Oracle® Banking APIs

Release Notes

Release 25.2.0.0.0
G60567-01
August 2026

Oracle Banking APIs Release Notes, Release 25.2.0.0.0

G60567-01

Contents

5 Known Issues and Limitations

6 Environment Details

Index

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

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 customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

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.
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 Digital Experience Cloud Service Licensing 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
OBDXCS	Oracle Banking Digital Experience Cloud Service

1
Features and Enhancements

The following describes the new enhancements made in Oracle Banking APIs 25.2.0.0.0 release:

- Retail & Corporate Features
  The following enhancements have been made in the retail or corporate module in this release.
- Payments
  This release includes following regulatory and functional enhancements:
- Originations
  The following enhancements have been made in the Originations module in this release:
- Cash Management
- Supply Chain Finance
- Trade Finance
- Corporate loans
- Virtual Accounts Management
  This topic provides information about enhancements in the Liquidity Management.
- Liquidity Management
  This topic provides information about enhancements in the Virtual Accounts Management.
- Open Banking
  This topic provides information about enhancements in the Open Banking.

1.1 Retail & Corporate Features

The following enhancements have been made in the retail or corporate module in this release.

Table 1-1 Enhancements in Retail & Corporate

Enhancements	Description
Multi-Currency Accounts (MCA) Support	Oracle Banking Digital Experience now introduces broader Multi-Currency Account (MCA) support for Retail and Corporate customers. With this enhancement, customers can manage multiple currency holdings under a single account relationship, where one main account could have multiple currency-specific sub-accounts. This provides a more streamlined banking experience by improving visibility into currency-wise balances, transactions, and account details, while reducing the need to manage multiple standalone accounts. The enhancement includes flexible MCA display handling at the module and transaction level, allowing the system to present either the main account or individual sub-accounts. Sub-accounts are displayed using only the main account and currency combination. Therefore, users do not need to know or share the sub-account number separately and can manage their banking using the main account reference alone. In mixed-account scenarios, regular CASA accounts and MCA-linked sub-accounts are displayed together in a clean and intuitive way. Users can view account summaries, account details, transaction history, and statements at the relevant sub-account level, while selected services such as cheque-related requests continue to operate at the main account level. For corporate users, MCA support also simplifies administration by centralizing account access and approval management at the main account level. Access granted to the main MCA automatically extends to linked sub-accounts, and approval rules maintained at the main level are consistently applied across all sub-account transactions. This reduces maintenance effort, improves control, and ensures a consistent entitlement and approval framework across the MCA hierarchy. The MCA enhancement also extends to payment and forex journeys by aligning account selection behaviour with the transaction context. Payment initiation screens support MCA-specific subaccounts while inquiry-oriented screens continue to use main-account-level representation where consolidated results are needed. Forex screens are similarly enhanced to support MCA-specific settlement account behaviour, including correct handling of currency context during booking and inquiry flows. In addition, Open Banking account inquiry and payment services are being aligned to support MCA scenarios. This includes clearer representation of multi-currency balances, currency-aware payment validation, support for FX-related processing where applicable, and preservation of standards-compliant API behaviour for third-party integrations.

Table 1-1 (Cont.) Enhancements in Retail & Corporate

Enhancements	Description
Account Activity Enhancements	1. **Pending Transactions List** Added a dedicated view on the Transactions screen to display transactions received by the payment product processor but not yet processed, with a separate pending count and drill-down list of transactions. This is applicable to Current & Savings accounts only; available out-of-box for Cloud setup—on prem implementation to be handled by the bank. 2. **Search Transactions by Description** Introduced a description-based search on the Transactions screen, enabling users to quickly find account activity using keywords/ phrases. 3. **Display Account Balance for User-selected Date** Enabled users to view account balances as of a selected date on the Account Listing page, showing Current/Available balances for today, and Opening/Closing balances for prior dates (based on configured transaction history range). If no account was opened on the selected date, an appropriate message is shown. 4. **Grouping of Transactions on Account Statement** Enhanced transaction listing with clearer visualization like credits are highlighted in bold and transactions can be optionally grouped month-wise via a filter switch (sorting applies within each month and pagination is replaced with a single scrollable list). Grouping available for Current & Savings, Loan and Deposit accounts; not supported in PDF downloads. Also, added options on the Transactions screen to initiate payments and view outgoing payments for the selected account. 5. **Display Transaction Code-based Logo** Added transaction category/code-based logos in Account Activity, displaying a mapped logo per transaction with a default logo fallback when no mapping exists. This functionality includes a new administrator maintenance screen to manage logo-to-transaction category mappings.
Bonds Overview and Details	Added a configurable Bonds widget and relationship card to show bond holdings summary, with navigation to a detailed bonds view and date-based filtering.
View and Copy Account & Card Details	Enabled Retail and Corporate users to securely view and copy masked account/card details, with unmasking protected by configured 2FA and copy-to-clipboard options. Also, a “Copy All Details” feature is added where specific information can be copied for accounts and deposits.
Digital Management of Debit Cards	Expanded debit card servicing to self-service, enabling customers to view/manage cards, limits, block (temporary/permanent), replacement, PIN actions, activation and card upgrades without raising service requests.
Transaction Authorization for POS Card Payments	Introduced real-time approve/reject flow for retail card payments via push/email notifications. This will allow customers to authorize merchant/POS transactions within a configurable expiry window. Post request expiry, the transaction will be automatically cancelled or expired.

Table 1-1 (Cont.) Enhancements in Retail & Corporate

Enhancements	Description
Automatic Retail User Onboarding	Introduced automatic retail user onboarding in OBDX upon CIF creation in the product processor. Once a CIF and at least one account are created, an automated notification (including CIF) triggers end-to-end onboarding. A new application initiation flag enables digital banking services for eligible customers, with configurable Day-0 parameters to auto-provision username format, roles, limit packages, touchpoints and entity assignment. Banks can also configure the onboarding flow at user-type level (IDCS-originated/SCIM vs OBDX-originated) through Global Settings in System Configuration. Added a Digital Banking Auto-Onboarding Status Report with flexible filters to monitor success/failure trends and support operational follow-up.
Support for New Frequencies in Reports and Statements	The Reports Framework is enhanced to support two more frequencies at which reports can be generated- Previous Calendar Month and Previous Calendar Quarter. Using the "Previous Calendar Quarter" frequency option, the Corporate User/ System Administrator can generate or schedule reports for the previous calendar quarter. Report will be generated on selected date for previous calendar quarter. For e.g., if run date is 20th February 2023, then report will be generated for 1st October to 31st December 2022. For the "Previous Calendar Month" frequency option, the Corporate User/ System Administrator can generate or schedule reports for the previous calendar month. Report will be generated on scheduled date for previous calendar month. For e.g., if run date is 20th August 2023, then report will be generated for 1st to 31st July 2023.

