Oracle® Banking Accounts

Release Notes

Release 14.8.2.0.0
G55355-02
April 2026

Oracle Banking Accounts Release Notes, Release 14.8.2.0.0

G55355-02

Contents

Preface

Purpose

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

Audience

This guide is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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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:

- *Corporate Accounts User Guide*
- *Nostro Reconciliation User Guide*
- *Retail Accounts User Guide*
- *Retail Deposits User Guide*

Conventions

The following text conventions are used in this document:

Table Conventions

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

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Release Notes

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

- Release Highlights
  The following new or enhanced features are released as a part of OBA 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 OBA 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.

- 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
  This topic provides the technical enhancement highlights 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.

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 (OBA).

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

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

- Enhancements to support display of audit date and time in Coordinated Universal Time (UTC)
- Enhancements carried out to ensure PII (Personally Identifiable Information) compliance for RESTful APIs
- API Enhancements to support Data Segment level modifications for TD services
- Enhancements include addition of new batches to the End of Day (EOD) workflow.

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.

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

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	In 'BasicDetailsModel' model, • for 'accountType', enum value has changed from [S,Y] to [S,U] • 'description' is a required field • 'accountCode' and 'startDate' are no longer required fields In 'MultiCurrencyModel' model, • 'id' and 'acctFeaturesId' are marked as read-only fields In 'PreferencesModel' model, • 'atmRequired', 'passbookFacReq', 'chequeBookReq', • 'directBankingReq' are no longer required fields In 'ChannelDetailsModel' model, • 'channelName' is now a read-only field In 'ChargesModel' model, • 'chargeRequired' field is now restricted to a maximum length of 1 and enum as [Y,N] In 'ChargeProductMappingModel' model, • 'id', 'open' and 'chargeId' are now read-only fields • 'AccClassRestrictionsModel', • 'AccClassBranchRestrictionsModel', • 'AccClassBranchRestrictionDetailsModel', • 'AccClassCcyRestrictionsModel', • 'AccClassCcyRestrictionDetailsModel', • 'AccClassTxnCodeRestrictionsModel', • 'AccClassTxnCodeRestrictionDetailsModel', • 'AccClassCustomerCategoryRestrictionsModel', • 'AccClassCustomerCategoryRestrictionDetailsModel' and • 'AccClassEntitlementRestrictionsModel'; these models are newly added
Garnishment Parameters	-	Existing	In 'AccountDetailsModel' and 'AccountDetailsResponseModel' models: • 'remarks' field is newly added
Joint Holder Maintenance	-	Existing	API Versioning Changes: All Endpoints.
Relationship Maintenance	-	Existing	API Versioning Changes: All Endpoints.
External Relationship Code Maintenance	-	Existing	-
Interest and Charges Maintenance	-	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 Product Service	-	Existing	In 'BasicDetailsModel' model, • 'startDate' is no longer a required field • 'description' is now a required field In 'IraPreferencesModel' model, • directBankingReq' is no longer a required field In 'ChannelDetailsModel' model, • 'channelName' is now a read-only field In 'ChargesModel' model, • 'chargeRequired' field is now restricted to a maximum length of 1 and enum as [Y,N] In 'ChargeProductMappingModel' model, • 'id' and 'chargeId' fields are removed • 'open' is now a read-only field
IRA Plans Service	-	Existing	**Base level**: • Description and tag name updated Endpoint '/service/v14.8.2.0.0/iraplans/iracodes' (GET) is newly added In 'ValidIraPlansModel' model, • For 'contributionLimitType', 'description', and 'planType', descriptions are updated • 'employerContribApplicable' and 'rmdApplicable' fields are newly added 'IraCodesModelCollection', 'IraCodesModel' and 'GenericDto' models are newly added
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	Base level: • Tags updated for all endpoints • (AccountServicesAggregateService -> Account Services) In endpoint '/service/v14.8.1.0.0/accountservices' (PUT), • General headers added: 'userId', 'entityId', 'branchCode', 'appId', 'Authorization', 'env' Endpoint • '/service/v14.8.2.0.0/commonAccountservices/aggregate/.search' (POST) is newly added In 'AccountServicesWebModel' model, • 'accountCharges' and 'accountMemoNotes' datasegments are newly added 'AccountMemoNotesModel', 'AccountMemoNotesDetailModel', 'AccountChargesModel', 'AccountChargesDetailsModel', 'AccountChargesProductsModel' and 'AccountChargesDetailsSlabModel'; model definitions are newly added In 'AccountClosureDetailsModel' model, • 'accountClosureDate' is marked as a read-only field • 'sourceSystem' field is newly added In 'ClosureSettlementDetailsModel' model, • 'settlementAmount' and 'settlementRefNo' fields are newly added
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	In 'AccountServicesWebModel' model, • 'accountCharges' datasegment is newly added In 'IraAccountDetailsModel' model, • 'employerInitiated' field is removed • 'inheritedIra' field is newly added • 'iraInheritedAccountDetail' datasegment is newly added In 'AccountClosureDetailsModel' model, • 'accountClosureDate' is marked as a read-only field • 'sourceSystem' field is newly added In 'ClosureSettlementDetailsModel' model, • 'settlementAmount' and 'settlementRefNo' fields are newly added 'InheritedIraAccountDetailsModel', 'AccountChargesModel', 'AccountChargesDetailsModel', 'AccountChargesProductsModel' and 'AccountChargesDetailsSlabModel' model definitions are newly added

