

Oracle® Banking APIs Cloud Service

Release Notes



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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document 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.

Conventions

The following text conventions are used in this document:

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

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking APIs Installation Manuals

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBAPI	Oracle Banking APIs

1

Features and Enhancements

The following describes the new enhancements made in Oracle Banking APIs Cloud Service 25.1.0.0.0 release:

1.1 Corporate

Cash Management

Table 1-1 Cash Management

Enhancements	Description
NETTING INQUIRY	Existing API modified to include derived netting status values. New status available are as below: <ul style="list-style-type: none">• Accepted• Awaiting Acceptance• Settled• Rejected• Acceptance in Progress• Settlement in progress• Settlement Failed• Rejection in Progress• Payout in Progress• Payout Success• Payout Failed

Receivables and Payables Management

Table 1-2 Receivables and Payables Management

Enhancements	Description
Allocation - Narration Capture	Existing API modified to include narration entered in Create Recon / Allocation and Manual Allocation.
View/Edit Reconciliation Rule - Decisioning Criteria	Existing API modified to include decisioning criteria in View/Edit Recon rule.
Delete Recon/Allocation Rule	Existing API modified to include decisioning criteria in View/Edit Recon rule.
View Recon/Allocation Rule - Search by Real/Virtual Account	Existing API modified to allow user to search recon/allocation rules by real and virtual account.
View Payments	New API added and existing modified to add below additional columns in View Payments Search results <ul style="list-style-type: none">• Current Allocation Status• Allocated Amount• Allocation In Progress Amount Corporate users can also search for payment records by providing an amount range based on Payment and Allocation Amount.

Virtual Accounts Management

As part of this release, Virtual Accounts Management OBAPI has been enhanced with APIs that supports the following features:

Table 1-3 Virtual Accounts Management

Enhancements	Description
View Unmasked Virtual Account Number	New API has been added on the Virtual Account Details page in which the entire Virtual Account Number which is masked (e.g., XXXX-XXXX-XXXX-1234) can now be revealed in full clear text. The Virtual Account Number is initially displayed in its masked format (e.g., showing only the last digits). On clicking an 'Eye' icon - the full Virtual Account number will be displayed until the user navigates away or taps the 'Eye' icon again.
External Reference Number in Virtual Account Statements	Existing API has been enhanced to include a new column (Reconciliation Reference Number) that is passed by External application. This is incorporated on Transaction Inquiry to help the corporates reconcile the statements faster.
Updates in System Configuration Screen – Virtual Account Management Tab	Existing API that shows Virtual Account Management section has been enhanced to simplify the categorization of various configurations for all the transactions related to Virtual Accounts Management. Following changes have been done <ul style="list-style-type: none"> • A more user-friendly property name • Property description to help users understand the nature of the transaction. • The sequencing of transactions based on their relevance.

Liquidity Management

As part of this release, Liquidity Management OBAPI has been enhanced with APIs that supports the following features:

Table 1-4 Liquidity Management

Enhancements	Description
Account access enablement in Settle Inter-Company Loans	While settling the "Intercompany Loans" on Loans Inquiry transaction, an access check has been added in the API to ensure that only users with an appropriate access can settle the loans.
Downward Only Sweeps	Currently, OBDX Create Sweep structure API offers one way (Child to Parent) and two-way (Both - Child to Parent & Parent to Child) sweep direction. In certain use cases, corporates require sweeps where only the parent would fund the child account not vice versa. E.g.- The parent a/c could be the government funding account and the child accounts can be the different departments which doesn't earn any revenue and hence would not be funding back the parent account. To address such requirements, existing API of sweep structure and sweep part of Hybrid structure has been enhanced. When creating a structure, user can select downward-only sweep option while setting up child instructions enabling the setup of a sweep that permits funding only parent to child.

Table 1-4 (Cont.) Liquidity Management

Enhancements	Description
Updates in System Configuration Screen – Liquidity Management Tab	<p>Existing API to show Liquidity Management section has been enhanced to simplify the categorization of various configurations for all the transactions related to Liquidity Management. Following changes have been done</p> <ul style="list-style-type: none"> • A more user-friendly property name • Property description to help users understand the nature of the transaction. • The sequencing of transactions based on their relevance.

1.2 Payments

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

Table 1-5 Payments

Enhancements	Description
Domestic and Cross-Border Payments – Structured and Hybrid Address Support	<p>Domestic & Cross-border payments now support payee address capture in structured, hybrid, and unstructured formats across all types, including saved/new payees, low-value payments, recurring payments for both retail and corporate users. This enhancement ensures that address details are captured in accordance with compliance requirements for domestic and cross-border transactions.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Configurable Address Types <ul style="list-style-type: none"> – Banks can configure the address types (Structured, Hybrid, Unstructured, or a combination) via backend settings in network configuration. – For cross border payments address setting is applicable for MX type payments. Existing screens also retained for banks not transitioning to MX. • Configurable Address Fields <ul style="list-style-type: none"> – Structured Address: Supports all 14 MX-compliant address fields (e.g., Country, Department, Sub Department, Street Name, Building Number, Building Name, Floor, P.O. Box Number, Room, Post Code, Town Name, Town Location Name, District Name, Country subdivision). – Hybrid Address: Structured address fields plus Address Line 1 & Address Line 2. – Unstructured Address: Continue with the existing support. – Banks can configure a subset of fields within Structured and Hybrid address type as needed for respective payment network, through backend configuration. • Country-Level Address Configuration <ul style="list-style-type: none"> – Bank users can configure address fields at the country level through backend address configuration settings. This enhancement enables banks to configure address requirements in line with country-specific standards and common practices.
API Enhancements	API is enhanced to support the address type and fields according to the bank's specific configuration for address fields.