Table 1-2 Enhancements in Platform Framework

Enhancements	Description
Group Corporate Onboarding Enhancements for Multi-GCIF Party Mapping	Oracle Banking Digital Experience now enhances Group Corporate Onboarding to support more flexible corporate structures by allowing a single CIF or party to be associated with multiple Group Corporates where applicable. This helps banks manage complex group relationships such as shared-service arrangements, joint ventures, and cross-group affiliations without duplicate onboarding or redundant maintenance. The enhancement introduces Owner and Agent party types in Party Preference maintenance with clearer ownership controls. A Group Corporate is not required to necessarily have an Owner, but also a Group Corporate can have multiple Owner parties. However, a party designated as an Owner can be mapped as Owner to only one Group Corporate, while Agent parties can be associated with multiple Group Corporates. This model provides greater flexibility in group setup while ensuring that owner-level relationships remain clearly governed at the party level. The enhancement also improves administrator visibility by displaying all Group Corporate associations during party preference inquiry and Group Corporate onboarding search. In addition, party account access, user account access, approval rules, and biller maintenance are managed in the context of the relevant party-GCIF combination, while user groups can be maintained at the Group Corporate level and onboarding can be performed against any eligible CIF under the selected Group Corporate. Overall, this strengthens onboarding flexibility, administrative efficiency, and control across complex corporate banking relationships. In addition, File identifiers can now be created and managed directly at the GCIF level, enabling greater flexibility. The enhancement supports listing, viewing, and editing of file identifiers within the GCIF context, while ensuring that existing bank administrator file identifier maintenance flows remain unaffected. In addition, banks can configure and enable file templates based on business requirements through administrative setup.
Locale Maintenance Enhancement	Oracle Banking Digital Experience now enhances English-GB locale maintenance to provide a more consistent and scalable multilingual experience across customer-facing modules. Banks can enable multiple locales while mandatorily defining a default language that acts as the base and final fallback. The enhancement standardizes how language preferences are maintained and applied across communications and UI-driven content. The enhancement extends multilingual support across modules such as alert templates, mailers, feedback templates, security questions, SMS Banking, message maintenance, and resource bundles. Content can be maintained independently by language, with mandatory support for the base language and a consistent fallback sequence from the user's preferred language to the parent language and then to the default language whenever localized content is unavailable. It also enhances the locale-based user experience by making language display and selection, match the enabled locale settings, including pre-login language choices and user preference handling. This helps ensure that customers receive content and communications in the most relevant available language while giving banks stronger control over multilingual content governance.

Table 1-2 (Cont.) Enhancements in Platform Framework

Enhancements	Description
Mail Subject Maintenance	Introduced configurable mail subject maintenance and mapping feature on the digital platform. Bank administrators can create, update, activate, deactivate and organize customer-facing mail subjects by business module, user type and administrator user group without code changes. This also enables banks to map mail subjects to specific user groups, helping banks ensure relevant and streamlined communication with end customers. Desktop and mobile banking channels now dynamically display only active, eligible subjects on mail initiation screens—grouped by module—for Retail and Corporate users, while inactive or unmapped subjects remain hidden. The enhancement preserves existing mail subject mappings and flows, while supporting role-based access, auditability and scalability for future modules and user types.
Configurable Alert Email Message Format	Added a new system configuration under Event Management to control the format of banking system alert emails. Bank administrators can configure alert emails to be sent in one of the following message formats: • HTML (rich text) - default • Plain text The selected format applies to alert emails sent to retail users, corporate users and administrators. For cloud deployments, banks must update this configuration from the default HTML setting to plain-text format alert emails.
Numeric Input Keypad Enablement	Introduced numeric keypads for Amount and OTP inputs to speed up entry and reduce errors. Supports both a standard 0–9 keypad (e.g., PIN) and an amount keypad with 0–9 plus comma and decimal for monetary values.
SMS Notification for New User Setup	Provision to trigger SMS notifications to customers for key events such as new user setup and forgotten password, ensuring timely communication and enhanced security.
Notification for Planned and Unplanned Maintenance	Introduced new feature to display prominent maintenance or ad hoc/ broadcast alerts immediately upon user login, ensuring visibility without navigating menus or inboxes. Bank Admins can configure validity period, priority, target audience (all users or specific groups), and activate/ deactivate messages as needed.
Provision to skip 2FA for Biometric Login	When users login via registered biometric methods (fingerprint/face recognition), they can be exempted from the additional 2FA step, enabling faster sign-in while maintaining secure access controls and a streamlined login experience.
Auto Biometric Login on Mobile	A provision is given to handle continuous login–logout loop when Face ID (or any biometric login) is enabled. If Face ID is set, then automatic login happens upon app launch and after the user logs out, an intermediate logout page is shown instead of directly redirecting to the biometric login page, preventing auto re-login.
Customer Data Migration	Introduced a migration capability to move customer data (Payees, Users, GCIF) along with associated rules and workflows to a new environment, ensuring data integrity and a smooth, end-to-end transition.
Anonymous Entitlements on Role Maintenance Screen	Enhanced the Role Maintenance screen to support an “Anonymous Role” user type. When selected, all anonymous entitlements are available in Role Maintenance create and update, grouped under the General Access Entitlement category with the appropriate subcategories.

Table 1-2 (Cont.) Enhancements in Platform Framework

Enhancements	Description
System Configuration Revamp and Entity Maintenance	Revamped system configuration into a dedicated microservice and migrated existing module configurations to the new architecture. Administrators can now manage entities via the Entity Maintenance screen, with options to view the entity list as well as add, edit or view entity details.
Introduction of Persona Maintenance	Introduced a Persona Maintenance screen to view, create and update Personas mapped to enterprise roles, defining user responsibilities within the application. Persona-based restrictions control user creation e.g., System Administrators can create only Bank/System Administrators; Bank Administrators can create only Retail/Corporate users. Personas are applicable across Report Mapping, Mailers, Limit Package and Transaction Working Window transactions.
Multiple Drafts & Parallel Administrator Updates	Enabled multiple independent drafts per GCIF/CIF so Bank and Corporate Administrators can work in parallel on maintenance/ onboarding activities. Also, added record-level locking to prevent conflicting updates while preserving data integrity.
Group Corporate Maintenance Enhancement	• **Enhancement of Modify User Details API** The OBDX API earlier mandated providing all users for any user group modification. The new PATCH API enhancement allows incremental updates, enabling addition or deletion of specific users without impacting existing group configurations. • **First Name and Last Name display in User Group** As part of this enhancement, First Name and Last Name are now displayed as a part of User Group.

1.2 Payments

This release includes following regulatory and functional enhancements:

Table 1-3 Enhancements in Payments

Enhancements	Description
Enhancements in Bulk File Upload Status Sync (PAIN.002 Processing)	Bulk file upload processing is enhanced to support automated status synchronization using PAIN.002 files received from OBPM. **Key Highlights:** • API introduced to receive PAIN.002 files from OBPM for status updates. • Currently, PAIN.002 versions 6 and 9 are supported. • Duplicate file detection to prevent reprocessing of already received files. • Status synchronization enabled using correlation based on status received in Payment Status Report (PSR).

Table 1-3 (Cont.) Enhancements in Payments

Enhancements	Description
Enhancements in File Identifier Management at GCIF Level	File identifier management is enhanced to support One CIF to Multiple CIF mapping at Group Corporate level. **Key Highlights:** • Capability to create file identifiers at GCIF level. • List, view, and edit functionality enabled for file identifiers at GCIF level. • Existing bank admin file identifier maintenance flows remain unaffected. • Capability to enable/disable file templates as per the bank requirement through admin configuration. • Support introduced to maintain biller information based on Party and GCIF combination.
Enhancements in Payee Management for Corporate Users and Admins	Payee management capabilities are enhanced with improved access control. **Key Highlights:** • Payee access for corporate users has been enhanced, allowing payees to be shared across all parties within the GCIF. • Corporate administrators now have improved control, enabling payees to be shared across all GCIF parties as well as the ability to create and map user-specific payees during payee creation. • During payment initiation, party accounts are displayed based on the user's payee access permissions. • Bulk payee upload functionality has been enhanced to support access for all parties within the GCIF.
SWIFT Payee Check for Cross-Border Payments	SWIFT Payee Check capability is introduced to strengthen validation for cross-border payments. **Key Highlights:** • Cross-border payee verification enabled using SWIFT Payee Check. • Integration and qualification of SWIFT Payee Check with OBPM completed.
Implemented New Payment Scheme - UK Domestic Payments	UK domestic payments are now supported end to end alongside existing SEPA Credit/Instant capabilities, enabling banks to offer a broader set of payment rails. **Key Features:** • New UK schemes supported: BACS, CHAPS, Faster Payments (in addition to SEPA Credit & SEPA Instant in the SEPA region) • Network classification & grouping available for UK schemes, with consistent display on Payee and Payment screens. • Transaction & network configuration for UK payments enabled through regional configurator.
Confirmation of Payee (CoP) Enhanced to include Secondary Reference	CoP capabilities are strengthened to improve payee assurance and meet bank expectations for UK payment journeys. **Key Features:** • Introduced New CoP field: "Secondary Reference". • Enabled CoP for "Within Bank" payments (configurable as per bank needs).