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

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
IRA Customer Plan Configuration API		Existing	**Endpoint** • '/service/v14.8.2.0.0/iracustomerplan/planTypes/.search' (POST) is newly added In 'IraCustomerPlanModificationModel' model, • an example is added for 'keyId' In 'IraCustomerPlanModel' model, • Descriptions are added for 'customerNo', 'planType', • 'planCcy', 'planRefNo', and 'firstContributionDate' fields • 'distributionOrder' field is newly added 'IraRmdPaymentDetailsModel', 'CustomerPlanTypeCollection', 'CustomerPlanTypeModel' and 'CustomerPlanQueryModel' models are newly introduced In 'IraEmployerDetailsModel' model, • for 'effectiveFromDate' field, description is added and pattern is provided • for 'employeeType' field, description is added and enum is provided • for 'employerName' field, description is added and maximum length is provided • for 'annualCompensation' field, description is added In 'IraCustomerPlanAccountModel' model, • Descriptions are added for 'accNo', 'domain', 'isClosed' and 'accBrn' fields • Fields 'inheritedIra', 'includeForRmd' and 'priorityOrder' are newly added
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	**Endpoint Level Changes**: API VERSIONING CHANGES 1. /ob/oba/tbs/v1/transactions/accountings -> / service/v14.8.1.0.0/transactions/accountings 2. /ob/oba/tbs/v1/transactions/amountBlocks -> / service/v14.8.1.0.0/transactions/amountBlocks 3. /ob/oba/tbs/v1/transactions/legalBlocks -> / service/v14.8.1.0.0/transactions/legalBlocks
Garnishment order	-	Existing	In 'AccountDetailsModel' and 'AccountDetailsResponseModel' models: • 'remarks' field is newly added
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	Endpoints • '/service/v14.8.1.0.0/contribution' (POST) • '/service/v14.8.1.0.0/distribution' (POST) – Headers 'idempotencyRequestSource', 'idempotencyRetry' and 'idempotencyKey' are newly added Endpoint '/service/v14.8.2.0.0/accEnquiry/.search' (POST) is newly added Endpoint '/service/v14.8.2.0.0/checkPenalty' (POST) is newly added Endpoint '/service/v14.8.1.0.0/checkPenalty' (POST) is marked as deprecated In 'IraTxnReqModel' model, • 'branch' field is marked as read-only and hence is no longer a required field • 'employerContribution' field is not a read-only field and a default value is provided • 'paymentMethod' field -> new values are added for ENUM • 'iraCode2', 'previousYearRmd' and 'trusteeToTrusteeTransfer' fields are newly added In 'IraTxnValidAccountsModel' model, • Fields 'inheritedIra' and 'isClosed' are newly added In 'IraBalanceModel' model, • Field 'rmdWaive' is newly added In 'TaxPerFyModel' model, • Datasegment 'rmdInfo' is newly added In 'IraPenaltyReqModel' model, • Field 'currency' is now required 'RmdInformation', 'IraTransferReqModel', 'IraTransferResponse', 'IraRolloverReqModel', 'IraRolloverResponse', 'PenaltyReqModelV148200', 'AccountsPenaltyReqModel', 'PenaltyModelV148200', 'AccountPenaltyModel', 'AccEnquiryRequestModel', 'AccLevelDataModel', 'IraAccEnquiryResponseModel', 'PaymentAccountDetailsRequest' and 'PaymentAccountDetailsModel' models are newly added
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: 1. 'accCcy' in AccountBalanceRequestModel. 2. 'accountType' in AccountBalanceResponse.
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 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.

