Payment Requests to OBPM.	<p>This release introduces support for structured and hybrid customer address formats in Branch Teller Payments related screens. Tellers can now view, validate, and capture addresses using the latest SWIFT-compliant formats.</p>
Common-Adoption of Customer address formats	<p>This release introduces support for structured and hybrid customer address formats in Branch Teller screens. Tellers can now view, validate, and capture addresses using the latest SWIFT-compliant formats, with mandatory Town Name and Country enforcement. Addresses for customer accounts auto-populate from common core, while walk-in/external parties benefit from easy manual entry and validation. UI enhancements include an Address Details drawer and improved Address display. All teller transactions now capture and display address data accurately, ensuring regulatory compliance and operational efficiency.</p>

Table 1-3 (Cont.) Enhancements in Teller

Summary	Description
Teller consent for Cash transfer from Till to Till before completion.	A required consent step for cash transfers between tills has been implemented. When this feature is activated, the receiving teller must explicitly approve the transfer request before any cash is moved or recorded. This enhances operational control, stops unauthorized till changes, and increases the auditability of cash handling tasks. The process is smoothly incorporated into current teller operations without affecting the usual transaction screens.
Redesign the Teller Transaction Screens for Redwood Experience.	The Teller Transaction screens have been revamped with Oracle's Redwood UI standards. The enhancement includes a refreshed layout, new icons, consistent typography, and a modern drawer-based panel for viewing transaction charges. The <b>Customer Panel</b> and <b>Current Till Position</b> widget have also been redesigned for better visibility and ease of use. The update brings the Teller Transaction screens in line with Oracle's Redwood UI standards. It introduces a new layout, updated icons, consistent font styles, and a modern drawer panel for viewing transaction fees. The update also redesigns the Customer Panel and Current Till Position widget to improve visibility and user-friendliness.
Operational Ledger Cloud Service integration - Phase 2 (GL & Accounts)	Integration with <b>Oracle Banking Operational Ledger Cloud Service (OBOLCS)</b> has been extended to support teller transactions involving both <b>General Ledger (GL)</b> and customer (CASA) accounts. Accounting entries are now automatically routed to the appropriate host system based on account type. This enables centralized, accurate posting, improves reconciliation and reporting, and ensures consistent control across mixed GL and customer account transactions.
Multi BC Issuance against GL	The Multi Bankers Cheque Issuance function has been enhanced to support funding from a <b>General Ledger (GL)</b> account. When the GL issue mode is selected, multiple Bankers Cheques can be issued in a single batch using a designated GL as the funding source. This enables faster bulk issuance, reduces manual effort, and ensures consolidated, auditable accounting for GL-funded cheque operations, while keeping all existing authorization and lifecycle processes unchanged.

## 1.2.11 Party

This topic provides information about functional enhancements in the Party.

