

Oracle® Banking APIs

Release Notes



Patchset Release 22.2.6.0.0

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Purpose

This guide is designed to help acquaint you with the Oracle Banking Digital Experience 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

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>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and](#)

Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

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.

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.
<code>monospace</code>	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 22.2.6.0.0 patchset release:

- [Admin](#)
- [Originations](#)
- [Payments & Transfers](#)
- [Supply Chain Finance](#)
- [Virtual Accounts Management](#)
- [Liquidity Management](#)
- [Cash Management](#)

1.1 Admin

- [Framework Features](#)
- [Retail Features](#)

1.1.1 Framework Features

Timer Maintenance

As part of this feature, Timer Maintenance is introduced to automate and schedule tasks based on different time intervals, improving efficiency and task management. The bank administrator can set, retrieve, edit and delete timers for various tasks using Timer Maintenance. Timers can be configured as One-time, Daily, Weekly, Monthly, Yearly and Custom. The administrator can validate the expression for each of the timer type. The timers can be enabled or disabled. The system prevents overlapping timers for the same task to avoid conflicts.

Resource Bundle Maintenance

Resource Bundle Maintenance is introduced to retrieve the resource names based on module name and bundle name. The bank administrator will be able to edit the locale specific resource value by calling respective API.

Username Change Enhancement

In Role Maintenance, the administrator can enable or disable the ability for users (Retail, Corporate, Business, Administrators) to change their login ID/username which provides a control of this feature based on business requirements or security policies. If this configuration is enabled, the Retail or Corporate user can change the username. The administrator can change the username only in case of a revoked user i.e., if a user is revoked and another granted user with the same username exists, then the administrator should be able to change the username of the revoked user while granting access.

Mailers in All Supported Languages

The bank administrator can maintain mailers in all supported languages to ensure effective communication with customers in their preferred language. Also, as a bank user I should be able to fetch the mailer content (subject & body) in my current logged in language. In case, the bank administrator has not added the content in my language, then the content should be retrieved in Bank's default language. The addition of multilingual support to mailers allows users to receive communications in their preferred language for a more personalized experience.

Account Access Enhancements

The User Account Access maintenance has been enhanced for bank administrators to map transaction groups to corporate accounts available under the group corporate. Administrators will have flexibility to map single or multiple transaction groups to either all accounts or specific selected accounts. An option is provided to append new transaction groups to the existing groups associated with a corporate account or replace the existing transaction group mappings with the newly specified transaction groups.

Mobile Number Component Change

The mobile number component is enhanced to capture the country code along with the mobile number. On providing a particular country code, the mobile number formatting as well as the number of characters are validated. This component change with validations based on the selected mobile country code, ensures accurate and region-specific formatting.

1.1.2 Retail Features

Relationship Pricing

As part of this feature, an option is provided to offer customized pricing based on the overall relationship and value a customer brings to the company. When a customer opens a term deposit, based on the customer's relationship with the bank, special rate is offered if applicable.

Promise to Pay

Promise to pay functionality can be used if a delinquent customer is unable to make the payment immediately and plans to send the payment later. It becomes particularly useful when a loan account becomes delinquent, as it allows the customer to formally indicate their intention to settle the overdue amount at a promised future date. Promise to pay can help to track if the customer has made the payment by the committed date or not. One can use the status of promise to pay to track the payment and resolve the delinquent account once the payment is completed.

The Promise to Pay option can be availed by providing the promise amount and the date by when the user promises to repay the amount. Once the promise has been made, the user can initiate the loan repayment using the 'Make Payment' option.



Note:

The promise date must be a future date which is fixed and cannot be modified anytime later.

IBAN Number Capture

An option has been provided to capture the IBAN number in addition to the Current & Savings Account number, providing users with more comprehensive account details.

Service Request Enhancements

An option is introduced to integrate with the Bank's Appointment Booking System through the Service Request Module. The bank administrator can create a bank appointment template using the service request form builder. The end customer can request an appointment with a branch representative by raising a new service request. A new service request called **Bank Appointment** has been added so that user can easily access the appointment booking feature in a way that is most convenient. The user can initiate a branch visit request by specifying details like date and time along with the reason for visiting the branch.

1.2 Originations

Enhanced Guardian Information Capture in Retail Education Loans

New APIs have been introduced to support the feature enabling applicants to specify whether the guardian is an existing customer of the bank or new to the bank and to capture additional information on the basis of the option selected.