1.2.4 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 (OBA). 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 • POST /service/v14.8.2.0.0/depositTransfer/depositTransferValidate • POST /service/v14.8.2.0.0/depositTransfer/depositTransferCreate
Deposit Notice Configuration	This set of services is used to perform online Initial Funding operation.	New	New Endpoints: • POST /service/v14.8.2.0.0/tdnoticeconfig • GET /service/v14.8.2.0.0/tdnoticeconfig • PUT /service/v14.8.2.0.0/tdnoticeconfig/{keyId} • PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/close • PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/reopen • GET /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/aggregate

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

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
ESA Deposit Account Services	This service is used to create ESA Deposit Accounts	New	New Endpoints: • POST /service/v14.8.2.0.0/tdnoticeconfig • GET /service/v14.8.2.0.0/tdnoticeconfig • PUT /service/v14.8.2.0.0/tdnoticeconfig/{keyId} • PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/close • PATCH /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/reopen • GET /service/v14.8.2.0.0/tdnoticeconfig/{keyId}/aggregate • POST /service/v14.8.2.0.0/esaTermDeposit • PUT /service/v14.8.2.0.0/esaTermDeposit/{accountNumber} • POST /service/v14.8.2.0.0/esaDepositSimulation • POST /service/v14.8.2.0.0/esaTermDeposit/validateTD • GET /service/v14.8.2.0.0/esaTermDepositbyacc • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositBasicDetails • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositPayout • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositPayin • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountStatementPreferences • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountAddress • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositInterestDetails • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositRollOverDetails • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountMis • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountNominee • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountGuardian • PATCH /service/v14.8.2.0.0/esaTermDeposit/accountProfitMaster • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositEffectiveDate • PATCH /service/v14.8.2.0.0/esaTermDeposit/termDepositAccountMemo

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: • POST /service/v14.8.2.0.0/esa/contribution • POST /service/v14.8.2.0.0/esa/distribution • POST /service/v14.8.2.0.0/esa/balanceSummary/.search • POST /service/v14.8.2.0.0/esa/getValidAccounts/.search • POST /service/v14.8.2.0.0/esaTransfer • POST /service/v14.8.2.0.0/esaRollover • POST /service/v14.8.2.0.0/esa/checkPenalty • POST /service/v14.8.2.0.0/esa/accEnquiry/.search
Deposit ESA Product Configuration	Deposit ESA Product Configuration	New	New Endpoints: • POST /service/v14.8.2.0.0/esaproduct • GET /service/v14.8.2.0.0/esaproduct • PUT /service/v14.8.2.0.0/esaproduct/{keyId} • PATCH /service/v14.8.2.0.0/esaproduct/{keyId}/close • PATCH /service/v14.8.2.0.0/esaproduct/{keyId}/reopen • GET /service/v14.8.2.0.0/esaproduct/{keyId}/aggregate
Reverse payment with failed status	The service is used to reverse payment with failed status	New	New Endpoints: • POST /service/v14.8.2.0.0/transactionRetry • POST /service/v14.8.2.0.0/reverseTransactionByBranch