Table 1-4 Enhancements in Oracle Banking Party

Summary	Description
<b>Closed NAICS Codes Handling</b>	<p>OB Party is enhanced to handle Closed NAICS Codes during Party Onboarding and Amendment for SMB Party.</p> <ul style="list-style-type: none"> <li>• <b>Closed NAICS Codes are no longer selectable</b> during <b>SMB Party Onboarding and Amendment</b>.</li> <li>• <b>Existing Parties remain unaffected</b> if their currently assigned NAICS Code is <b>Closed</b>.</li> </ul> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• POST — /service/v1/smb/onboardParty</li> <li>• POST — /service/v1/smb/partyAmend</li> <li>• PATCH — /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH, PUT — /service/v1/smb/businessDetails</li> <li>• POST - /ob/obpy/party/v2/smb/party-onboardings</li> <li>• POST /ob/obpy/party/v2/smb/party-amendments</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• Party Management <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> </ul> </li> <li>• Insta Party Management <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> </ul> </li> <li>• Data Segment Amendment <ul style="list-style-type: none"> <li>– Business Details</li> </ul> </li> <li>• KYC Management <ul style="list-style-type: none"> <li>– Create</li> <li>– Update</li> </ul> </li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<b>Party Deceased Status for SMB Party Type</b>	<p>The SMB Party Amendment process is enhanced to capture and maintain deceased status accurately by introducing a <b>Deceased</b> toggle and a <b>Deceased Date</b> field. Deceased Party are not be allowed to be added as Relationships.</p> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• POST - /service/v1/smb/partyAmend</li> <li>• POST - /ob/obpy/party/v2/smb/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>• PATCH, PUT - /service/v1/smb/businessDetails</li> <li>• POST - GET - /ob/obpy/party/v1/smb/businessDetails/.search</li> <li>• POST, PATCH, PUT - /ob/obpy/party/v1/partyToAccount</li> <li>• POST, PATCH - /ob/obpy/party/v1/partyToParty/owner</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/owner/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v1/partyToParty/guarantors</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/guarantors/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v1/partyToParty/authorizedSignatory</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/authorizedSignatory/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v1/partyToParty/suppliers</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/suppliers/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v1/partyToParty/trustee</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/trustee/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v1/partyToParty/beneficiary</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/beneficiary/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v1/partyToParty/relatedParty</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/relatedParty/{id}</li> <li>• PUT - /ob/obpy/party/v2/partyToParty/relatedParty/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v2/partyToParty/relatedParty</li> <li>• PUT - /ob/obpy/party/v2/partyToParty/relatedParty/{id}</li> <li>• POST, PATCH - /ob/obpy/party/v2/partyToParty/relatedParty</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management</b> - SMB Amendment, View</li> <li>• <b>Insta Party Management</b> - SMB Amendment, View</li> </ul> <p><b>Migration Impact:</b></p> <p><b>Note:</b> SMB Party Info Migration process already support Deceased Flag and Date of Deceased</p>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<p><b>Amend Party Details on Closed Branch</b></p>	<p><b>Branch and Role Based User Access Validation</b></p> <ul style="list-style-type: none"> <li>• Introduced new configurable properties in <b>Property Maintenance</b> to control <b>Branch Access and Role Based Validation</b> during Party Onboarding and Amendment. <ul style="list-style-type: none"> <li>– <b>New Property:</b> USER_BRANCH_ACCESS_VALIDATE <ul style="list-style-type: none"> <li>* <b>Values:</b> true / false</li> <li>* <b>Default:</b> false</li> </ul> </li> </ul> </li> <li>• Introduced Onboarding Branch during Party Onboarding. Onboarding Branch can be selected based on <b>Property Maintenance</b> for <b>Branch Access and Role Based Validation</b>.</li> </ul> <p><b>Closed Branch Codes Handling</b></p> <ul style="list-style-type: none"> <li>• Enhancement to handle Closed Branch Codes during Party Onboarding and Amendment of a Party. <ul style="list-style-type: none"> <li>– <b>Closed Branch Codes are no longer selectable</b> during Party Onboarding.</li> <li>– Existing Parties remain unaffected if their currently assigned Branch is <b>Closed</b>.</li> </ul> </li> <li>• Branch Code cannot be changed during Amendment.</li> </ul> <p><b>Note:</b> Party to Party and Party to Account currently does not consider Branch Access and Role Based Access Validations.</p> <p><b>Impacted APIs :</b></p> <ul style="list-style-type: none"> <li>• POST - /service/v1/retail/onboardParty</li> <li>• POST - /ob/obpy/party/v2/retail/party-onboardings</li> <li>• POST - /service/v1/retail/partyAmend</li> <li>• POST - /ob/obpy/party/v2/retail/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/retail/granular</li> <li>• PATCH - /ob/obpy/party/v2/retail/granular</li> <li>• PATCH, PUT - /service/v1/retail/basicInfo</li> <li>• GET - /service/v1/retail/basicInfo/{externalCustomerNo}</li> <li>• POST - /ob/obpy/party/v1/retail/basicInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/addressInfo</li> <li>• GET - /service/v1/retail/addressInfo/{externalCustomerNo}</li> <li>• POST - /ob/obpy/party/v1/retail/addressInfo/.search</li> <li>• POST - /ob/obpy/party/v1/addressInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/idInfo</li> <li>• GET - /service/v1/retail/idInfo/{externalCustomerNo}</li> <li>• POST - /ob/obpy/party/v1/retail/idInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/contactInfo</li> <li>• GET - /service/v1/retail/contactInfo/{externalCustomerNo}</li> <li>• POST - GET - /ob/obpy/party/v1/retail/contactInfo/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/retail/partyAddInfo</li> <li>• GET - /ob/obpy/party/v1/retail/partyAddInfo/{externalCustomerNo}</li> <li>• POST - GET - /ob/obpy/party/v1/retail/partyAddInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/taxInfo</li> <li>• POST - GET - /ob/obpy/party/v1/retail/taxInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/employment</li> <li>• POST - GET - /ob/obpy/party/v1/retail/employment/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/retail/consentPreference</li> <li>• GET - /ob/obpy/party/v1/retail/consentPreference/{externalCustomerNo}</li> <li>• POST - GET - /ob/obpy/party/v1/retail/consentPreference/.search</li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
	<ul style="list-style-type: none"> <li>• PATCH, PUT - /ob/obpy/party/v1/retail/partyServiceMember</li> <li>• POST - GET - /ob/obpy/party/v1/retail/partyServiceMember/.search</li> <li>• POST - /service/v1/smb/onboardParty</li> <li>• POST - /ob/obpy/party/v2/smb/party-onboardings</li> <li>• POST - /service/v1/smb/partyAmend</li> <li>• POST - /ob/obpy/party/v2/smb/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>• PATCH, PUT - /service/v1/smb/businessDetails</li> <li>• POST - GET - /ob/obpy/party/v1/smb/businessDetails/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/smb/addressInfo</li> <li>• GET - /ob/obpy/party/v1/smb/addressInfo/{externalCustomerNo}</li> <li>• POST - GET - /ob/obpy/party/v1/smb/addressInfo/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/smb/contactInfo</li> <li>• GET - /ob/obpy/party/v1/smb/contactInfo/{externalCustomerNo}</li> <li>• POST - GET - /ob/obpy/party/v1/smb/contactInfo/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/smb/taxInfo</li> <li>• POST - GET - /ob/obpy/party/v1/smb/taxInfo/.search</li> <li>• POST - GET - /ob/obpy/v1/party/.search</li> <li>• POST - GET - /ob/obpy/v1/partyInfo/.search</li> <li>• GET - /service/v1/getParty/{partyId}</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management</b> -SMB Onboarding, Amendment, View</li> <li>• <b>Insta Party Management</b> - SMB Onboarding, Amendment, View</li> <li>• <b>KYC Management</b> - SMB Create, Update</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• No Impact of Branch Access Validation on Migration.</li> <li>• Party Info Migration process already support Migration of Parties on Closed Branch.</li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<b>Data Segment Amendments</b>	<ul style="list-style-type: none"> <li>• New UIs have been introduced to support amendments for selected individual Data Segment level for Party Information, Party Relationship (Related Party Relationship Only) and Party to Account Relationship.</li> <li>• When amendments are initiated through these Data Segment Amendment UIs, the system generates events containing only the amended fields, rather than the complete Data Segment payload.</li> </ul> <p><b>Impacted UIs:</b></p> <p><b>Data Segment Amendment</b></p> <ul style="list-style-type: none"> <li>• Basic Info &amp; Citizenship</li> <li>• Business Details</li> <li>• Current Address</li> <li>• ID Details</li> <li>• Contact Details</li> <li>• Tax Declaration</li> <li>• Salaried Employment</li> <li>• Self-Employed</li> <li>• Consent &amp; Preferences</li> <li>• Additional Info</li> <li>• Service Member Info</li> <li>• Party To Account</li> <li>• Party To Party</li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<b>Contact Details - Verification Fields and File Upload Capability</b>	<p><b>New Field Introduction</b></p> <ul style="list-style-type: none"> <li>New fields have been added to the <b>Contact Details</b> data segment to capture <b>contact verification</b> information.</li> <li><b>Verification fields are read-only in the UI</b> and can be populated/updated <b>only via API or file upload</b>.</li> <li><b>Manual verification fields remain editable in the UI</b> (and can also be maintained via API/file upload where applicable).</li> </ul> <p><b>File Upload</b></p> <ul style="list-style-type: none"> <li>New File Upload process is introduced to update Contact Details</li> <li><b>Key Capabilities</b> <ul style="list-style-type: none"> <li>Enables <b>add / replace / remove</b> operations for Contact Details associated with a Party via file upload.</li> <li>For replace and remove, <b>uniquely identify</b> the target contact record using params in the upload file.</li> <li>Reject Operation, If the provided param combination does not resolve to a <b>single unique record</b>.</li> </ul> </li> </ul> <p><b>Field Value Handling Rules</b></p> <ul style="list-style-type: none"> <li><b>Empty string ("") or literal "null"</b> <ul style="list-style-type: none"> <li>Interpreted as an explicit request to <b>delete/clear</b> the existing value.</li> <li>System will <b>overwrite</b> the field and set it to <b>blank/removed</b>.</li> </ul> </li> <li><b>Literal "no_update"</b> <ul style="list-style-type: none"> <li>Interpreted as <b>no change requested</b>.</li> <li>System will <b>ignore</b> the field and retain the <b>existing value</b>.</li> </ul> </li> <li><b>Duplicate Records (Replace Operation)</b> <ul style="list-style-type: none"> <li>If duplicate records are provided for a replace operation, the feed will follow an <b>upsert</b> behavior: <ul style="list-style-type: none"> <li>* <b>Subsequent records will overwrite earlier records</b> for the same identified contact entry.</li> </ul> </li> </ul> </li> </ul> <p><b>Note:</b> OB Party Contact Patch API FA Codes must be mapped to required Role for File Upload Bulk Amendment Process.</p> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>POST - /service/v1/retail/onboardParty</li> <li>POST - /ob/obpy/party/v2/retail/party-onboardings</li> <li>POST - /service/v1/retail/partyAmend</li> <li>POST - /ob/obpy/party/v2/retail/party-amendments</li> <li>PATCH - /ob/obpy/party/v1/retail/granular</li> <li>PATCH - /ob/obpy/party/v2/retail/granular</li> <li>PATCH, PUT - /service/v1/retail/contactInfo</li> <li>GET - /service/v1/retail/contactInfo/{externalCustomerNo}</li> <li>POST - GET - /ob/obpy/party/v1/retail/contactInfo/.search</li> <li>POST - /service/v1/smb/onboardParty</li> <li>POST - /ob/obpy/party/v2/smb/party-onboardings</li> <li>POST - /service/v1/smb/partyAmend</li> <li>POST - /ob/obpy/party/v2/smb/party-amendments</li> <li>PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>PATCH, PUT - /ob/obpy/party/v1/smb/contactInfo</li> <li>GET - /ob/obpy/party/v1/smb/contactInfo/{externalCustomerNo}</li> <li>POST - GET - /ob/obpy/party/v1/smb/contactInfo/.search</li> <li>GET - /service/v1/getParty/{partyId}</li> </ul>