Online KYC Maintenances Enhancement

New APIs have been built to enable the bank administrator to enable or disable the Online KYC step in the application form of a product category and if enabling the Online KYC step, to enable the administrator to specify the mode of Online KYC to be enabled i.e., either Selfie KYC or National ID Verification.

Relationship based loan interest rates

New APIs have been introduced to offer customers with an existing account, investments, or a strong banking history, to get lower interest rates as a reward for their engagement with the bank. This feature is available for Unsecured Personal Loan product for the US region. This feature is available when OBRL is the host system.

APIs have also been added to display the repayment schedule based on the preferred rate of interest.

Other Enhancements

- **Interest Rate Types for Loans:** New APIs have been added to enable the support for selection of interest rate types for loan applications in OBDX Originations. In case the loan product being applied for supports only one interest rate type the API to display the interest rate type enabled for the product is enabled. This enhancement is applicable to all loan product applications across Retail Generic (ROW), Retail US LZN and SMB.
- **Offer Letter Rejection Reason:** This enhancement is applicable to retail loan applications as well as retail savings and checking applications in which the applicant has opted for overdraft. If the applicant rejects the loan or overdraft offer from the application tracker, they are required to provide a reason for which the offer is being rejected. New APIs to support the capture of multiple rejection reasons has been enabled.
- **Application Form Document:** New APIs have been created to enable fetching the PDF containing the application form details from OBO, to be displayed in the OBDX application tracker.
- **Retail Unsecured Personal Loans for Women:** This feature is specific to the Retail Unsecured Personal Loan applications in the US region and has been introduced so as to facilitate loans designed by the bank specifically for women. New APIs have been added to

ensure that if the loan product is designed specifically for women, then the gender field is mandatory, and an error message is displayed if gender is selected as any other than 'Female'.

- **Capture of Rank for Service Members:** A new API to enable capture of Service Member's Rank has been added. This is only applicable if the applicant is a serving defense officer or is a dependent of a serving defense officer. This information is captured only for Credit Cards and Unsecured Personal Loans applications.

1.3 Payments & Transfers

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

User Experience & Performance Improvements

- **Save and Use Drafts:** API is enhanced to save drafts with *Pay Later* and *Recurring* options.
- **Share Payment Confirmation:** Payment confirmation can now be shared using Payment confirmation API.
- **Payee Management Access Control:** API for access control is enhanced so that Account, DD, and P2P tabs can now be hidden from Payee Management transaction if a user lacks access to respective payees.
- **Enhanced Payee Image Handling:** Payee Image API is enhanced so that Payee images will now be automatically resized when uploaded.
- **Display Bank Code in Recent Payments:** Recent payment widget/inquiry API for both incoming and outgoing transactions are enhanced to display the bank code for better identification of the sender/receiver bank.
- **Enable 'Refresh' on Outward Payment Inquiry Page:** The Transaction details API is enhanced to allow refresh only for few relevant statuses.
- **Payment Networks & Purpose Codes:** API is enhanced for Payment networks so that it can now be fetched from the underlying Product processors for proper mapping with purpose codes. Bank user can map the desired purpose code to the network and same will be available on the payment screen.
- **Account API Enhancements:** Account API is enhanced to now support configurable parameters for Search-As-You-Type and Search Filter by Criteria.
- **E-Receipt Download Option:** Payment API is enhanced for Retail users to now download e-receipts from the confirmation page.
- **Optimized API Calls for Payments & DD Screens:** Unnecessary API calls have been removed, improving performance and reducing system overhead.
- **Migrate Favourites to v2 API:** Favourites have been successfully migrated to the latest API version.

Cross-Border Payment configuration

- Payments API is enhanced for Cross-Border Payments as it is now configurable, enabling banks to customize it according to their specific requirements. This ensures that users see only the relevant payment fields as configured by the bank. Implementation partners can configure cross-border payment transactions to meet bank requirements without the need for code changes.

1.4 Supply Chain Finance

As part of this release, Supply Chain Finance module has been enhanced with following features:

Request Finance

New API has been developed to fetch the possible in-process finances against the instruments selected for financing. These are displayed to the user during availing finance to inform the number of finances which will be processed.

- `supplyChainFinance/finance//financeDetails`

New API has been developed to fetch the interest slabs for the possible in-process finances against the instruments selected for financing. These are displayed to the user during availing finance to inform the interest data applicable on finances.