Table 1-3 (Cont.) Enhancements in Payments

Enhancements	Description
Merged Within Bank payment option into Domestic Payments	To simplify user journeys and prevent incorrect initiation paths, within-bank payments are merged into domestic payments flow. **Key Features:** • Merged Within Bank into Domestic transaction by creating Within Bank as a network under Domestic transactions. • Controls added so users cannot initiate within-bank transfers through the domestic payment networks (where required by bank policy).
Support provided to configure allowed debit account currencies by network from which payments can be initiated	**Key Features:** • Bank can now configure through backend which currencies account for each network to be shown while making a payment. • User can now filter the debit accounts by currency in case there are large number of accounts. (Based on backend configuration) • Debit account currency validation is extended to bulk payments to prevent invalid file processing.
Miscellaneous Enhancements	**Key Features:** • National Clearing Code lookup enhancement to include country as lookup parameter. • OBTR enhancements to support error codes and funds status. • Multi-currency account support enhancements across payment & forex screens. • Validation of debit account ownership during payment initiation. • Forex Deal Booking screen enhancements to comply with customer requirements. • Enhancement in Bank Code options – Bank can now configure an additional bank code type that is search the bank and display bank details when the user tabs out after entering the bank code in the text box. • Provision to add free label fields on Payments and Payee screens – Bank can now configure these free labels using regional configurator. This is enhanced to provide capability to the bank to give some warning or informative text on the payee or payment screens. • Numeric Keypad Enablement – Numeric keypad are enabled on touch devices for numeric fields to improves data entry experience. • Open-ended Standing Instructions – Open-ended flag is now supported on payment screens for the user to create open ended recurring payments.
Support to display Inquiry for Direct Debit Instructions	**Key Features:** • This enhancement is currently provided for UK region as out of the box feature. • Screen has been provided to View Direct Debits instruction summary and details page. • Cancel Direct Debit is supported. • RTM entitlement/menu alignment for controlled access.

Table 1-3 (Cont.) Enhancements in Payments

Enhancements	Description
Enhancements in Bulk File Upload	**Key Features:** • Capability to enable or disable a network for on-screen payments or bulk payments or both using a 'Enabled For' flag in network configuration through backend. • Out-of-the-box bulk UK payment networks are added in bulk file upload. • Within Bank File Upload template is merged into domestic file template for payments and payee file uploads. • Domestic and Mixed File Upload file templates are given per region with validation driven by regional configuration.
Enhancements in Forex Deal Booking	**Key Features:** • Screens are enhanced to provide end to end capabilities for a deal booking. • Bank can configure the fields displayed on Initiate Deal and View Deal Screen is using regional configurator. • FX Deal booking is qualified with OBTR as out of the box feature for Aston bank.
Domestic and Cross-Border Payments – Structured and Hybrid Address Support	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. **Key Features:** • **Configurable Address Types** – 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** – **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** 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.
User Experience Enhancements	When making a payment, address types and fields are displayed to the user according to the bank's specific configuration for address fields.s

Table 1-3 (Cont.) Enhancements in Payments

Enhancements	Description
Cross Border Payments Enhanced to Support Structured and Unstructured Remittance Information	Users can now enter remittance information in either ‘unstructured’ or ‘structured’ format, as supported by MX, when making cross-border payments across all types, including saved and new payees, low-value payments, and recurring payments for corporate payments. For retail payments, only unstructured remittance information is supported. The configuration of fields is now available through regionalization configurator. **Key Features:** • 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	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.
SWIFT MT to MX Transition – Enhancements to Bulk Payments	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.

Table 1-3 (Cont.) Enhancements in Payments

Enhancements	Description
Verification of Payee (VoP) Support for SEPA Domestic Payment Region	To support regulatory compliance, SEPA Payee Verification (VoP) support is now available in OBDX for domestic payments. • **Configurable Enablement**: Banks can enable or disable SEPA VoP, configurable from the backend. • **User Experience**: When enabled, a Payee verification link appears for domestic payee create/edit and domestic payment initiation for new payee. Retail and corporate users trigger VoP checks, which validate payee details (BIC, IBAN, account name) via the payment processor and display results: Match, Close Match, No Match, or Error. • **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:** – 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	Auditability & Outcomes: CoP outcome is stored and displayed to the user while making payment and on payee management screens.
Enhancement to Fetch Payee Name for India Region	OBDX is enhanced to support Fetch Payee Account Name for domestic payments for India region. **Key Features:** • Configurable Enablement: Banks can enable or disable fetch payee from the backend. • User Experience: When enabled, a Payee verification link appears for domestic payee create/edit screen and domestic payment initiation to new payee. Retail and corporate users can fetch the payee using the payee verification link. • 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	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.

Table 1-3 (Cont.) Enhancements in Payments

Enhancements	Description
New frequency “Four weekly” Added for Recurring Payments	Introduced a new frequency option “Four Weekly”, providing users with the convenience of setting up recurring payments every four weeks.
Bulk File Upload Inquiry - Enhanced Status Labels	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.

1.3 Originations

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

Table 1-4 Enhancements in Originations

Enhancements	Description
Regionalization Support for Product Offerings Labels	Banks can now customize labels displayed on the Product Offerings page, including product categories, bundled applications, and application tracker labels, to align with regional and business requirements. **Note:** There is currently no user interface support for maintaining these labels. Configuration must be completed through the applicable backend process.
Gibraltar Address Maintenance	Address Maintenance now supports Gibraltar-specific local address requirements, enabling applicants to enter their addresses in the appropriate format.
Customer Support Number Configuration	Banks can now configure and maintain their customer support phone number through a new system configuration field. The configured number is displayed on customer-facing screens, including the Origination Application Form Confirmation page.
Additional Applicant Information Captured for Tax Compliance and AML Screening	OBDX Retail and SMB application forms now capture the applicant’s country of birth to support international tax compliance, anti-money laundering (AML) screening, and identity verification. This information is captured for: • Primary applicants, joint applicants, and guardians in Retail product applications. • Stakeholders in SMB product applications.
Auto Loan Enhancement	The retail auto loan application form has been enhanced to capture extensive information of the vehicle being purchased. Information such as Vehicle Identification Number, Condition, Make and Model etc. are now being captured in the application form.
Online KYC Configuration	With this enhancement, banks can now enable or disable Online KYC (applicable for National ID Verification and Liveness Check via Selfie Capture) at the entity level. If disabled Online KYC will not be part of any product applications (Retail & SMB) for the specific entity.
PII Masking of Sensitive Fields	The retail and SMB applications and application trackers have been enhanced to support masking of personally identifiable information such as account numbers, ID numbers, phone numbers, email addresses, etc..

