Oracle® Banking APIs
Release Notes

Release 25.1.0.0.0

ORACLE®

Oracle Banking APIs Release Notes, Release 25.1.0.0.0

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Preface

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

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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.
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.

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 25.1.0.0.0 release:

- Admin
- Corporate
- Retail
- Originations

1.1 Admin

- Timer Maintenance
- Resource Bundle Maintenance
- Username Change
- Mailers in All Supported Languages
- Account Access Enhancements
- Mobile Number Component Change

1.1.1 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.

1.1.2 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.

1.1.3 Username Change

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.

1.1.4 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.

1.1.5 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.

1.1.6 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.

1.2 Corporate

- Supply Chain Finance
- Cash Management
- Receivables & Payables
- Cashflow
- Collections
- Virtual Accounts Management
- Liquidity Management
- Payments & Transfers

1.2.1 Supply Chain Finance

1. **View Finance Details**
   NewAPI was developed to fetch the Interest Payment Schedule for a finance.

   NewAPI was developed to fetch the Interest Payment tier information for a finance.

   New API was developed to fetch the refund details when amount of Interest payment is refunded to the corporate or reconciled against other instruments.

2. **LinkPurchase Order to Program**
   NewAPI to Link Purchase Order to Program to enable the corporate user to link already.

3. **Finance Amendment**

New API has been developed to Amend the finances so that the corporate user can modify the maturity date of the Finance.

4. **Finance Repayment**
New API has been developed to fetch internal mapped accounts of a corporate. These accounts are used during settlement of finance for the corporate

- /internalAccounts

5. **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.

1.2.2 Cash Management

1. **Netting Inquiry**
New API is developed to fetch the status of the netting transactions.

2. **CIF Selection**
New feature has been provided that allows corporate users to select a party from a list of all accessible parties.

3. **Netting**

- View Netting Structure - A new API is developed to fetch the netting structure.

- Edit Netting Structure - A new API is developed to edit the created netting structure.

- Request status - A new API is developed to check the edit netting structure request status.

- Accept/Reject netting – A new API is developed to accept or reject the netting transactions.

a. **Netting Inquiry**
A new API is developed to view the netting transaction created in application.

b. **Pay In/ Pay Out**
A new API is developed to Pay In / Pay out the netting transaction.

c. **Subsidiaries List**
A new API is developed to list the subsidiaries to the netting transaction pay in/ pay out.

4. **Cash management**
View Expected Cashflow

As part of this release, View/Edit Expected Cashflow API enhanced with the following features:

Filters

Filters overlay window has been introduced in the View/Edit Expected Cash Flow search 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.

Accept Reject Netting

As part of this release new columns are included in API for receivables and payables tab in netting accept/reject and netting payout as follows:

- Invoice status
- Payment status
- Days overdue

Below are the fields renamed into new ones in the Accept/Reject Netting.

- Subsidiary – Label changed to corporate.
- Supplier/Buyer - It can change dynamically, if receivables then buyer should get populated and vice versa.
- Outstanding Invoice Amount (Invoice Amount)- These are two different fields but should get displayed in the same field/column.

View /Edit Netting Structure

As part of this release, View Netting structure and Edit Netting structure API has been enhanced to include new field:

- Frequency
- Pay In mode
- Pay Out Mode

Also, below field labels to be changes in basic info section in structure info UI in view & Edit Netting structure.

- Subsidiary label to be changed to Parent corporate for nodes that are linked directly to global netting center or subcenter.
- Subsidiary label to be changed to child corporate for nodes that are linked to parent corporate.

Netting Inquiry

As part of this release new columns are included in API for netting inquiry as follows:

- Creation date
- Settlement date is changed to Expected Settlement Date
- Pay-in Party & Description
- Frequency
- Global Center Reference Number
- Actual Settlement Date

The dropdown values in Date Reference basis in the netting inquiry filter are enhanced as follows:

- Creation Date
- Expected Settlement Date
- Actual Settlement Date
- Payin/Payout Date

1.2.3 Receivables & Payables

With this enhancement, corporate users can view the details of netting transactions (summary page) linked to invoices that have been considered for net.

Reconciliation/Allocation Rule

The View/edit Reconciliation/Allocation Rule screen has been enhanced with the following features:

Filters

Filter overlay window has been added in the view/edit reconciliation/allocation rule screen, to filter the transaction with the various parameters.