**Table 1-4 (Cont.) Enhancements in Oracle Banking Party**

Summary	Description
	<ul style="list-style-type: none"> <li>• GET - /service/v1/partySearch</li> <li>• POST - GET - /ob/obpy/v1/party/.search</li> <li>• POST - GET - /ob/obpy/v1/partyInfo/.search</li> </ul> <p><b>Note:</b> Service are Impacted due to Field Introduction only.</p> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management</b> - Onboarding/Amendment/View Contact Details</li> <li>• <b>Insta Party Management</b> - Onboarding/Amendment/View Contact Details</li> <li>• <b>Data Segment</b> - Amendment / Contact Details</li> </ul> <p><b>Migration Impact:</b></p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• New Fields are not to be included as part of Migration process. File Upload process should be used to update Verification Fields.</li> </ul>
<p><b>Advance Search Service with Additional Fields</b></p>	<p>Following new field are added to Advance Search Service /ob/obpy/v1/partyInfo/.search</p> <ul style="list-style-type: none"> <li>• maskedTin - Controls whether taxIdentificationNumber is masked in responses</li> <li>• addressLine1 - First line of the customer's address.</li> <li>• addressLine2 - Second line of the customer's address</li> <li>• zipCode - Postal/ZIP code of the customer's address.</li> <li>• customerStatus - Status of the customer (example,, Active, Inactive, Suspended)</li> </ul> <p><b>Note:</b> Fields will be only available in Service for search. The same are not be available in Advance Search UI.</p> <p><b>Note:</b> While using wildcards, any number of digits can be provided as TIN input, and the search will be performed accordingly. However, if masked in is set to "true", the response will return only the last four digits of the TIN, with all preceding digits masked.</p> <p><b>Impacted APIs:</b></p> <p>/ob/obpy/v1/partyInfo/.search</p>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<b>Party to Account Relationship File Upload</b>	<ul style="list-style-type: none"> <li>• New File Upload process is introduced to update Party to Account Relationships</li> <li>• <b>Key Capabilities</b> <ul style="list-style-type: none"> <li>– Enables <b>add / replace / remove</b> operations for Party to Account Relationship via file upload.</li> <li>– For replace and remove, <b>uniquely identify</b> the target party to account relationship record using cif id, accounts number and party relationship.</li> <li>– Reject Operation, If the provided combination does <b>not</b> resolve to a <b>single unique record</b>.</li> </ul> </li> <li>• <b>Field Value Handling Rules</b> <ul style="list-style-type: none"> <li>– <b>Empty string ("") or literal "null"</b> <ul style="list-style-type: none"> <li>* Interpreted as an explicit request to <b>delete/clear</b> the existing value.</li> <li>* System will <b>overwrite</b> the field and set it to <b>blank/removed</b>.</li> </ul> </li> <li>– <b>Literal "no_update" .</b> <ul style="list-style-type: none"> <li>* Interpreted as <b>no change requested</b>.</li> </ul> </li> <li>– System will <b>ignore</b> the field and retain the existing value.</li> </ul> </li> <li>• <b>Duplicate Records (Replace Operation)</b> <ul style="list-style-type: none"> <li>– If duplicate records are provided for a replace operation, the feed will follow an <b>upsert</b> behavior: <ul style="list-style-type: none"> <li>* <b>Subsequent records will overwrite earlier records</b> for the same identified contact entry.</li> </ul> </li> </ul> </li> <li>• <b>Immutable identifiers</b> <ul style="list-style-type: none"> <li>– The following fields are immutable and cannot be updated (including via replace): <ul style="list-style-type: none"> <li>* <b>CIF ID</b></li> <li>* <b>ACCOUNT_NUMBER</b></li> <li>* <b>PARTY_RELATIONSHIP</b></li> </ul> </li> </ul> </li> <li>• <b>External validations</b> <ul style="list-style-type: none"> <li>– <b>No external validation</b> is performed for <b>CIF ID</b> and <b>Account Number</b>.</li> </ul> </li> </ul> <p><b>Note:</b> OB Party to Account Patch API FA Codes must be mapped to required Role for File Upload Bulk Amendment Process.</p>
<b>All Party Relationship View</b>	<p>Added a new section that consolidates and displays all party to party relationships in a single view.</p> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management</b> <ul style="list-style-type: none"> <li>– Amendment - Review</li> <li>– View</li> </ul> </li> <li>• <b>Insta Party Management</b> <ul style="list-style-type: none"> <li>– Amendment - Review</li> <li>– View</li> </ul> </li> </ul>
<b>Audit Field Migration Support</b>	<p>Enhanced the OB Party Data Migration process to support migration of Audit Date/Time fields at the Data Segment level for:</p> <ul style="list-style-type: none"> <li>• Retail and SMB Party Information</li> <li>• Retail and SMB Party-to-Party Relationships</li> <li>• Retail and SMB Party-to-Account Relationships</li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
Last Contact Details	<p>Update Enhanced Party operations to introduce a <b>Customer-Induced</b> Indicator, and updated Last Contact details to reflect whether the activity was customer-induced or non-customer-induced.</p> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• POST - /service/v1/retail/partyAmend</li> <li>• POST - /ob/obpy/party/v2/retail/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/retail/granular</li> <li>• PATCH - /ob/obpy/party/v2/retail/granular</li> <li>• PATCH, PUT - /service/v1/retail/basicInfo</li> <li>• POST - GET - /ob/obpy/party/v1/retail/basicInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/addressInfo</li> <li>• POST - GET - /ob/obpy/party/v1/retail/addressInfo/.search</li> <li>• POST - GET - /ob/obpy/party/v1/addressInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/idInfo</li> <li>• POST - GET - /ob/obpy/party/v1/retail/idInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/contactInfo</li> <li>• POST - GET - /ob/obpy/party/v1/retail/contactInfo/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/retail/partyAddInfo</li> <li>• POST - GET - /ob/obpy/party/v1/retail/partyAddInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/taxInfo</li> <li>• POST - GET - /ob/obpy/party/v1/retail/taxInfo/.search</li> <li>• PATCH, PUT - /service/v1/retail/employment</li> <li>• POST - GET - /ob/obpy/party/v1/retail/employment/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/retail/consentPreference</li> <li>• POST - GET - /ob/obpy/party/v1/retail/consentPreference/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/retail/partyServiceMember</li> <li>• POST - GET - /ob/obpy/party/v1/retail/partyServiceMember/.search</li> <li>• POST - /service/v1/smb/onboardParty</li> <li>• POST - /ob/obpy/party/v2/smb/party-onboardings</li> <li>• POST - /service/v1/smb/partyAmend</li> <li>• POST - /ob/obpy/party/v2/smb/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>• PATCH, PUT - /service/v1/smb/businessDetails</li> <li>• POST - GET - /ob/obpy/party/v1/smb/businessDetails/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/smb/addressInfo</li> <li>• POST - GET - /ob/obpy/party/v1/smb/addressInfo/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/smb/contactInfo</li> <li>• POST - GET - /ob/obpy/party/v1/smb/contactInfo/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/smb/taxInfo</li> <li>• POST - GET - /ob/obpy/party/v1/smb/taxInfo/.search</li> <li>• PATCH, PUT - /ob/obpy/party/v1/partyToAccount</li> <li>• POST - GET - /ob/obpy/party/v1/partyToAccount/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/household</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/household/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/household/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/poa</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/poa/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/poa/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/serviceMember</li> </ul>