Table 1-4 (Cont.) Enhancements in Originations

Enhancements	Description
Regulatory Disclosures	In addition to the already supported disclosures, the OBDX originations module now also makes disclosures such as the Cooling off Period and Right to Withdraw disclosure, Loan Agreement disclosure (UK template), Savings and Checking Account Overdraft Agreement (UK template) and the Pre-Contractual Disclosures applicable for Loans, Savings and Checking Accounts; available to retail applicants applying from the digital channel. Based on the configuration in the mid-office system, links to these disclosures will be available to retail applicants on the terms of service page of the applications and/or the application tracker.
Corporate Credit Facility Lead Generation	New to bank corporate customers can now initiate online inquiries on the bank's offerings towards credit facilities. Once submitted, the customer can also track the status of the inquiry form through the corporate application tracker, also available on the digital channel. Processing of these inquiries are done in Oracle CFPM system and the bank is expected to contact the customer offline to procure additional information including collateral, documents, etc.
Capture of Loan Repayment Frequency	A new field has been introduced in all loan product application forms to enable applicants to select their preferred loan repayment frequency. This enhancement provides greater flexibility by aligning repayment schedules with customers' earning patterns – accommodating those who receive their income weekly, bi-weekly and monthly. This update is especially relevant for regions where pay cycles vary.

Table 1-4 (Cont.) Enhancements in Originations

Enhancements	Description
Joint Application Enhancements	The following enhancements have been made to enable retail applicants to initiate and submit joint application forms: • **Joint Application Support for Loans & Deposits** In addition to supporting online joint applications for CASA products, the OBDX Originations module now also supports joint applications for Retail Loans (unsecured personal loans, auto loans and home loans) and Term Deposits/Certificates of Deposit. This is applicable for regions ROW and US. • **Joint Application Support for New and Existing Customer Combinations** The OBDX Origination module now supports Joint Applications for any combination of new and existing customers. This includes profiles where: – Both applicants are new to the bank. – Both applicants are existing bank customers. – The primary applicant is new and the joint applicant is existing. – The primary applicant is existing and the joint applicant is new. • **Streamlined Existing Customer Intake** To minimize data entry and shorten the application process, forms now use a smart data capture rule: – If the joint applicant is an existing bank customer, only their **Name**, **Date of Birth**, and **Banking Customer ID** are required. – Detailed personal, contact, and identification fields are automatically skipped for these applicants. • **Retail CASA Overdraft Support** Joint applications now fully support overdraft features with dynamic financial data routing: – Applicants can choose whose financial information to provide for the overdraft evaluation: Primary Applicant, Joint Applicant, or Both. – The application form dynamically updates to capture the financial details of only the selected individual(s). • **Application Tracker Enhancements** The Application Tracker has been upgraded to provide complete visibility and self-service actions for both parties: – **Enhanced Details View**: The tracker details page explicitly displays the Application Type (Single vs. Joint) and lists the full names of both the primary and joint applicants. – **Joint Applicant Self-Service**: Joint applicants can now independently track status, download the completed application form in PDF format, view overdraft offer documents, and officially reject the loan/overdraft offer. **Note**: Offer acceptance can be done only by the primary applicant.
Applicants can identify if they are staff/employees of the bank	Retail applicants can now identify that they are currently employed by the bank so as to avail staff benefits on the banking product they are applying for. Additionally, this also helps banks manage internal compliance and risk. This flag is stored by the party management module so that the staff benefits can be applied to all future products being applied for as well.

Table 1-4 (Cont.) Enhancements in Originations

Enhancements	Description
Deposit/Certificates of Deposit Enhancements	Enhancements have been made to the deposit product applications to enable external account selection for term deposit interest and maturity payout. Additionally, a configuration has been added that enables the bank to enable/disable a payout mode (draft and external account transfer). Based on the maintenance, either draft or external account transfer or both can be available for selection in case of interest and maturity payout.`**Other Enhancements**

Table 1-5 Other Enhancements

Enhancements	Description
Online Banking Access Flag	All Retail (US and ROW) & SMB applications that involve new to bank/ prospect applicants (primary, joint and guardians included) have been updated to send a flag identifying that the applicants should be given access to the online banking channel as well as phone and kiosk banking access. The options for Digital Banking, Kiosk Banking and Phone Banking that were previously available on Retail Savings Account, Checking Account and Deposit applications and on SMB Savings Account and Checking Account applications will no longer be displayed in the application forms.
Collateral Enhancements in SMB Loan Applications	The collateral information section of the SMB loan applications has been enhanced specific to the capture of information for collateral type, Vehicle. The applicant can now specify extensive information of the vehicle being added as collateral, which will include the type of vehicle i.e passenger or commercial, capacity, vehicle identification number, condition etc..
Disbursement & Repayment Enhancements	This section of the Retail and SMB loan application forms has been streamlined to capture essential information only.
Regionalization Enhancements	The following enhancements have been made in the OBDX Originations module in this release, utilizing the regionalization framework: • **Address Regionalization** Regionalization enhancements focusing on UK, US and India regions have been made so as to support capture of addresses specific to each region. • **Product Offerings Page Maintenance** The bank administrator can now maintain the product offerings page available pre-login as well as post login on the digital channel. The maintenances include updating the product category names, the informative text displayed in each product category card as well as the labels of the customer categories. These changes can be made at entity level.
Zip Code Enhancement	The zip code field has been enhanced to support entry of alphanumeric characters as well as certain special characters and spaces. This enhancement has been made so as to support capture of zip codes/ postcodes of regions that have alphanumeric, spaces and certain special characters included in the zip codes/postcodes. This enhancement has been made in Retail & SMB ROW application forms.

Table 1-5 (Cont.) Other Enhancements

Enhancements	Description
US Region specific Enhancements	The following enhancements have been made specifically to the US region product application forms: • **Service Member/Defense Officer Information** The set of fields pertaining to service member/defense officer information in the US personal loan and US credit card application forms has been streamlined to capture important information only. • **External Account Information Capture Enhancements** This enhancement is applicable to the Disbursement & Repayment section of the Unsecured Personal Loan application. The information to be captured in case an external bank account is being entered for loan disbursement and/or repayment has been enhanced to be specific to the US region. • **Gender Validation extended to Joint Applicants** Certain banking products might be offered to certain groups of retail applicants. E.g. Home Loans created just for women. In order to support such product applications from the digital banking channel, validations need to be in place to ensure that only women can apply for such products. This validation was already in place for primary applicants. The same has now been extended to also support validation of gender for joint applicants. • **Insider and Service Member details** The set of fields to capture insider information as well as service members, if applicable, in the US personal loan and US credit card application forms as been enhanced to also capture reverse relationship between the insider and service member. Insider fields have also been streamlined. • **Account Funding Post Account Opening and Finicity Integration** The US Savings and US Checking account application forms have been enhanced to support the facility for the applicants to fund their accounts once they have been opened. Integration with Finicity has also been undertaken to support verification of external accounts in the case of external bank account funding. The application tracker has also been enhanced so as to enable applicants to complete post account funding from the application tracker. This feature comes in handy if the customer had opted to skip initial account funding from the application submission confirmation page or if funding could not be completed due to technical or other reasons. This feature is specific to Checking and Savings account product applications in the US region.
Enhanced Existing Customer Application Forms	Existing customer application forms previously did not have kickoff page nor review pages. The application forms for existing customers have been enhanced as part of this release to include the kickoff page which displays eligibility criteria and also, in case of checking or savings account applications that support joint applications, the fields to support capture of account type (single or joint) as well as overdraft specific fields in case of joint account selection. The review page will also be displayed offering the standard features of editing information in sections, as required.
Employment Section made Optional	The section capturing employment information of applicants has been made optional so as to provide greater flexibility to banks while designing the application forms. Bank administrators can enable or disable the Employment Information section for each applicant from product application forms (at Product Category level) from the Originations Workflow Maintenance screens.

Table 1-5 (Cont.) Other Enhancements

Enhancements	Description
Display of Applicant Role under Terms of Service Page	The terms of service page has been enhanced to display, the applicant role (Primary Applicant/Joint Applicant/Guardian) in addition to the party's name against the terms and conditions applicable to each party.