1.5 Virtual Accounts Management

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

Amount & Balance restrictions on Virtual Accounts:

- Amount Restrictions:
 - In addition to the existing restrictions on the number of transactions that can be performed on a Virtual Account for a period, now the user will also have an option to restrict the cumulative value of transactions that can be performed for a period.
 - Three new fields (Allowed amount, utilized amount and Available Amount) have been added in the existing API for the same. This feature is available in both view and update Virtual Accounts restrictions.
- Balance Restriction:
 - Existing API has been enhanced to view and edit the maximum balance that can be held for a specific Virtual Account. This option is available under “View Virtual Accounts”.

Virtual Account Expiry Date:

This feature allows the users to define an expiry date during Virtual Account Creation. Additionally, API will also support to view the Expiry details, edit, and close Expired Virtual accounts.

Name Change Restrictions:

- Currently during Virtual account creation, Virtual account name is defaulted to the Virtual Entity Name and is editable at an account level. With this change in API, based on the product selection user will be restricted from updating the Virtual Account name if the same is not permitted at the product level. User will be able to modify the Virtual Account name only if it is allowed at a product level.
- The above change will be applicable in Create Virtual account (with or without templates) API, Edit Virtual Accounts API & Create and modify Virtual account API using File uploads.

1.6 Liquidity Management

Drain Pool:

New API has been introduced that enables corporations to sweep out funds from notional pools.

Introduction - Pools are typically created to notionally combine balances across accounts and earn higher interest rates. With drain pool functionality, money can be swept out of such notional pools to accounts where money is needed and achieve better liquidity management.

Drain pool will be available in the application as a variant of Hybrid structure. During structure creation, user has to opt for Drain Pool flag as Yes in the structure details. Further, during a drain pool structure creation user is given the option to start the structure either with a pool or sweep structure. Apart from adding regular sweep or pool accounts, at appropriate places in the structure an entire pool structure can be added which will be represented by the notional header node.

To achieve sweeps from this pool, which is part of a drain pool structure, user can select one of the accounts as "Nominated Account" in which sweep will happen. Rest of the hybrid structure behaviour during view, edit etc. remains unchanged for a drain pool structure.

Credit First Sweeps:

Credit First sweep API is an enhancement done to the existing sweep structure functionality. Currently when a sweep structure is executed (during EOD/Intraday/Ad hoc), when the parent account has multiple children, the sweeps happen in based on sweep priority. With credit first sweep API enhancement,

- System will first perform the upward/one-way sweeps before performing the downward/ two-way sweeps at each parent level.
- The priority maintained for sweeps will only be considered during the downward/ two-way sweeps- when child account is being funded.
- The priority should be ignored during the upward/one-way sweeps being performed from child to parent.

1.7 Cash Management

1. Cashflow

As part of this release, Cash Management module has been enhanced with following features:

Create /Edit Cashflow

Existing API to create and edit cashflow modified to include mandatory check on Real Account field and include new field BIC code.

Bulk Cashflow Upload

Existing API to modified to include mandatory check on Real Account field and include new field BIC code and Own Bank flag.

Cashflow Visibility

Existing Cashflow forecast replaced with Cash Visibility to use OBLM APIs to fetch account balances and OBCM API's for fetching forecasting data.

Filters

Filters overlay window has been introduced in the View/Edit Expected Cash Flow search screen to filter the cash flow transaction records.

Download

An option is available to download the expected cash flow records in CSV format.

Manage Columns

Manage columns introduced to set up column preferences/rearrangement of the preferred columns displayed in the screen.

2. Collections

New API developed to allow cancellation of Cheque Deposit/Cash withdrawal and Cash deposit transactions before it is picked by host for processing.

2

QUALIFICATIONS

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

3

BROWSER SUPPORT

This chapter lists the qualification of the Oracle Banking APIs 22.2.6.0.0 patchset 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 22.2.6.0.0 patchset release offers the following language support:

- Out of box translation is supported in English, Arabic, French, Simplified Chinese, and 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 22.2.6.0.0 patchset release.

- [Oracle Banking APIs Known Issues](#)
- [Oracle Banking APIs Limitations](#)

5.1 Oracle Banking APIs Known Issues

NA

5.2 Oracle Banking APIs Limitations

NA

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