**Table 1-4 (Cont.) Enhancements in Oracle Banking Party**

Summary	Description
	<ul style="list-style-type: none"> <li>• PUT - /ob/obpy/party/v1/partyToParty/serviceMember/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/serviceMember/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/guardian</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/guardian/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/guardian/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/custodian</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/custodian/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/custodian/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/solicitor</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/solicitor/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/solicitor/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/relatedToInsider</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/relatedToInsider/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/relatedToInsider/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/owner</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/owner/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/owner/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/guarantors</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/guarantors/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/guarantors/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/authorizedSignatory</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/authorizedSignatory/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/authorizedSignatory/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/suppliers</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/suppliers/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/suppliers/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/trustee</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/trustee/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/trustee/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/beneficiary</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/beneficiary/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/beneficiary/.search</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/relatedParty</li> <li>• PATCH - /ob/obpy/party/v2/partyToParty/relatedParty</li> <li>• PUT - /ob/obpy/party/v1/partyToParty/relatedParty/{id}</li> <li>• PUT - /ob/obpy/party/v2/partyToParty/relatedParty/{id}</li> <li>• POST - GET - /ob/obpy/party/v1/partyToParty/relatedParty/.search</li> <li>• POST - GET - /ob/obpy/v1/party/.search</li> <li>• POST - GET - /ob/obpy/v1/partyInfo/.search</li> <li>• GET - /service/v1/getParty/{partyId}</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management</b> <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> <li>– View</li> </ul> </li> <li>• <b>Insta Party Management</b> <ul style="list-style-type: none"> <li>– Onboarding</li> </ul> </li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
	<ul style="list-style-type: none"><li>– Amendment</li><li>– View</li><li>• <b>Party to Party</b></li><li>• <b>Party to Account</b></li><li>• <b>Party History</b><ul style="list-style-type: none"><li>– Address History</li></ul></li></ul>
<b>Party Address History</b>	Introduced a new capability to view a Party's historical addresses. Users can filter results by Start Date and End Date to retrieve address history for a specific period. The historical address view includes all amended versions of the Party's addresses over time. <b>Impacted APIs:</b> <ul style="list-style-type: none"><li>• POST - /service/v1/retail/party/history</li></ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<b>Remove Future Date Validation</b>	<p>Future Date is allowed for following fields on UI, Service and Migration</p> <ul style="list-style-type: none"> <li>• Retail / SMB - Basic Info / Business Details   memberStartDate</li> <li>• Retail / SMB   ID Details   validFrom</li> <li>• Retail / SMB   Tax Declaration   certificationDate</li> <li>• Retail / SMB   Tax Declaration   validFrom</li> <li>• Retail   Employment Details (Salaried/Self-Employed)   startDate</li> <li>• Retail   Additional Details   fidmdateOfReport</li> <li>• Retail / SMB   Party To Account   startDate</li> </ul> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• POST - /service/v1/retail/onboardParty</li> <li>• POST - /ob/obpy/party/v2/retail/party-onboardings</li> <li>• POST - /service/v1/retail/partyAmend</li> <li>• POST - /ob/obpy/party/v2/retail/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/retail/granular</li> <li>• PATCH - /ob/obpy/party/v2/retail/granular</li> <li>• PATCH, PUT - /service/v1/retail/basicInfo</li> <li>• PATCH, PUT - /service/v1/retail/idInfo</li> <li>• PATCH, PUT - /ob/obpy/party/v1/retail/partyAddInfo</li> <li>• PATCH, PUT - /service/v1/retail/taxInfo</li> <li>• PATCH, PUT - /service/v1/retail/employment</li> <li>• POST - /service/v1/smb/onboardParty</li> <li>• POST - /ob/obpy/party/v2/smb/party-onboardings</li> <li>• POST - /service/v1/smb/partyAmend</li> <li>• POST - /ob/obpy/party/v2/smb/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>• PATCH, PUT - /service/v1/smb/businessDetails</li> <li>• PATCH, PUT - /ob/obpy/party/v1/smb/taxInfo</li> <li>• POST, PUT, PATCH - /ob/obpy/party/v1/partyToAccount</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management</b> <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> </ul> </li> <li>• <b>Insta Party Management</b> <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> </ul> </li> <li>• <b>Party to Party</b></li> <li>• <b>Party to Account</b></li> <li>• <b>Data Segment Amendment</b> <ul style="list-style-type: none"> <li>– Basic Info &amp; Citizenship</li> <li>– Business Details</li> <li>– Current Address</li> <li>– ID Details</li> <li>– Tax Declaration</li> <li>– Salaried Employment</li> <li>– Self-Employed</li> <li>– Additional Info</li> <li>– Party To Account</li> </ul> </li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<b>Address Standardization</b>	<p>The Address Data Segment has been enhanced as part of the address standardization initiative across Oracle Banking products, enabling a uniform and consistent approach to address management.</p> <ul style="list-style-type: none"> <li>• <b>Address Structure:</b> System now supports Structured and Unstructured address formats.</li> <li>• <b>Address lifecycle support:</b> System now supports past, current and future-dated addresses using standardized. Active/Inactive/Future definitions based on Effective Date and End Date.</li> <li>• <b>Stronger address date validations:</b> Introduced controls to ensure data integrity, including: <ul style="list-style-type: none"> <li>– Only one Active address per Address Type at any time.</li> <li>– No overlapping address periods</li> <li>– No gaps in address history</li> <li>– Valid date ranges enforced</li> </ul> </li> <li>• <b>Replication rules to CMC:</b> <ul style="list-style-type: none"> <li>– <b>CMC External Customer:</b> Replicates the Active Communication Address.</li> <li>– <b>CMC Customer Address:</b> Replicates all address with Active Communication Address is set as Preferred.</li> </ul> </li> <li>• <b>Centralized Address Type maintenance:</b> Address Types will be maintained in Common Maintenance for reuse across all OBCS products.</li> </ul> <p><b>Key Notes</b></p> <ul style="list-style-type: none"> <li>• <b>Unstructured Address:</b> Unstructured Address fields names are preserved to avoid any disruption to existing clients.</li> <li>• <b>Structured Address:</b> <ul style="list-style-type: none"> <li>– Field names updated and new structured fields introduced</li> <li>– Legacy field names in requests are not persisted in OB Party</li> <li>– Structured address format support is currently available for the Rest of World region in Party Management and Insta Party Management. The Data Segment Amendment UI displays both Unstructured and Structured address formats.