Table 1-5 (Cont.) Payments

Enhancements	Description
Cross Border Payments Enhanced to Support Structured and Unstructured Remittance Information	<p>API is enhanced to support the remittance information in either 'unstructured' or 'structured' format, as supported by MX, when making cross-border payments to saved and new payees, low-value payments, and recurring payments for corporate. For retail payments, only unstructured remittance information is supported. The configuration of fields is now available through regionalization configurator.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Supports both 'unstructured' and 'structured' remittance formats supported by MX, configurable at the bank level. • For MX-type payments, banks can enable 'unstructured' remittance only, or both unstructured and structured options. • Unstructured remittance presents a single input field of length 140 characters. • Multiple instances of structured remittance and line details is supported. • Existing 'Payment Details' input is retained for MT-type payments. • Bank can configure whether to use MT-type or MX-type remittance.
Support Extended Character Set as per MX Standards	<p>Users can now enter payee and payment information using extended characters supported by the MX standard when making cross border payments. This enhancement applies to all cross-border payments, including saved and new payees, low value payments, and recurring payments. Existing configuration retained for banks not transitioning to MX.</p>
SWIFT MT to MX Transition – Enhancements to Bulk Payments	<p>The Adhoc template for Cross-border Payments, as well as the Cross-border Payments type within the Adhoc Mixed Payments template, now support payee addresses in structured, hybrid, or unstructured formats. All supported templates for Cross-border Payments, including the Cross-border Payments type in the Mixed Payments template, now also support the capture of purpose-of-payment codes, extended MX-supported character set, and unstructured remittance information in accordance with the MX standard.</p>

Table 1-5 (Cont.) Payments

Enhancements	Description
Verification of Payee (VoP) Support for SEPA Domestic Payment Region	<p>To support regulatory compliance, SEPA Payee Verification (VoP) support is now available in OBDX for domestic payments.</p> <ul style="list-style-type: none"> • Configurable Enablement: Banks can enable or disable SEPA VoP, configurable from the backend. • API Enhancement: When enabled, a Payee verification link appears for domestic payee create/edit and domestic payment initiation for new payee. • Auditability & Outcomes: VoP outcome are stored and displayed to the user while making payment and on payee management screens. VoP outcome is also sent to the payment processor when a payment is initiated. • If Not Enabled: No impact to existing workflows; traditional behaviour continues. • Bulk File Uploads: <ul style="list-style-type: none"> – Record level Approval - Payments to saved payees: Existing VoP status stored in OBDX is transmitted to the Payment Processor. – Record-Level Approvals - Payments to Ad-hoc Payees: The Payment Processor performs VoP validation according to its configured rules during individual payment processing. – File Level Approval - The Payment Processor performs VoP validation according to its configured rules during individual payment processing. – VoP is not triggered for beneficiaries created via file uploads; these payees are stored in OBDX as Payee 'Not Verified'. Users can choose to verify these payees by accessing the 'Modify/Edit Payee' option within the system. • Pre-qualified with OBPM.
Confirmation of Payee (CoP) Support for UK Payments	<p>Auditability & Outcomes: CoP outcome is stored and displayed to the user while making payment and on payee management screens.</p>
Enhancement to Fetch Payee Name for India Region	<p>OBDX is enhanced to support Fetch Payee Account Name for domestic payments for India region.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Configurable Enablement: Banks can enable or disable fetch payee from the backend. • API Enhancement: When enabled, a Payee verification link appears for domestic payee create/edit screen and domestic payment initiation to new payee. • Auditability & Outcomes: Fetch payee outcome is stored and displayed to the user while making payment and on payee management screens. • If Not Enabled: No impact to existing workflows; traditional behaviour continues.
Domestic & Cross Border Payments Enhanced to Support LEI Code	<p>Added support for capturing Legal Entity Identifier (LEI) in domestic and cross-border payments to strengthen compliance with regulatory standards. Banks can configure this field from the backend configuration, if required.</p>
New frequency “Four weekly” Added for Recurring Payments	<p>Introduced a new frequency option “Four Weekly”, providing users with the convenience of setting up recurring payments every four weeks.</p>
Bulk File Upload Inquiry - Enhanced Status Labels	<p>File Uploads Inquiry is enhanced with the updated file status labels and their corresponding narratives within the application to improve clarity and user understanding throughout the file processing lifecycle.</p>

1.3 Open Banking

This topic provides information about enhancements in the Open Banking.