1.4 Cash Management

Table 1-6 Enhancements in Cash Management

Enhancements	Description
Enhancements in Create Expected Cashflow	The One-Time Cashflow Creation page has been enhanced to support additional fields, improving flexibility and data capture. Newly introduced fields include • **Custom Category**: Provision added to enable users to define and classify cashflows using user defined categories. • **Counterparty ID and Name**: Provision to select counter party code and name, representing the entity to/from whom the cashflow is expected. • **External Bank Account, Virtual Account (for external banks)**: Enabling the user to select external bank account or enter virtual account to or from which the cashflow is expected. • **Actual Date and Amount**: Enabling the user to enter actual date and amount enabling user to enter reconciled cashflow amount if applicable.
View /Edit Expected Cashflow Details	The View Cashflow Inquiry search criteria have been enhanced with two additional filters to to quickly locate cashflows based on reference identifiers and their current processing state. • Customer Reference Number • Status
Bulk file Upload – Cashflow Creation	"Bulk file upload for One-Time Cashflow Creation has been enhanced to support three new optional fields in the existing file format • Existing Category code (Y/N) • Existing Party (Y/N) • Recurring Counter These fields allow user to indicate if the category code and counterparty already exist in the system.
Create Recurring Cashflow	Create Recurring Cashflow has been introduced, enabling corporate users to define and manage cashflows that occur at regular intervals. Users can configure key details such as, • Cashflow Type • Category • Customer reference no • Cashflow Start date • Count of Cashflows • Amount • Frequency • Counter party details • Account Details • Additional details

Table 1-6 (Cont.) Enhancements in Cash Management

Enhancements	Description
View Recurring Cashflow Details	View Recurring Cashflow Details has been introduced to enable corporate users to efficiently inquire and monitor recurring cashflows. The feature includes enhanced search capabilities with filters such as • Customer reference no • From/ To Date • Cashflow Type • Real/Virtual account • Frequency • Status

Table 1-7 Enhancements in Receivables and Payables Management

Enhancements	Description
Create Reconciliation rule	Support has been added for the 'Not Equal To (≠)' operator in Create Recon Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Edit Reconciliation Rule	Support has been added for the 'Not Equal To (≠)' operator in Edit Recon Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Create Allocation Rule	Support has been added for the 'Not Equal To (≠)' operator in Create Allocation Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Edit Allocation Rule	Support has been added for the 'Not Equal To (≠)' operator in Edit Allocation Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Associated Party dropdown	Dropdown displayed to select the associated parties is enriched to provide a categorized view. They are categorized as Anchor Buyer or Anchor Supplier and Counterparty buyer and counterparty supplier so that user can choose the party with its correct role.
Allocation - Narration Capture	As part of this release, narration is provided during Recon/Allocation rule creation in the Allocation Basis step and while initiating a Manual Allocation transaction. Narration capture is non-mandatory.
View/Edit Reconciliation Rule - Decisioning Criteria	As part of this release, corporate users can view rules for all decisioning criteria such as Default, Corporate-based, Relationship-based, Counterparty-based, Program-based, and Program and Counterparty-based. An additional column, Reconciliation Basis, is added in the existing View/Edit Reconciliation/Allocation Rule transaction.
Delete Recon/Allocation Rule	As part of this release, corporate users can delete Reconciliation/ Allocation rules for corporate decisioning criteria. Deletion is role-based and follows a maker-checker workflow.
View Recon/Allocation Rule - Search by Real/Virtual Account	As part of this release, corporate users can search for Reconciliation/ Allocation rules using Real or Virtual Accounts in addition to the existing search filters.
View Payments	As part of this release, corporate users can view the following additional columns in the View Payments search results: • Current Allocation Status • Allocated Amount • Allocation In Progress Amount

Netting Inquiry

As part of this release: Status column is enhanced with updated values to indicate the OBDX derived status.

The available statuses are as below:

- Accepted
- Awaiting Acceptance
- Settled
- Rejected
- Acceptance in Progress
- Settlement in progress
- Settlement Failed
- Rejection in Progress
- Payout in Progress
- Payout Success
- Payout Failed

Table 1-8 Receivables and Payables

Enhancements	Description
Create Receivables/ Payables through screen	Existing transaction has been enhanced to add a new section of ‘Disbursement Credit Account’ in 'Show additional details' as per wireframe and data model. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the invoice or Debit note. This account will be applicable only Program is mentioned by the user under which finance which will be disbursed.
Create Receivables/ Payables through bulk file upload	Existing file template has been enhanced to add new fields relevant for providing the ‘Disbursement Credit Account’ details. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the invoice or Debit note through file upload.
Create Purchase Order through screen	Existing transaction has been enhanced to add a new section of ‘Disbursement Credit Account’ in 'Show additional details' as per wireframe and data model. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the Purchase Order. This account will be applicable only Program is mentioned by the user under which finance which will be disbursed.
Create Purchase Order through bulk file upload	Existing file template has been enhanced to add new fields relevant for providing the ‘Disbursement Credit Account’ details. This account will be used to credit the disbursement proceeds of a Finance. User will be able to provide the desired account details to receive the finance disbursement proceeds. This feature will allow corporates to provide the desired account during creation of the purchase order through file upload.

Table 1-8 (Cont.) Receivables and Payables

Enhancements	Description
Inquiry of Invoice, Debit Note and Purchase Order	Multiple enhancements as below have been introduced in the captioned screens- • View Invoice details, Debit Note details and Purchase order details screens have been enhanced to display the new added fields of Disbursement account details. All the data entered during. Creation of invoice, debit note and purchase order through screen or through file upload will be persisted in host system and post authorization the field data is fetched from host and displayed to the corporate user. • New tab of Charge Details has been introduced in Receivables/ Payables section for relevant events. The tab will be visible only if there is at least one record of advice present for the respective reference number. If any charge is defined in the host system for any specific event, then the respective charge will be visible on OBDX for the corporate user. Following details of the charge will be displayed to the corporate user – – Charge date, – Charge description – Event for which charges is levied – Type of charge – Account number where charge is debited – Amount of Charge – Status of Charge – whether waived or overridden or collected • New tab of Advice Details has been introduced in Receivables/ Payables section. The tab will be visible only if there is at least one record of advice present for the respective reference number. If any advice is defined in the host system for any specific event, then the respective advice will be visible on OBDX for the corporate user. Following details of the advice will be displayed to the corporate user: – Transaction Reference Number – Date – Event – Action - 'View' will be displayed in this column. On view the advice will be displayed. • Like wise search introduced for multiple screens: Below mentioned inquiry screens have been enhanced to allow user to search the required or specific records by inputting free text. A search field has been introduced, which reads any text entered by the user and renders respective records as results matching the entered text. The entered text could be present in any data field of the record. As the text matches the data present in any of the record fields, – View Receivables/Payables – View Finances – View Purchase Order – View Credit Note

1.5 Supply Chain Finance

Table 1-9 Enhancements in Supply Chain Finance

Enhancements	Description
View Finances	Detailed inquiry of Finance displays charges applied on the same as an existing feature. This display of charges has been enhanced to show a deferred status if the charges are deferred by the bank user to be collected at a later stage. Multiple enhancements have been introduced in View Finance screen which are as follows: • Like wise search has been introduced in View Finance screen. It allows user to search the required or specific records by inputting free text. A search field has been introduced, which reads any text entered by the user and renders respective records as results matching the entered text. The entered text could be present in any data field of the record. As the text matches the data present in any of the record fields. • New tab of Advice Details has been introduced in view Finance detail screen. The tab will be visible only if there is at least one record of advice present for the respective reference number. If any advice is defined in the host system for any specific event, then the respective advice will be visible on OBDX for the corporate user. Following details of the advice will be displayed to the corporate user: – Transaction Reference Number – Date – Event – Action - 'View' will be displayed in this column. On view the advice will be displayed.
Finance Repayment	The account drop-down available in the finance repayment screen is enhanced to have the access management capability applied to the drop-down. The drop-down will list only those accounts for which the user has access.