</li> </ul> </li> </ul> <p><b>Migration Scope</b></p> <ul style="list-style-type: none"> <li>• Address enhancements are not included in Party Migration for this release; planned for a future release.</li> </ul> <p><b>Configuration Prerequisites</b></p> <ul style="list-style-type: none"> <li>• For Record Maintenance and Address Maintenance, Common Core Address Types and OB Party Address Types (Entity Code) must match exactly: <ul style="list-style-type: none"> <li>– <b>C</b> = Communication</li> <li>– <b>R</b> = Residential</li> </ul> </li> </ul> <p><b>Future Dated Address</b></p> <ul style="list-style-type: none"> <li>• Future-dated addresses are supported; however, a party must have an Active address (cannot exist with only a Future address).</li> </ul> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• POST - /service/v1/retail/onboardParty</li> <li>• POST - /ob/obpy/party/v2/retail/party-onboardings</li> <li>• POST - /service/v1/retail/partyAmend</li> <li>• POST - /ob/obpy/party/v2/retail/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/retail/granular</li> <li>• PATCH - /ob/obpy/party/v2/retail/granular</li> <li>• PATCH - /service/v1/retail/addressInfo</li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
	<ul style="list-style-type: none"> <li>• PUT - /service/v1/retail/addressInfo</li> <li>• GET - /service/v1/retail/addressInfo/{externalCustomerNo}</li> <li>• POST-GET - /ob/obpy/party/v1/retail/addressInfo/.search</li> <li>• POST-GET - /ob/obpy/party/v1/addressInfo/.search</li> <li>• POST - /service/v1/smb/onboardParty</li> <li>• POST - /ob/obpy/party/v2/smb/party-onboardings</li> <li>• POST - /service/v1/smb/partyAmend</li> <li>• POST - /ob/obpy/party/v2/smb/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v1/smb/addressInfo</li> <li>• PUT - /ob/obpy/party/v1/smb/addressInfo</li> <li>• GET - /ob/obpy/party/v1/smb/addressInfo/{externalCustomerNo}</li> <li>• POST-GET - /ob/obpy/party/v1/smb/addressInfo/.search</li> <li>• POST-GET - /ob/obpy/v1/party/.search</li> <li>• POST-GET - /ob/obpy/v1/partyInfo/.search</li> <li>• GET - /service/v1/getParty/{partyId}</li> <li>• POST - /service/v1/initiatePartyOnboarding</li> <li>• POST - /service/v1/initiateCorpPartyOnboarding</li> <li>• POST - /service/v1/initiateSmePartyOnboarding</li> <li>• POST - /service/v1/initiateSMBPartyOnboarding</li> <li>• POST-GET - /ob/obpy/party/v1/address/latest/.search</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management</b> <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> <li>– View</li> </ul> </li> <li>• <b>Insta Party Management</b> <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> <li>– View</li> </ul> </li> <li>• <b>Data Segment Amendment</b> <ul style="list-style-type: none"> <li>– Current Address</li> </ul> </li> <li>• <b>Party History</b> <ul style="list-style-type: none"> <li>– Address History</li> </ul> </li> </ul> <p><b>Migration Impact:</b></p> <p><b>Note:</b> Data Migration is not enhanced as per Address Standardization will be taken up in subsequent releases.</p>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<p>SMB "Business Name-1" is renamed as "Doing Business As"</p>	<p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• POST - /service/v1/smb/onboardParty</li> <li>• POST - /ob/obpy/party/v2/smb/party-onboardings</li> <li>• POST - /service/v1/smb/partyAmend</li> <li>• POST - /ob/obpy/party/v2/smb/party-amendments</li> <li>• PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>• PATCH / PUT - /service/v1/smb/businessDetails</li> <li>• POST - GET - /ob/obpy/party/v1/smb/businessDetails/.search</li> <li>• POST - GET - /ob/obpy/v1/party/.search</li> <li>• POST - GET - /ob/obpy/v1/partyInfo/.search</li> <li>• GET - /service/v1/getParty/{partyId}</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li>• <b>Party Management (SMB)</b> <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> <li>– View</li> </ul> </li> <li>• <b>Insta Party Management (SMB)</b> <ul style="list-style-type: none"> <li>– Onboarding</li> <li>– Amendment</li> <li>– View</li> </ul> </li> <li>• <b>Data Segment Amendment</b> <ul style="list-style-type: none"> <li>– Business Details</li> </ul> </li> </ul> <p><b>Migration Impact:</b></p> <ul style="list-style-type: none"> <li>• SMB Party Info</li> </ul>
<p><b>Adoption of DBMS Cloud</b></p>	<p>Adoption of DBMS_CLOUD to accelerate, secure, and simplify the migration of Party domain data from flat files in OCI Object Storage to the Oracle database.</p> <p>Functional Activity Code:</p> <p>OBPY_FA_DATALOAD_RUN_BATCH_FOR_STAGE_TWO_THREE_SERVICEAPI</p> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• POST - /migrations/runBatchForStage2And3</li> </ul>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
<b>Soft Delete</b>	<p>Soft Delete is introduced to update record status and audit fields rather than physically removing the record. Soft delete is applicable at record level but not fields level.</p> <ul style="list-style-type: none"> <li>• Soft Delete is supported <b>only via PATCH “remove” operations for Data Segments that support PATCH.</b></li> <li>• <b>PUT and POST do not support Soft Delete</b> for any Data Segment.</li> <li>• <b>Soft-deleted records cannot reuse the same Record Identifier.</b></li> <li>• Soft Delete will be available only through <b>Data Segment amendment UI</b> that generate events containing <b>amended fields only.</b></li> <li>• <b>STP / Insta Amendment UIs will not support Soft Delete.</b></li> <li>• "includeDelete" parameter is introduced in search APIs to include or exclude soft deleted records.</li> <li>• For soft-deleted records, events will include audit attributes populated in event values, including: <ul style="list-style-type: none"> <li>– Record Stat</li> <li>– Updated By</li> <li>– Updated Date</li> <li>– and related fields will be populated in the event values for soft-deleted records</li> </ul> </li> <li>• Consent and Preference data segment - Question Cannot be Deleted.</li> <li>• Record stat modification for soft deleted record will be ignored in add and replace operation in Patch APIs.</li> </ul> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>• PATCH - /ob/obpy/party/v1/retail/granular</li> <li>• PATCH - /ob/obpy/party/v2/retail/granular</li> <li>• PATCH - /service/v1/retail/addressInfo</li> <li>• PATCH - /service/v1/retail/idInfo</li> <li>• PATCH - /service/v1/retail/contactInfo</li> <li>• PATCH - /ob/obpy/party/v1/retail/partyAddInfo</li> <li>• PATCH - /service/v1/retail/taxInfo</li> <li>• PATCH - /service/v1/retail/employment</li> <li>• PATCH - /ob/obpy/party/v1/retail/consentPreference</li> <li>• PATCH - /ob/obpy/party/v1/retail/partyServiceMember</li> <li>• PATCH - /ob/obpy/party/v1/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v2/smb/amendParty</li> <li>• PATCH - /ob/obpy/party/v1/smb/addressInfo</li> <li>• PATCH - /ob/obpy/party/v1/smb/contactInfo</li> <li>• PATCH - /ob/obpy/party/v1/smb/taxInfo</li> <li>• PATCH - /ob/obpy/party/v1/partyToAccount</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/household</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/poa</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/serviceMember</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/guardian</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/custodian</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/solicitor</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/relatedToInsider</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/owner</li> <li>• PATCH - /ob/obpy/party/v1/partyToParty/guarantors</li> </ul>