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	1. Description changes 2. New fields in headers - idempotencyKey, idempotencyRetry, idempotencyRequestSource 3. Deprecated APIs /service/v14.8.1.0.0/checkPenalty 4. New APIs • POST /service/v14.8.2.0.0/checkPenalty • POST /service/v14.8.2.0.0/iraTransfer • POST /service/v14.8.2.0.0/iraRollover • POST /service/v14.8.2.0.0/accEnquiry/.search • POST /service/v14.8.2.0.0/paymentAccountDetails/.search 5. IraTxnReqModel • Fields added - employerContribution, depositRedemIntPayout, depositDistributionMethod, trusteeToTrusteeTransfer, waiveRedmPenalty, waiveReason • Fields removed - eaRefNo 6. IraTxnValidAccountsModel • Fields added - inheritedIra, is Closed 7. TaxPerFyModel • Fields added - currentYear, rmdInfo 8. TaxPerFyModel • Fields added - currency (mandatory)

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 though any 3rd Party application. Business Products can be defined with set of configurable attributes to cater to the target market segments and also fullfill the Bank's promotional campaings.	New,Existing	1. Versioning changes for endpoints - • - /service/v14.8.2.0.0/accountclass [POST] • - /service/v14.8.2.0.0/accountclass/{keyId} [PUT] • - /service/v14.8.2.0.0/accountclass/{keyId}/aggregate [GET] Changes - Fields removed - • Within TdMaturityInstructionsModel - matNoticePeriod • Within TdPreferencesModel - zeroBalPriorNoticeDays 2. 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)
IRA Business Product Configuration	Banks offering Deposit Services publish Individual Retirement Account business products to cater to different needs of Retail Customers. Oracle Banking Business Product REST API helps Banks to Create, Amend IRA Certificate of Deposit Products through Bank's in-house product composer/ workbench or though any 3rd Party application. IRA Business Products can be defined with set of configurable attributes to cater to the target market segments and also fullfill the Bank's promotional campaings.	New,Existing	1. Versioning changes for endpoints - • - /service/v14.8.2.0.0/iraproduct [POST] • - /service/v14.8.2.0.0/iraproduct/{keyId} [PUT] • - /service/v14.8.2.0.0/iraproduct/{keyId}/ aggregate [GET] Changes - Fields removed - • Within TdMaturityInstructionsModel - matNoticePeriod • Within TdPreferencesModel - zeroBalPriorNoticeDays 2. 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)
IRA Term Deposit Services	This service is used to create IRA Deposit Accounts	Existing	1. Description and spelling changes. 2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource 3. BcPayoutDetailsModel • Fields added - refNo,scode,xref,micrNo,xrate,wavePenalty,charges,otherdets,countryCode,chqPercent 4. PcPayoutDetailsModel • Fields added - action,autoAuth,checkerRemarks,makerRemarks,benfadd1,benfadd2,otherdets,custbankcode (read-only) 5. TermDepositWebModel • Fields made mandatory - iraAccountDetails,interestDetails, udeCurrency & open tags made mandatory within interestDetails • Fields added - isContribution,errors • Fields removed - depositExternalFunding 6. RolloverDetailsModel • Fields added - thresholdPayoutAcc 7. AddlPayinDtilsModel • Fields added - id,parentId,referenceNo,mulitmodeXrate,seqno,chqInstrumentNo,draweeAcNo,routingNo,externalFunding,networkCode,instrumentCode,instrumentAmt,instrumentCcy, nachaTxnCode,benfName,narrative,instructionDate,chqInstrumentDate(read-only) 8. IraAccountDetailsModel • Fields added - inheritedIra,iraInheritedAccountDetail 9. IRATermDepositBasicDetailsModel • Fields added - iraCode2, employerContribution 10. DepositPayoutDetailsModel • Fields added • version,resourceId,resourceModNo,datasegmentCode,delFlag,modificationStatus, makerId,makerDateStamp,makerUTC,makerBranch,makerTimeZone,checkerId,checkerDateStamp,checkerUTC,checkerBranch,checkerTimeZone,authStatus 11. AccountStatementPreferencesModel • AccountStatementPreferencesModel