Manage Columns

Manage Columns overlay window has been added in view/edit reconciliation/allocation rule screen, to reorder or modify or save column preferences in view reconciliation rules screen.

Download

With this option, user can download the reconciliation rules list in CSV format.

1.2.4 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.

1.2.5 Collections

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

1.2.6 Virtual Accounts Management

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

1. **CIF Selection**
   Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence,in order to help Corporate users to create and manage Overview and other internal screens, new API support has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction.

2. **UX changes as per Redwood Theme**
   In order to adhere to Oracle's guideline, APIs of (internal screens and the overview) have beenreskinned to include Redwood theme.

3. **Virtual Identifier Transaction Inquiry:**
   API has been developed for new feature "Virtual Identifier Transaction Inquiry" that enables a corporateuser to make Virtual Identifier based search inquiry and view the related Virtual Accounts transactions summary.

   Usercan also download the inquiry result in CSV format.

4. **Performance Optimization:**
   API calls related to fetching of virtual accounts from Host and their user access check have been optimized for improved performance. These changes have been implemented in following transactions -

   • ListVirtual Account

   • ListVirtual Accounts eligible for closure

   • Trackclosure of Virtual Accounts

   • Accounts& balance widget

   • Top5 Virtual Accounts Widget

   • BalanceTrends of Virtual Accounts widget

   • CreateVirtual Account VA in selected Structure)

   • CreateVirtual Account Structure (Header & Link VA)

   • Pre-generated Statement

   • Adhoc Statement

   • TransactionInquiry

   • SpecialRates Maintenance

   • InitiateVirtual Account closure (transfer accounts)

5. **Inter Entity Position Inquiry:**
   NewAPI - "Inter Entity Position Inquiry" has been developed that enables a corporate user to make lending and borrowing status inquiry allowing the user to track the fund movement between Virtual Entities and view its related outstanding position details.

6. **Performance Optimization:**
   Movemoney (widget and transaction screen) API has been optimized for improved performance.

   • Changes have been implemented in the API calls to fetch the Virtual Accounts from Host when user selects "Transfer From" and "Transfer To" Virtual Account for fund transfer.

7. **UI Download:**
   Using this API, users will be able to personalize the information to be displayed/ downloaded from search grid displayed. Following features are supported:

   a. **Manage Columns**
      Thesecolumn preferences/rearrangement setup by the user will be saved for future reference i.e., in case the user revisits, the preferred columns will only be displayed in the table. Following transactions have been enhanced for this change –

- ListVirtual Entity

- ListVirtual Accounts

- TrackClosure

- Transactions Inquiry

- ChargesInquiry

- ListRemittance ID

b. **Download Columns**
New API is available to download the search result in CSV & PDF format. These changes have been done for the following transactions -

- TransactionsInquiry

- ChargesInquiry

8. **UI Download:**
Using this API, users will be able to personalize the information to be displayed/ downloaded from search grid displayed. Following features are supported:

a. **Manage Columns:**

These column preferences/rearrangement setup by the user will be saved for future reference i.e., in case the user revisits, the preferred columns will only be displayed in the table. Following transactions have been enhanced for this change -

- List Structures

- List Internal Credit Lines

- List Internal Credit Line Linked Accounts

- List VA eligible for closure

b. **Download Columns:**
New API is available to download the search result in CSV & PDF format. These changes have been done for the following transactions -

- List Internal Credit Lines

9. **Access check in Statements:**
Currently, search results for the chosen statement type in both Pre-Generated and Ad hoc statements are driven only by the statement preference set at the Virtual Entity/Account level. With this change, existing API has been enhanced to verify if an appropriate access has been provided to the Virtual Account(s) for the selected Virtual Entity for which the user wants to download the statement.

- Pre-Generated Statements -

10. **PDF Statements:**

- In the scenario, when the statement preference is set to the Virtual Entity Level (consolidated), users can generate the PDF statement only if they have access to all the Virtual accounts associated within that Virtual Entity.

- If the statement preference level is at the Account Level, users can download the PDF statement only if appropriate access has been maintained to the Virtual Account in context.

11. **MT/CAMT Statements:**

- Users can download MT/CAMT statement only if an appropriate access has been provided to the Virtual Account in context.