**Table 1-4 (Cont.) Enhancements in Oracle Banking Party**

Summary	Description
	<ul style="list-style-type: none"> <li>PATCH - /ob/obpy/party/v1/partyToParty/authorizedSignatory</li> <li>PATCH - /ob/obpy/party/v1/partyToParty/suppliers</li> <li>PATCH - /ob/obpy/party/v1/partyToParty/trustee</li> <li>PATCH - /ob/obpy/party/v1/partyToParty/beneficiary</li> <li>PATCH - /ob/obpy/party/v1/partyToParty/relatedParty</li> <li>PATCH - /ob/obpy/party/v2/partyToParty/relatedParty</li> </ul> <p><b>Impacted UIs:</b></p> <ul style="list-style-type: none"> <li><b>Data Segment Amendment</b> <ul style="list-style-type: none"> <li>Basic Info &amp; Citizenship</li> <li>Business Details</li> <li>Current Address</li> <li>ID Details</li> <li>Contact Details</li> <li>Tax Declaration</li> <li>Salaried Employment</li> <li>Self-Employed</li> <li>Consent &amp; Preferences</li> <li>Additional Info</li> <li>Service Member Info</li> <li>Party To Account</li> <li>Party To Party</li> </ul> </li> </ul>
<b>Exclusion List is introduced in /ob/obpy/v1/party/.search Service / includeDelete</b>	<p>As performance improvement initiative, an exclusion list is been added to POST-GET APIs</p> <p><b>Impacted APIs:</b></p> <ul style="list-style-type: none"> <li>POST GET - obpy-party-services/ob/obpy/v1/party/.search</li> </ul>

**Table 1-5 List of Functional Activity Codes**

Functional Activity Code	Action	Description
OBPY_FA_DATALOAD_RUN_BATCH_FOR_STAGE_TWO_THREE_SERVICEAPI	MIGRATION	Dataload: run batch for stage two/three
OBPY_FA_DATALOAD_VIEW_PRESTAGING_FAILED_ERRORS_SERVICEAPI	MIGRATION	Dataload: view pre-staging failed errors
OBPY_FA_DS_AMEND_MENU	MENU	Data Segment amend menu
OBPY_FA_BASIC_INFO_AMEND_MENU	MENU	Basic Info amend menu
OBPY_FA_BUSINESS_DETAILS_AMEND_MENU	MENU	Business Details amend menu
OBPY_FA_ADDRESS_AMEND_MENU	MENU	Address amend menu
OBPY_FA_ID_AMEND_MENU	MENU	ID amend menu
OBPY_FA_CONTACT_AMEND_MENU	MENU	Contact amend menu
OBPY_FA_TAX_AMEND_MENU	MENU	Tax amend menu
OBPY_FA_SALARIED_AMEND_MENU	MENU	Salaried amend menu
OBPY_FA_SELF_EMPLOYED_AMEND_MENU	MENU	Self-employed amend menu
OBPY_FA_CONSENT_PREFERENCE_AMEND_MENU	MENU	Consent Preference amend menu
OBPY_FA_ADDITIONAL_INFO_AMEND_MENU	MENU	Additional Info amend menu

**Table 1-5 (Cont.) List of Functional Activity Codes**

Functional Activity Code	Action	Description
OBPY_FA_SERVICE_MEMBER_AMEND_MENU	MENU	Service Member amend menu
OBPY_FA_ADDRESS_WEB_PATCH	PATCH	Address web API update (PATCH)
OBPY_FA_ID_INFO_WEB_PATCH	PATCH	ID Info web API update (PATCH)
OBPY_FA_TAX_WEB_PATCH	PATCH	Tax web API update (PATCH)
OBPY_FA_ADD_INFO_WEB_PATCH	PATCH	Additional Info web API update (PATCH)
OBPY_FA_CONSENT_WEB_PATCH	PATCH	Consent web API update (PATCH)
OBPY_FA_BUSINESS_DETAILS_WEB_PATCH	PATCH	Business Details web API update (PATCH)
OBPY_FA_BASIC_INFO_WEB_PATCH	PATCH	Basic Info web API update (PATCH)
OBPY_FA_EMPLOYMENT_WEB_PATCH	PATCH	Employment web API update (PATCH)
OBPY_FA_CONTACT_WEB_PATCH	PATCH	Contact web API update (PATCH)
OBPY_FA_SERVICEMEMBER_WEB_PATCH	PATCH	Service Member web API update (PATCH)
OBPY_FA_ADDRESS_WEB_GET	GET	Address web API retrieve (GET)
OBPY_FA_ID_INFO_WEB_GET	GET	ID Info web API retrieve (GET)
OBPY_FA_TAX_WEB_GET	GET	Tax web API retrieve (GET)
OBPY_FA_ADD_INFO_WEB_GET	GET	Additional Info web API retrieve (GET)
OBPY_FA_CONSENT_WEB_GET	GET	Consent web API retrieve (GET)
OBPY_FA_BUSINESS_DETAILS_WEB_GET	GET	Business Details web API retrieve (GET)
OBPY_FA_BASIC_INFO_WEB_GET	GET	Basic Info web API retrieve (GET)
OBPY_FA_EMPLOYMENT_WEB_GET	GET	Employment web API retrieve (GET)
OBPY_FA_CONTACT_WEB_GET	GET	Contact web API retrieve (GET)
OBPY_FA_SERVICEMEMBER_WEB_GET	GET	Service Member web API retrieve (GET)
OBPY_FA_LAST_CONTACT_WEB_POST	POST	Save last contact date
OBPY_FA_LAST_CONTACT_WEB_GET	GET	Fetch last contact date
OBPY_FA_PARTY_LOV	LOV	Party list-of-values
OBPY_FA_RELATED_PARTY_REL_PATCH_WEB	PATCH	Related party relationship update (PATCH)
OBPY_FA_PARTY_PARTY_PATCH_MENU	MENU	Party-to-party patch menu
OBPY_FA_KYC_STATUS_GET	GET	Retrieve KYC status
OBPY_FA_CUST_LAST_TXNS_FETCH	GET	Fetch customer last transactions
OBPY_FA_CUST_UPCOMING_EVENTS_FETCH	GET	Fetch customer upcoming events
OBPY_FA_CUSTOMER_ALERTS_FETCH	GET	Fetch customer alerts
OBPY_FA_GET_PARTY_STAKEHOLDER	GET	Retrieve party stakeholder
OBPY_FA_CUSTOMER_SUMMARY_FETCH	GET	Fetch customer summary
OBPY_FA_CUSTOMER_DETAILS_FETCH	GET	Fetch customer details
OBPY_FA_CUSTOMER_SIGNIMAGES_FETCH	GET	Fetch customer signature images
OBPY_FA_CUSTOMER_HOUSEHOLD_FETCH	GET	Fetch customer household
OBPY_FA_CUST_HOUSEHOLD_FETCH	GET	Fetch customer household
OBPY_FA_CUSTOMER_SCHEMES_FETCH	GET	Fetch customer schemes
OBPY_FA_SAVORG_OD	GET	Retrieves savings organization overdraft organizational data (as provided)