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)
			• primaryISOStatReq,primaryISOMsgType, secondaryISOStatReq,secondaryISOMsgType,secondaryDueType,tertiaryDueType, secondaryDueOnDate,secondaryDueYear,tertiaryDueOnDate,tertiaryDueYear,accountStatementPreferencesMcy 12. New endpoints added - PUT /service/v14.8.1.0.0/iratermdeposit/{accountNumber}, GET /service/v14.8.1.0.0/iratermdepositbyacc 13. Models removed - DepositExternalFundingModel, interestStatment (within AccountStatementPreferencesModel) 14. AccountMisModel • Fields added - compositeMisDetails 15. TransactionMisDetailsModel • Fields added - transactionMisId,misRefNo 16. Endpoints removed/deprecated • /service/v14.8.1.0.0/iratermdeposit/termDepositPayin [PATCH] • /service/v14.8.1.0.0/iratermdeposit/accountProfitMaster [PATCH]

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	1. Description and spelling changes. 2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource 3. Models removed - DepositExternalFundingModel 4. AddlPayinDtilsModel • Fields added - id,parentId,referenceNo,mulitmodeXrate,seqno,chqInstrumentNo,draweeAcNo,routingNo,externalFunding,networkCode,instrumentCode,instrumentAmt,instrumentCcy,nachaTxnCode,benfName,narrative,instructionDate,chqInstrumentDate(read-only) 5. RolloverDetailsModel • Fields added - thresholdPayoutAcc 6. UDEValuesModel • Fields made non-mandatory - udeValue 7. InterestDetailsMcyModel • Fields made mandatory - intStartDate 8. Endpoints removed/deprecated- • /service/v14.8.1.0.0/termDepositPayin [PATCH] • /service/v14.8.1.0.0/accountProfitMaster [PATCH]

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	1. Description and spelling corrections. 2. APIs removed - GET /service/v14.8.1.0.0/tdexternalparam/{resourceId} 3. PUT /service/v14.8.1.0.0/tdexternalparam/{keyId} - Repsonse code changed from 201 to 200 4. TdExternalParamModel • Fields added - rdTransactionCode, principalUnclaimedGl, interestUnclaimedGl, redemptionInterestPayoutGl, suspenseGlForFailedTransaction • Mandatory fields - bankCode 5. paymentMappingModel • Fields added - settlementMode,systemCode,integrationMode,integrationMode • Mandatory fields - settlementMode,paymentType,integrationMode,systemCode,paymentMode
Deposit Integration Services	APIs for deposit certificate generation	Existing	Descripton 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	1. Descripton changes & Spelling corrections. 2. New endpoints added - GET /service/ v14.8.1.0.0/tdamtblk/getById: 3. TdAmtBlkResponseModel • fullAmountBlock - Field removed from request and made internal. 4. ModifyTDAmtBlkModel • New field added - effDate 5. TDAmtBlkModel • Field changed to non-mandatory - ccy
Redemption	This service is used to perform online Redemption operation.	Existing	1. Description changes & spelling corrections. 2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource 3. icdredmnDetailsModel • Fields added - redemValueDate,redemMethod,waiveReason
Top-up	This service is used to perform online Top-Up operation.	Existing	1. Description changes & spelling corrections. 2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource 3. DepositRequestDTO • Non-mandatory fields - topupValDt 4. ProcessDepositTopUpRequestDTO • Non-mandatory fields - topupValDt
Initial Funding	This service is used to perform online Initial Funding operation.	Existing	1. Description changes & spelling corrections. 2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource 3. InitFundResponseDTO • Fields added - intRateAfterFunding 4. InitFundDepositRequestDTO • Non-mandatory fields - initFundValDt

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	1. Description changes & spelling corrections. 2. Header changes - included fields idempotencyKey, idempotencyRetry, idempotencyRequestSource 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 4. TDIctmTdDetailModel • Fields added - fundingStatus,holdDate,graceDate,targetProdRollover,thresholdPayoutAcc,depositType 5. balanceDetailModel • Fields added - acyUnCollectedAmount 6. IctmTdaddnlpayinDtlsModel • Fields added - chqInstrumentNo,draweeAcNo,routingNo,externalFunding,networkCode,instrumentCode,instrumentAmt,instrumentCcy,nachaTxnCode,benfName,narrative,instructionDate,chqInstrumentDate
Handoff APIs	This service is used to query the details of payments handoff.	New	**New End points**: 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

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 (OBA).

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 (OBA).

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.

Glossary

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