- Ad hoc statements -

- Users can download all statement types (PDF & MT/CAMT) provided an appropriate access has been maintained to the Virtual Account in context.

12. **Removal of Core DDA dependencies:**
Existing API has been enhanced to capture whether integration with bank's DDA is available or not for Oracle Banking Digital Experience. With this, the Virtual Account module will work seamlessly even when integration to the bank's DDA is not available. In such a scenario, the parameter "DDA availability for Virtual Accounts Management (Y/N)" will be set to N and the real account balances will not be displayed on the UI but the virtual account functionalities will continue to work.

13. **Role Transaction Mapping Clean-up:**
Existing API has been enhanced to simplify the categorization of role transaction mapping for all the transactions related to Virtual Accounts Management, effectively grouping them under the relevant transaction menu categories. Following changes have been done –

- Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.)

- Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu works in line with the corresponding line items listed under RTM transactions.

14. **Amount & Balance restrictions on Virtual Accounts:**

- Amount Restrictions:

  – In addition to the existing restrictions on 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 the maximum balance that can be held for a specific Virtual Account. This option is available under "View Virtual Accounts".

15. **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.

16. **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.

1.2.7 Liquidity Management

Aspart of this release, Liquidity Management module has been enhanced to include the following features:

1. **CIF Selection**

Large corporates usually have multiple subsidiaries each of which can be a customer of the bank with its own CIF. Such corporates also tend to have common treasury/finance team users who access online. For such users switching between different subsidies is a much-needed feature.

Hence, in order to help Corporate users to create and manage Overview and other internal screens, new API support has been provided that allows corporate users to select a party from a list of all accessible parties for which user want to carry out the transaction.

2. **Edit Structure Simulation**
   Inaddition to the existing Structure Simulation functionality, Edit structure simulation API has been added that enables a corporate user to modify account structures simulation details using the digital banking platform.

   While editing a structure Simulation of Sweep, Pool or Hybrid type, a corporate can perform the following tasks:

   • ChooseAccounts to participate in Structure Simulation

   • DefineStructure Simulation Details Sweep, Pool – with interest methods – Interest, Advantage & Ratio and Hybrid with interest method as "Interest" only.

   • DefineAccount Mapping and specify the hierarchies.

   • Setup instructions between each account pair.

   • Reviewand Confirm simulation structure modification.

3. **UX changes as per Redwood Theme**
   In order to adhere to Oracle's guideline, APIs of (internal screens and the overview) have beenreskinned to include Redwood theme.

   a. **Copy/Reinitiate Create Structure**
      Withthis API, user can create a new structure (Sweep, Pool and Hybrid) by copying and using the contents from a structure for which creation has been already initiated without having to enter the entire information again.

   b. **Rearrange Columns in List Structure**
      ThisAPI allows a corporate user to personalize the columns i.e., rearrange/remove columns in the search result grid on Inquiry screens. These columns preferences are saved for future reference and when the user return to the screen, just the desired columns are shown in the table.

   c. **Intercompany Loans**
      New API has been developed that enables a corporate user to define an Intercompany lend limit within the group companies. Using this feature, a corporate user can -

      • CreateLend Limit - An ability to the corporates to define Intercompany lending limits between lending party and borrower party.

      • ViewLend Limits - Allows Corporates to view Lend limits and track the utilization of limits against the loans.

      • EditLend Limits – Through this option, user can modify the Lend limits.

      • CloseLend Limits – Allows corporates to close lend limits.

      • LoanSummary - Displays the summary of the loans initiated between the Lender and Borrower

      • LoansInquiry – Allows user to enquire on the loan details/transactions based on search parameters.

      • LoanSettlement - Ability to settle outstanding loans from channel.

   d. **Structure Account Access Revamp**

As part of this release, APIs support have been enabled to revamp existing structure and include following:

- AccountAccess related changes

  – Account Access check has been removed from List Structure screen enabling users to view all the available structures.

  – View structure details screen now includes an access check. Accounts/nodes for such accounts are greyed out and their balances are hidden.

  – Accessing "Account Details" for inaccessible accounts in More Actions when viewing a Structure will not be possible.

  – MoreActions for inaccessible accounts will not be permitted during Structure modification, and when any accessible account is de-linked, all of its child accounts even if some of them are inaccessible are also de-linked.