**Table 1-5 (Cont.) List of Functional Activity Codes**

Functional Activity Code	Action	Description
OBPY_FA_BUSINESSPROCESS_GETBY_ID	GET	GET API to retrieve a Business Process by ID <i>(as provided)</i>
OBPY_FA_BUSINESSPROCESS_POST	POST	POST API to create a Business Process instance <i>(as provided)</i>
OBPY_FA_CURORG_OD	GET	Retrieves current organization overdraft snapshot <i>(as provided)</i>
OBPY_FA_BUSINESSPROCESS_HISTORY	GET	Retrieves Business Process history audit <i>(as provided)</i>
OBPY_FA_BUSINESSPROCESS_GET	GET	GET API to retrieve a Business Process instance <i>(as provided)</i>
OBPY_FA_RETAIL_PARTY_LIMITED_KYC_EXPIRED_EVENT	EVENT	Limited Party Expired Event <i>(as provided)</i>
OBPY_FA_SECTOR_BSD_PARTYDTLS	GET	Get Party based on sector Service API <i>(as provided)</i>
OBPY_FA_MEMO_SUMMARY	GET	Web API to get Memo Summary <i>(as provided)</i>
OBPY_FA_MEMO_EMB_POST	POST	Memo embedding API <i>(as provided)</i>
OBPY_FA_MEMO_INS_POST	POST	Memo insights fetch API <i>(as provided)</i>
OBPY_FA_PARTY_HISTORY_POST	POST	Fetch history data based on data segment code <i>(as provided)</i>
OBPY_FA_DS_HISTORY_MENU	MENU	Party History Menu <i>(as provided)</i>
OBPY_FA_ADDRESS_HISTORY_MENU	MENU	Address History Menu <i>(as provided)</i>
OBPY_FA_PARTY_ACCOUNT_PATCH_MENU	MENU	Party account patch menu
OBPY_FA_PARTY_ACCOUNT_PATCH_WEB	PATCH	Party account web API update (PATCH)

## 1.2.12 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.

## 1.2.13 Retail Accounts (Servicing)

This topic provides information about enhancements in the Retail Accounts (Servicing).

### Generic Features Enhancement

- **SSN to TIN change in multi-search criteria panel:** The multi-search panel criterion previously labeled **SSN** in servicing screens is renamed to **Tax Identification Number**. It is now mapped to the corresponding field in the **Tax Declaration** segment of **Oracle Banking Party Services** instead of **National ID**.

### Retail Accounts

- **Account Closure Fee** - Introduced a configurable charge feature on the account closure screen, allowing users to view, modify, or waive charges with real-time payout calculation.
- **View, Print and Email Historical Account Statement** - Branch users can now view, print, and email both ad hoc and periodic account statements.
- **Customer details displayed in the Garnishment screen** - This enhancement provides Operations Officers and Authorisers with on-demand access to customer information at key points in the Account Garnishment transaction journey.
- **Guardian validation to be relaxed for minor beneficiaries** - Mandatory system validation in the Beneficiary Details maintenance screen for the US region has been relaxed where system was enforcing the user to capture guardian details mandatorily when the beneficiary being added was a minor.
- **Add remark capture for the user to input the reason for garnishment and other relevant information to the garnishment** - Remarks field has been introduced in the Account Garnishment screen allowing users to input free text remarks enabling them to capture pertinent information relevant to garnishment.

## 1.2.14 Retail Deposits (Servicing)

This topic provides information about enhancements in the Retail Deposits (Servicing).

### Generic Feature Enhancements

- **SSN to TIN change in multi-search criteria panel:** The multi-search panel criterion previously labeled **SSN** in servicing screens is renamed to **Tax Identification Number**. It is now mapped to the corresponding field in the **Tax Declaration** segment of **Oracle Banking Party Services** instead of **National ID**.

### Other Feature Enhancements

- **Enhancements in Deposit 360 screen are as follows:**
  - **Amount Block** widget: All active and full balance block details are now displayed, with totals, while garnishments are moved to a separate widget for clarity.
  - **Garnishment** widget: A new Garnishments widget allows users to view and manage garnishments directly in Deposit 360.
  - **Instrument Set** widget: The existing Instruction Set widget is updated for CD 360 to display rollover products and group multiple payout details for a better user experience.

- **Additional Customer Details:** Deposit 360 view for CD now lets users quickly access full account holder details, including joint holder address, DOB, and KYC status, via quick navigation to Customer 360.
- **Minor Validation Changes for Deposit Account** - Branch users can now create CD accounts for emancipated minors or minors with an adult/emancipated minor joint holder. Minors can also be joint holders or beneficiaries without requiring guardian details.
- **Enhancements in Payout Modification screen** - The latest update brings a refreshed, modern UI for the Deposit Payout Modification screen with a streamlined drawer-based layout for easier navigation. Users can now make payouts to external accounts via Fedwire and Instruments.
- **Capture Target Product CD renewal** - CD accounts can now auto-rollover to a specified target product at the account or product level, with account-level settings prioritized. Users can select or update the target product anytime via the Payout Modification screen. CD creation and payout screens have been enhanced to support this functionality.
- **Enhancements in CD Redemption screens are as follows:**
  - **Gross or Net Based Redemption Amount:** Bank officers can now choose redemption amounts as Gross or Net for partial CD redemption, with dynamic recalculation and display.
  - **Interest Handling During Redemption:** Introduced an interest handling option to payout, retain, or forfeit accrued interest during CD redemption.
  - **Penalty Waiver Reason:** Users can select a predefined penalty waiver reason from a drop-down when applying CD penalty waivers.
- **Rollover Excess Payout Account** - Branch users can now capture a settlement account to automatically transfer any excess amounts exceeding the rollover product's threshold. Supported for CD for the settlement account can be set during deposit creation or modified later via the Deposit Payout Modification screen.
- **Full Balance Block for CD** - Branch users can now block the entire balance, including future credits, of CD accounts. A new **Full Amount Block** option has been added to the Amount Block screen alongside partial or amount-based blocks.
- **Cross Branch Support for Servicing Operations** - Branch officers can now perform CD lifecycle operations on accounts across branches without switching logins. The restriction requiring the account and logged-in branch to match has been relaxed, while access rights continue to govern available operations. Note that CD account openings still require the user to be logged in to the respective branch, and this change currently applies only to CD operations.