1.6 Trade Finance

Table 1-10 Enhancements in Trade Finance Conventional

Enhancements	Description
Unstructured Address	As a regulatory compliance for SWIFT, the unstructured address fields are updated to add two new fields viz Town/State/City and Post code out of which 'Town/State/City' will be mandatory. The new fields for unstructured will now be supported in the inquiry screens as well. The newly added fields of unstructured address are as follows • Town/State/City– Structured/Hybrid • Post Box – Structured/Hybrid The change is incorporated in all the transaction screens where address is field is inputted or displayed. Transactions are as follows: 1. Import LC and Import Collection a. Import LC Issuance and amendment b. View Import LC c. View Import LC Bill d. View Import Collection 2. Export LC, Transfer LC and Export Collection a. LC Amendment Acceptance b. Initiate Transfer LC / Transferred LC c. Amend Transfer LC / Transferred LC Amendment d. View Export LC e. View Export LC Bill f. View Transfer LC g. Initiate Export Collection h. View Export Collection 3. Guarantees and Claims a. Outward Guarantee Issuance / Initiate Guarantee or Standby LC b. View Guarantee / Standby LC – Outward and Inward c. Cancellation of Guarantee d. Guarantee Amendment / Amend Guarantee or Standby LC e. Guarantee Amendment Acceptance f. Initiate Inward Claim Guarantee Lodgement g. View Claim 4. Shipping Guarantee, Maintenance, Templates, and Save Actions a. Initiate Shipping Guarantee b. View Shipping Guarantee

Table 1-10 (Cont.) Enhancements in Trade Finance Conventional

Enhancements	Description
	c. Other Party Maintenance d. Assignee Maintenance e. Template n Drafts – Import LC Initiation f. Template n Drafts – BG Initiation g. Template n Drafts – Export Collection h. Template n Drafts – Shipping Guarantee 5. Bulk File Upload Templates a. Bulk Template – LC Initiation b. Bulk Template – Bank Guarantee Template c. Bulk Template – Other Party Maintenance
Initiate Bank Guarantee	Existing field of governing law has been split into 2 fields viz Governing Law and Sub Division and a new optional fields added for Place of Jurisdiction and HS Code
View Inward and Outward Bank Guarantee	New fields viz Governing Law and HS code which were added in Guarantee Issuance will also be visible or displayed in the Inquiry screen of guarantee.
Initiate Inward Guarantee Claim Lodgement	New fields are added in the screens as follows: • Charges – 71D • Total Amount Claim – 33a/b
View Inward and Outward Guarantee Claim	New fields viz Charges 71D and Total Amount Claim 33a/b which were added in claim lodgement will also be visible or displayed in the Inquiry screen of Claims.
View Export LC	Export LC inquiry screen will display the underlying loan details in 'Loan Details' when preshipment loan is availed against an Export LC.
Update, Accept and Settle Import Collection	New feature has been introduced in Import collection update, Accept and settle transactions, to enable corporates to avail loan against trust receipt. A new checkbox will allow the user to indicate whether the loan is required. When selected, the user must provide the relevant information, including: • Trust Receipt Number • Trust Receipt Date • Warehouse Receipt Applicability—Yes or No – If selected, then 'Due Date' for the ware house receipt should be provided.
Changes in Bulk File Template for Beneficairy Maintenance	New address fields of Unstructured address and structured address are added in following bulk file templates. • Other Party Maintenance • Letter of Credit Issuance • Bank Guarantee Issuance

Table 1-10 (Cont.) Enhancements in Trade Finance Conventional

Enhancements	Description
Export Collection Initiation, Modify and Inquiry	New field of Settlement account has been introduced in the screen to allow corporate users to input the desired settlement account to receive the collection proceeds. User can modify or edit the account as well. The account can also be queried in view screen. New fields to capture Invoice data is introduced while initiating export collection transaction as invoice is the main underlying document of an export trade arrangement. User should be able to capture multiple records of invoices. While modifying the transaction, user will be able to only view the invoice data. Inquiry screen will also list the captured invoice data.
Allow input of Preferred Exchange Rate	New feature was added to enable corporate users to input preferred exchange rate while providing collateral and charges. All the transactions where collateral and charges are available will support input of preferred rate and deal reference number.
Structured/Unstructured Address	As a regulatory compliance all the address fields are updated to display Structured/Hybrid type of address on the inquiry screens. The fields applicable for Structured/Hybrid and unstructured will now be supported in the inquiry screens. Structured/Hybrid address will be displayed if the same is maintained for any party in the host system. The Structured/unstructured and hybrid data fields are as follows- 1. Department. – Structured/Hybrid 2. Sub Department – Structured/Hybrid 3. Address Line 1 – Hybrid/Unstructured 4. Address Line 2 – Hybrid/Unstructured 5. Address Line 3 – Unstructured 6. Building Name – Structured/Hybrid 7. Building Number – Structured/Hybrid 8. Floor -– Structured/Hybrid 9. Room – Structured/Hybrid 10. Street Name – Structured/Hybrid 11. Town Location Name – Structured/Hybrid 12. Post Box – Structured/Hybrid 13. Postal Code – Structured/Hybrid 14. District Name – Structured/Hybrid 15. Country Subdivision – Structured/Hybrid 16. Country – Structured/Hybrid/Unstructured 17. City – Structured/Hybrid The change is now incorporated for all the transaction screens.

Table 1-10 (Cont.) Enhancements in Trade Finance Conventional

Enhancements	Description
Import Collection Acceptance	A new transaction of Import Collection Acceptance has been introduced. This transaction allows users to accept the received import collection documents so that the same can be processed further by the bank. The transaction enables users to: • Provide preferable settlement account details • Apply for a loan if required • Select preferred exchange rate or forward contract
Import LC Issuance	A new field, Transport Mode, is introduced in the existing Import Letter of Credit Issuance transaction screen. This field has been added in the Document and Conditions tab. When the selected transport mode is Sea or Air, a message is displayed if no documents are selected for the document type Transport.
Import LC Amendment	A new field, Transport Mode, is introduced in the existing Import Letter of Credit Amendment transaction screen. This field has been added in the Document and Conditions tab. When the selected transport mode is Sea or Air, a message is displayed if no documents are selected for the document type Transport.

Table 1-10 (Cont.) Enhancements in Trade Finance Conventional

Enhancements	Description
Structured/Unstructured Address	As part of regulatory compliance, all address fields have been updated to display Structured/Hybrid types of addresses on inquiry screens. Fields applicable for Structured/Hybrid and Unstructured types are now supported. Structured/Hybrid address will be displayed if maintained for any party in the host system. The Structured/Hybrid/Unstructured fields are as follows: • Department. – Structured/Hybrid • Sub Department – Structured/Hybrid • Address Line 1 – Hybrid/Unstructured • Address Line 2 – Hybrid/Unstructured • Address Line 3 – Unstructured • Building Name – Structured/Hybrid • Building Number – Structured/Hybrid • Floor -– Structured/Hybrid • Room – Structured/Hybrid • Street Name – Structured/Hybrid • Town Location Name – Structured/Hybrid • Post Box – Structured/Hybrid • Postal Code – Structured/Hybrid • District Name – Structured/Hybrid • Country Subdivision – Structured/Hybrid • Country – Structured/Hybrid/Unstructured • City – Structured/Hybrid The change has been incorporated for the following inquiry screens: • View Import Letter of Credit Islamic • View Export Letter of Credit Islamic • View Import LC Bill Islamic • View Export LC Bill Islamic • View Transferred LC Islamic • View Import Collection Islamic • View Export Collection Islamic • View Inward Guarantee/Standby LC Islamic • View Outward Guarantee/Standby LC Islamic • View Inward Claim Islamic • View Outward Claim Islamic • View Shipping Guarantee Islamic