Table 1-6 Enhancements in UK Open Banking

Enhancements	Description
PISP Enhancements	<ul style="list-style-type: none"> Payment and status codes have been shortened to be consistent with Open Banking 4.0 regulations. Payment Error codes have also been updated to the 4 character ISO 20022 code value format. The 'Reference' field structure has been updated.
CHAPS and ISO 20022 Alignment (impacting AISP & PISP)	<ul style="list-style-type: none"> CHAPS related changes have been introduced, including support for structured addresses, Legal Entity Identifier (LEI), ultimate creditor/debtor details, beneficiary information, and purpose codes. ISO 20022 alignment has been introduced for <i>RemittanceInformation</i>, <i>MandateRelatedInformation</i>, <i>CreditorAccount</i>, <i>CreditorAgent</i>, and <i>Proxy</i>.

Note

Only those fields which are available in MX specification and relevant OBDX services are end-to-end supported., other fields are available only on OB-APIs.

1.4 Originations

The following enhancements have been made in the Originations module in this release:

Table 1-7 Enhancements in Originations

Enhancements	Description
Originations Workflow Maintenance Enhancements	New APIs have been built to enhance the usability of the Originations Workflow Maintenance screens available to bank administrators. APIs to enable maintenance of Online KYC at the applicant role level for each banking product category have been created. APIs to support bank administrator enabling/disabling the Employment Information section in product application forms (at product category level) have been added.
Capture of Loan Repayment Frequency	A new API to support the selection of loan repayment frequency has been added in all retail and SMB loan application forms.

Table 1-7 (Cont.) Enhancements in Originations

Enhancements	Description
Joint Application Enhancements	<p>APIs to support the addition of joint applicants that are existing customers of the bank have been added in CASA product application forms.</p> <p>Applicants can now initiate online Checking and Savings Application forms where, if the joint applicant is an existing customer of the bank, only basic information of the joint applicant is required to be captured - the joint applicant's name, date of birth and banking customer ID. This reduces effort and greatly shortens the application form as well since detailed personal, contact and identification information of the joint applicant is not required to be captured.</p> <p>APIs to support selection of overdraft feature in case of joint applications have also been added.</p> <p>Applicants are able to specify which of the applicants' financial information will be provided – the primary applicant's, the joint applicant's or both applicants'.</p> <p>APIs to support display of application type (single or joint) in the application tracker along with display of the names of both the primary and joint applicants have been added. APIs to enable joint applicants to track application status and view and download application form PDF, offer documents and also to accept or reject the offer have also been introduced.</p>
API to support staff applications	<p>An API to capture whether the retail applicant is an employee of the bank has been introduced. This enabled applicants to avail staff benefits on the banking product they are applying for. Additionally, this also helps banks manage internal compliance and risk.</p>

Other Enhancements

Table 1-8 Other Enhancements

Enhancements	Description
Enhanced Existing Customer Application Forms	<p>APIs to enable kick off pages and to display review pages for all retail product applications initiated by existing customers of the bank, have been added.</p>
Employment Section changes	<p>APIs to drive enablement/disablement of employment sections in retail product applications from the originations workflow maintenance screen have been created.</p>
Display of Applicant Role under Terms of Service Page	<p>An API to display the roles of the applicants (Primary Applicant/Joint Applicant/Guardian), in addition to the applicant names, against the terms and conditions specific to that applicant on the Terms of Service page of the application has been added.</p>

Table 1-8 (Cont.) Other Enhancements

Enhancements	Description
US Region specific Enhancements	<p>The following enhancements have been made specifically to the US region product application forms –</p> <ul style="list-style-type: none">• Insider and Service Member details - APIs to capture relationship as well as reverse relationship of the related insider with the applicant as well as the related service member with the applicant have been added.• Account Funding Post Account Opening and Finicity Integration - APIs to support the funding of US Checking and Savings accounts after the account has been opened, have been introduced. Additionally, APIs to support integration with Finicity to support verification of external accounts in the case of external bank account funding have also been created. APIs to support this feature from the application tracker have also been added.

2

Qualifications

* Refer the **Oracle Banking APIs Transaction Host Integration Matrix** section available in module specific user manuals to view transaction level integration details.

3

Browser Support

This chapter lists the qualification of the Oracle Banking APIs Cloud Service 25.1.1.0.0 release with various browsers:

* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>

4

Language Support

The Oracle Banking APIs Cloud Service 25.1.1.0.0 release offers the following language support:

- Out of box translation is supported in English, Arabic, French, Simplified Chinese, Spanish, and Portuguese languages.
- Field validations are currently supported in English. To enable the field validations in other languages, refer **Oracle Banking APIs Taxonomy Validation Guide**.

5

Known Issues and Limitations

This chapter covers the known anomalies and limitations of the Oracle Banking APIs Patchset Cloud Service 25.1.1.0.0 release.

5.1 Oracle Banking APIs Known Issues

NA

5.2 Oracle Banking APIs Limitations

NA

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