## 1.2.15 IRA Services

This topic provides information about enhancements in the IRA Services.

### Generic Feature Enhancements

- **Enhancements in IRA 360 screen are as follows:**
  - **Amount Block widget:** All active and full balance block details are now displayed, with totals, while garnishments are moved to a separate widget for clarity.
  - **Instrument Set widget:** The existing Instruction Set widget is updated for IRA CD, to display rollover products and group multiple payout details for a better user experience.

- **Additional Customer Details:** IRA 360 view for CD now lets users quickly access full account holder details, including joint holder address, DOB, and KYC status, via quick navigation to Customer 360.
- **Full Balance Block for IRA CD** - Branch users can now block the entire balance, including future credits, of IRA CD accounts. A new **Full Amount Block** option has been added to the Amount Block screen alongside partial or amount-based blocks.
- **Capture Target Product IRA CD renewal** - IRA CD accounts can now auto-rollover to a specified target product at the account or product level, with account-level settings prioritized. Users can select or update the target product anytime via the Payout Modification screen. CD creation and payout screens have been enhanced to support this functionality.
- **IRA-Fund Transfer between Accounts of same plan** - IRA Internal transfer allows a Bank user to process customer request to move funds from one IRA account to another within the same plan for reasons such as adjusting the funds within the plan across the accounts to gain advantage due to interest rate changes, movement from one account type to another and so on.
- **IRA-Rollover or Fund Transfer - (one plan to another plan)** - IRA Rollover facilitates movement of funds from an account or deposit under one plan to an account or deposit under another plan of the customer. Transfers can be within the same financial entity or between different entities. The transfer can be made between different plans of the same customer or the customers could be different.
- **Additional Contributions and Distributions Codes and allow for multiple Distribution codes to be assigned to a single transaction** - This enhancement has expanded the functionality of contribution to support new repayment codes and reason codes, accommodating a broader range of transaction scenarios for IRAs. Additional distribution codes allows users to capture an additional code for IRA distributions that qualify for exemptions.
- **Contribution and Distribution screen to support Checks and External Accounts** - Payin by check allows tellers to capture and submit IRA contributions via cheque as one the payment modes. Distribution through external account enables tellers to initiate IRA Distribution payouts to an external account via Fedwire, in addition to existing payout modes.
- **IRA Trustee to Trustee transfer** - IRA Trustee-to-Trustee Transfer allows direct movement of funds between two financial institutions that serve as custodians or trustees of IRAs. In this process, the transfer is executed institution-to-institution, without the account holder taking receipt of the funds at any stage.
- **Inherited IRA CD Account opening** - The existing IRA CD account opening screen has been enhanced to support opening Inherited IRA CD accounts with zero-balance enabled business products.
- **Reason or Repayment Code** - The existing IRA CD opening screen is enhanced to capture reason and repayment code.
- **Enhancements in Payout Modification screen** - The latest update brings a refreshed, modern UI for the IRA CD Payout Modification screen with a streamlined drawer-based layout for easier navigation. Users can now make payouts to external accounts via Fedwire and Instruments.
- **Rollover Excess Payout Account** - Branch users can now capture a settlement account to automatically transfer any excess amounts exceeding the rollover product's threshold. Supported for CD for the settlement account can be set during deposit creation or modified later via the IRA CD Payout Modification screen.

## 1.2.16 ESA Services

This topic provides information about the newly added Education Savings Account (ESA) Services.

### Feature Introduction

- A separate menu structure is created for ESA services which allows a Bank users to perform servicing transactions on ESA Accounts and Deposits.
- Following new screens are introduced under the ESA menu:
  - **ESA 360**
  - **Deposit Account Opening**
  - **Contribution and Distribution**
  - **ESA Internal Transfer**
  - **ESA Rollover**
  - **Account Address Update**
  - **Beneficiary Details Update**
  - **Account Preferences**
  - **Account Closure**
  - **Customer Relationship Maintenance**
  - **Account Statement Frequency**
  - **Consolidated Adhoc Statement**
  - **Activate Inactive/Dormant Account**
  - **Account Status Change**
  - **Create Amount Block**
  - **View and Modify Amount Block**
  - **Account Transactions**
  - **Certificate**
  - **Interest Paid Out Details**
  - **Account Closure Inquiry**
  - **ESA Plan Details**
  - **Account Modification**

# 2

## Technical Changes

This topic provides the information on the Technical Changes.

**Table 2-1 Technical Changes**

Summary	Description
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.
Migration of Teller Screens using UI Toolkit.	Teller transaction screens have been migrated to UI Toolkit-compliant Oracle JET (OJET) components using common core and native toolkit libraries. The upgraded screens support component extensions and standardized UI behavior across the application. This ensures improved consistency, better maintainability, and a scalable UI foundation for future functional enhancements.
SonarQube corrections	Technical: As part of this development cycle, all SonarQube critical issues and blocker vulnerabilities identified across the module were analyzed and resolved. This includes code refactoring, dead code removal, improved null handling, optimized logic, and updated best-practice implementations. The codebase now meets the targeted quality gate standards with zero critical and zero blocker findings, resulting in enhanced maintainability, readability, and overall application reliability.non-technical: In this release, we completed a full cleanup of all high-priority quality issues reported in SonarQube. All critical and blocker items have been successfully resolved, improving overall code health and stability. The application is now cleaner, more reliable, and better prepared for future enhancements.
Display Artifact Version, Environment Name in Logs	Logs will now clearly show which environment the application is running in along with the version of the build deployed. This makes it easier to identify releases, track changes, and avoid mix-ups between environments.

**Table 2-1 (Cont.) Technical Changes**

<b>Summary</b>	<b>Description</b>
Display Product version, Environment Name on UI	On the UI, users will now be able to see the environment they are currently working in along with the product version. This helps reduce confusion and provides clear visibility of the running release.
Blue Green Deployment Strategy for Plato	With a Blue-Green deployment strategy, hotfixes, patches, and upgrades occur with near-zero downtime. Applications are now backward compatible with both database and application changes, enabling seamless, disruption-free releases.

# 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

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## 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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