Table 1-11 Enhancements in Trade Finance Islamic

Enhancements	Description
Unstructured Address	As a regulatory compliance for SWIFT, the unstructured address fields are updated to add two new fields viz Town/State/City and Post code out of which 'Town/State/City' will be mandatory. The new fields for unstructured will now be supported in the inquiry screens as well. The newly added fields of unstructured address are as follows • Town/State/City– Structured/Hybrid • Post Box – Structured/Hybrid The change is incorporated in all the transaction screens where address is field is inputted or displayed. Transactions are as follows: 1. Import LC and Import Collection a. Import LC Issuance and amendment b. View Import LC c. View Import LC Bill d. View Import Collection 2. Export LC, Transfer LC and Export Collection a. LC Amendment Acceptance b. Initiate Transfer LC / Transferred LC c. Amend Transfer LC / Transferred LC Amendment d. View Export LC e. View Export LC Bill f. View Transfer LC g. Initiate Export Collection h. View Export Collection 3. Guarantees and Claims a. Outward Guarantee Issuance / Initiate Guarantee or Standby LC b. View Guarantee / Standby LC – Outward and Inward c. Cancellation of Guarantee d. Guarantee Amendment / Amend Guarantee or Standby LC e. Guarantee Amendment Acceptance f. Initiate Inward Claim Guarantee Lodgement g. View Claim 4. Shipping Guarantee, Maintenance, Templates, and Save Actions a. Initiate Shipping Guarantee b. View Shipping Guarantee c. Other Party Maintenance d. Assignee Maintenance

Table 1-11 (Cont.) Enhancements in Trade Finance Islamic

Enhancements	Description
	e. Template n Drafts – Import LC Initiation f. Template n Drafts – BG Initiation g. Template n Drafts – Export Collection h. Template n Drafts – Shipping Guarantee 5. Bulk File Upload Templates a. Bulk Template – LC Initiation b. Bulk Template – Bank Guarantee Template c. Bulk Template – Other Party Maintenance
Initiate Bank Guarantee	Existing field of governing law has been split into 2 fields viz Governing Law and Sub Division and a new optional fields added for Place of Jurisdiction and HS Code
View Inward and Outward Bank Guarantee	New fields viz Governing Law and HS code which were added in Guarantee Issuance will also be visible or displayed in the Inquiry screen of guarantee.
Initiate Inward Guarantee Claim Lodgement	New fields are added in the screens as follows: • Charges – 71D • Total Amount Claim – 33a/b
View Inward and Outward Guarantee Claim	New fields viz Charges 71D and Total Amount Claim 33a/b which were added in claim lodgement will also be visible or displayed in the Inquiry screen of Claims.
View Export LC	Export LC inquiry screen will display the underlying loan details in 'Loan Details' when preshipment loan is availed against an Export LC.
Update, Accept and Settle Import Collection	New feature has been introduced in Import collection update, Accept and settle transactions, to enable corporates to avail loan against trust receipt. A new checkbox will allow the user to indicate whether the loan is required. When selected, the user must provide the relevant information, including: • Trust Receipt Number • Trust Receipt Date • Warehouse Receipt Applicability—Yes or No – If selected, then 'Due Date' for the ware house receipt should be provided.
Changes in Bulk File Template for Beneficairy Maintenance	New address fields of Unstructured address and structured address are added in following bulk file templates. • Other Party Maintenance • Letter of Credit Issuance • Bank Guarantee Issuance
Export Collection Initiation, Modify and Inquiry	New field of Settlement account has been introduced in the screen to allow corporate users to input the desired settlement account to receive the collection proceeds. User can modify or edit the account as well. The account can also be queried in view screen. New fields to capture Invoice data is introduced while initiating export collection transaction as invoice is the main underlying document of an export trade arrangement. User should be able to capture multiple records of invoices. While modifying the transaction, user will be able to only view the invoice data. Inquiry screen will also list the captured invoice data.

Table 1-11 (Cont.) Enhancements in Trade Finance Islamic

Enhancements	Description
Allow input of Preferred Exchange Rate	New feature was added to enable corporate users to input preferred exchange rate while providing collateral and charges. All the transactions where collateral and charges are available will support input of preferred rate and deal reference number.
Structured/Unstructured Address	As a regulatory compliance all the address fields are updated to display Structured/Hybrid type of address on the inquiry screens. The fields applicable for Structured/Hybrid and unstructured will now be supported in the inquiry screens. Structured/Hybrid address will be displayed if the same is maintained for any party in the host system. The Structured/unstructured and hybrid data fields are as follows- 1. Department. – Structured/Hybrid 2. Sub Department – Structured/Hybrid 3. Address Line 1 – Hybrid/Unstructured 4. Address Line 2 – Hybrid/Unstructured 5. Address Line 3 – Unstructured 6. Building Name – Structured/Hybrid 7. Building Number – Structured/Hybrid 8. Floor -– Structured/Hybrid 9. Room – Structured/Hybrid 10. Street Name – Structured/Hybrid 11. Town Location Name – Structured/Hybrid 12. Post Box – Structured/Hybrid 13. Postal Code – Structured/Hybrid 14. District Name – Structured/Hybrid 15. Country Subdivision – Structured/Hybrid 16. Country – Structured/Hybrid/Unstructured 17. City – Structured/Hybrid The change is now incorporated for all the transaction screens.
Import Collection Acceptance Islamic	A new transaction of Import Collection Acceptance has been introduced. This transaction allows users to accept the received import collection documents so that the same can be processed further by the bank. The transaction enables users to: • Provide preferable settlement account details • Apply for a loan if required • Select preferred exchange rate or forward contract
Import LC Issuance Islamic	A new field, Transport Mode, is introduced in the existing Import Letter of Credit Issuance transaction screen. This field has been added in the Document and Conditions tab. When the selected transport mode is Sea or Air, a message is displayed if no documents are selected for the document type Transport.

Table 1-11 (Cont.) Enhancements in Trade Finance Islamic

Enhancements	Description
Import LC Amendment Islamic	A new field, Transport Mode, is introduced in the existing Import Letter of Credit Amendment transaction screen. This field has added in the Document and Conditions tab. When the selected transport mode is Sea or Air, a message is displayed if no documents are selected for the document type Transport.
Structured/Unstructured Address	As part of regulatory compliance, all address fields have been updated to display Structured/Hybrid types of addresses on inquiry screens. Fields applicable for Structured/Hybrid and Unstructured types are now supported. Structured/Hybrid address will be displayed if maintained for any party in the host system. The Structured/Hybrid/Unstructured fields are as follows: • Department. – Structured/Hybrid • Sub Department – Structured/Hybrid • Address Line 1 – Hybrid/Unstructured • Address Line 2 – Hybrid/Unstructured • Address Line 3 – Unstructured • Building Name – Structured/Hybrid • Building Number – Structured/Hybrid • Floor -– Structured/Hybrid • Room – Structured/Hybrid • Street Name – Structured/Hybrid • Town Location Name – Structured/Hybrid • Post Box – Structured/Hybrid • Postal Code – Structured/Hybrid • District Name – Structured/Hybrid • Country Subdivision – Structured/Hybrid • Country – Structured/Hybrid/Unstructured • City – Structured/Hybrid The change has been incorporated for the following inquiry screens: • View Import Letter of Credit Islamic • View Export Letter of Credit Islamic • View Import LC Bill Islamic • View Export LC Bill Islamic • View Transferred LC Islamic • View Import Collection Islamic • View Export Collection Islamic • View Inward Guarantee/Standby LC Islamic • View Outward Guarantee/Standby LC Islamic • View Inward Claim Islamic • View Outward Claim Islamic • View Shipping Guarantee Islamic

1.7 Corporate loans

Table 1-12 Enhancements in Corporate loans

Enhancements	Description
Trade Loan drawdown request	Existing screen has been enhanced to allow user to request for a pre shipment loan. While requesting this loan, user need to provide the details of the underlying instrument i.e either the Letter of credit or the Purchase order details.
Application Tracker for Trade Loan draw down request	Transactions initiated for Trade Loan Drawdown will be available in the Application Tracker, enabling corporate users to monitor their current status. If the bank requires additional information or clarification, it may raise a query against the transaction. Such queries will appear under the Pending Clarification tab in the Application Tracker. Corporate users can respond by providing comments, clarifications, and any requested supporting documents.
Corproate Loan Details	Requested trade loan against the Letter of credit or purchase order is visible to the user to in corporate loan detail screen in section ‘Linked Underlying Details’. The change is now incorporated for all the transaction screens.