  A structure will not be available for modification if any one of the structure's accounts (including the charge or central account) is inaccessible.

e. **Ratio Method in Pool Structure:**
Existing API has been enhanced to introduce new interest method in Pool structure which allows theuser to select Interest Method as "Ratio". This enables corporates to distribute interest between parent and child account in the ratio between the negative and positive balances. This functionality is enabled for "Create and manage Pool Structures and Pool Structure simulation".

f. **Investment Sweep:**
Existing API has been enhanced to enable a corporate user to select Investment Sweep options like Money Market, Term Deposit during Sweep structure creation helping the corporates utilize funds in an optimum way and earn higher interestreturns. This feature has been added in Create and manage Sweep structures.

g. **Account Structures - Revamp and Staggered Opening:**
APIsupport/enhancement has been done for the following changes -

- AccountStructures API's has been enhanced that allows structure opening in a staggered way with one level opening at a time. On accessing a parent node, all the child accounts of only that parent node are opened to improve the performance.

- Paginationis included at every level of structure layer and displayed if the number of nodes exceeds the allowed limit as per the configuration.

- Inaddition to the development done in last release - Copy/Reinitiate structures will also be available for (Pool structure with Ratio Method and investment Sweep Structure) allowing the users to create a new structure by copying and using the contents from a structure for which creation has been already initiated without having to fill the entire information again.
  "Show All Pairs" is incorporated in Sweep and pool structures for the users to review the existing instructions and change the priority/reallocation percentage accordingly.

h. **UI Download:**
Using this API, users will be able to personalize the information to be displayed/ downloaded from search grid displayed.

Followingfeatures are supported:

i. **Manage Columns:**
Thesecolumn preferences/rearrangement setup by the user will be saved for future reference i.e., in case the user revisits, the preferred columns will only be

displayed in the table. Following transactions have been enhanced for this change –

- • ListSimulation Structures
- • LogMonitor
- • ChargesInquiry

ii. Download Columns:
New API is available to download the search result in CSV & PDF format. These changes have been done for the following transactions -

- • LogMonitor
- • ChargesInquiry

i. Host Alerts:
With this API enhancement, corporate users will be able to subscribe to Liquidity Management related alerts for one or more parties for the mapped events. This feature is available under party module and can be created at both GCIF and user level.

List of events that are available for mapping:

- • Liquidity Management Structure creation approval.

j. Reallocation Monitor:
A new API has been developed that allows search and view of the Reallocation details of a Pool structure. Additionally, API support has been provided for manage columns and download monitor details.

k. Removal of Core DDA dependencies:
Existing API has been enhanced to capture whether integration with bank's DDA is available or not for Oracle Banking Digital Experience. With this, the Liquidity Management module will work seamlessly even when integration to the bank's DDA is not available. In such a scenario, the parameter "DDA availability for Liquidity Management (Y/N)" will be set to N, the real account balances displayed will be from Oracle Banking Liquidity Management instead of the DDA.

l. Ad hoc account pair execution in Sweep Structure:
In addition to the existing API of ad hoc executing the entire structure, a new API has been incorporated that allows the corporate users to ad hoc execute account pair in a sweep structure. This feature has been incorporated in View Sweep structure API where the users can select one or more account pairs and execute instructions at pair level.

> ✎ **Note:**
>
> This feature is available only for sweep structures and not available in sweep part of hybrid structures.

m. Role Transaction Mapping Clean-up:
Existing API has been enhanced to simplify the categorization of role transaction mapping for all the transactions related to Liquidity Management, effectively grouping them under the relevant transaction menu categories. Following changes have been done:

- • Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.)

Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu works in line with the corresponding line items listed under RTM transactions.

n. **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.

o. **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.

1.2.8 Payments & Transfers

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

1. **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 allows 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 supports 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.

2. **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.

1.3 Retail

1.3.1 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.

1.3.2 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.

1.3.3 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.

1.3.4 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.

1.4 Originations

- Enhanced Guardian Information Capture in Retail Education Loans
- Online KYC Maintenances Enhancement
- Relationship based loan interest rates
- Other Enhancements

1.4.1 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.

1.4.2 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.

1.4.3 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.

1.4.4 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 defence officer or is a dependent of a serving defence officer. This information is captured only for Credit Cards and Unsecured Personal Loans applications.

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 25.1.0.0.0 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 25.1.0.0.0 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 25.1.0.0.0 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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