1.8 Virtual Accounts Management

This topic provides information about enhancements in the Liquidity Management.

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

Table 1-13 Enhancements in Virtual Accounts Management

Field	Description
Structured and Hybrid Address	Enables support for Structured and Hybrid Addresses within Virtual Accounts Management, ensuring compliance with updated SWIFT-MX messaging standards and enhanced address data handling. This change has been implemented in the following screens: • Create Virtual Entity • View Virtual Entity Details • Edit Virtual Entity • Create Virtual Entity File Upload • Edit Virtual Entity File Upload • Create Virtual Account • View Virtual Account • Modify Virtual Account • Reopen Virtual Account • Create Virtual Account File Upload • Edit Virtual Account File Upload • Virtual Account Statements • Create and Delete Virtual Account Templates

Table 1-13 (Cont.) Enhancements in Virtual Accounts Management

Field	Description
Virtual Entity Access Implementation	Virtual Entities serves as a representation of actual Entities within the context of Virtual Account Management. There are instances where Corporates may wish to grant access to a single entity while restricting it for others. To address this scenario, introduced Access Check support at the Virtual Entity Level in Party & User Resource account access screen enabling corporate users to set permissions for each Virtual Entity. • **Party Resource Account Access Screen** – New Attribute of Virtual Entity has been introduced in Party resource access screen. This change is applicable in Party Resource Access maintenance screen that allows users to maintain access rights in all the Virtual Entity(s) and related Virtual Account transactions at party level. – Once the same is maintained, in the OBDX VAM UI, the logged-in user will only be able to view and manage those Virtual entities and related transactions to which they have access to. • **User Resource Access Screen** – New Attribute of Virtual Entity has been introduced in User resource access screen. This change is applicable in User Resource Access maintenance screen that allows users to maintain access rights in all the Virtual Entity(s) and related Virtual Account transactions at user level. – Once the same is maintained, in the OBDX VAM UI, the logged-in user will only be able to view and manage those Virtual entities and related transactions to which they have access to.
Amount Validation in Remittance ID	Amount validation allows defining transaction amount ranges within specific remittance ID's to validate incoming transactions. This ensures payments match defined criteria—such as amounts or remittance ID ranges—attached to virtual account identifiers during transaction processing. For example, if a customer of wants to make payment for the insurance premium, system will validate based on remittance details and collect the exact amount. To address this requirement, new toggle button "Validate Exact Amount" & two new fields Currency and Amount has been introduced in Remittance ID Screens for the user to maintain the limit & currency for the remittance id in context. This change has been implemented in the following screens: • Create Remittance Id • View Remittance Id • Modify Remittance Id • Reopen Remittance Id • Create Remittance Id (File Upload) • View Remittance Id (File Upload)
View Unmasked Virtual Account Number	A new feature has been added on the Virtual Account Details screen, allowing users to view the entire Virtual Account Number in clear text. The Virtual Account Number is initially displayed in a masked format (for example, XXXX-XXXX-XXXX-1234). On clicking the Eye icon, the full Virtual Account Number will be displayed until the user navigates away from the screen or taps the Eye icon again.

Table 1-13 (Cont.) Enhancements in Virtual Accounts Management

Field	Description
External Reference Number in Virtual Account Statements	A new column, Reconciliation Reference Number, which is passed by an external application, has been incorporated on the Transaction Inquiry screen. This enhancement helps corporates reconcile their statements faster.
Updates in System Configuration Screen – Virtual Account Management Tab	The existing Virtual Account Management section has been enhanced to simplify the categorization of various configurations related to Virtual Account Management transactions. The following improvements have been made: • 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.

1.9 Liquidity Management

This topic provides information about enhancements in the Virtual Accounts Management.

Table 1-14 Enhancements in Liquidity Management

Field	Description
Account access enablement in Settle Inter-Company Loans	While settling the "Intercompany Loans" on Loans Inquiry Screen, an access check has been implemented to ensure that only users with an appropriate access can settle the loans.
Downward Only Sweeps	Currently, OBDX 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. Eg- 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, a new feature has been introduced. When creating a sweep structure, user can select downward-only sweep option while setting up child instructions enabling the set up of a sweep that permits funding only parent to child. Following changes have been done in Sweep and Sweep part of hybrid structure. • Existing Child instruction overlay --> Toggle has been replaced by Sweep Direction dropdown. • Drop down will have 3 values - Child to Parent, Parent to Child, Both
Updates in System Configuration Screen – Liquidity Management Tab	Existing 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: • 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.

1.10 Open Banking

This topic provides information about enhancements in the Open Banking.

Table 1-15 Enhancements in UK Open Banking

Enhancements	Description
AISP Enhancements	• Updates have been made across Standing Orders, Balances, Transactions, Direct Debits, and Accounts APIs to align with Open Banking 4.0 specifications. These include the use of short codes, new status codes and 4 character error codes aligned with ISO 20022 formats, and the introduction of a DTO for mandate-related information in Standing Orders. • Permission codes have been updated to support additional creditor/ debtor and financial statement details.
PISP Enhancements	• 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)	• 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 RemittanceInformation, MandateRelatedInformation, CreditorAccount, CreditorAgent, and Proxy.
Conformance Suite	Conformance testing has been enabled for AISP, CBPII, and PISP under Open Banking v4.0.
Framework Consent Service	A new 'Consent Status Reason' field has been introduced with standardized values (e.g., active, cancelled, expired).
FAPI 1.0 Advanced Enhancements	Enhanced security compliance has been implemented with FAPI 1.0 Advanced, including stronger cryptography, stricter OAuth 2.0 / OIDC adherence, improved token management, mutual TLS enforcement, and token binding to prevent misuse.

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 topic lists the qualification of the Oracle Banking APIs 25.1.2.0.0 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 25.2.0.0.0 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 topic covers the known anomalies and limitations of the Oracle Banking APIs 25.2.0.0.0 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

6 Environment Details

The Tech Stack details of Oracle Banking APIs are covered in this topic.

Table 6-1 Tech Stack – Oracle Banking APIs

Component	Operating System	Software	Version Number
Oracle Banking APIs	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic	14.1.2.0.0
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 17.0.12
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database 19c Enterprise Edition Release 19.26.0.0.0
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Mozilla Firefox	Mozilla Firefox Release (132+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Apple Safari	Apple Safari (17+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Google Chrome	Google Chrome Release (Version 131+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Microsoft Edge	Microsoft Edge (131+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Kafka	2.13-3.9.1
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Gradle	8.10.2
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Conductor	NA
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Coherence	14.1.2.0.0

Note

- # Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 10.
- **Client Machines#**: For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at https://www.oracle.com/middleware/technologies/browser-policy.html.
- Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability and security.

Index