

Oracle® Banking Payments

Release Notes



Release 14.8.3.0.0

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Preface

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Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments 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 manual is intended for the following User/User Roles:

Table User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

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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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1

Release Notes

- [Background](#)
- [Purpose](#)
- [Abbreviations](#)
- [Release Highlights](#)

1.1 Background

Oracle Financial Services Software Services Limited has developed the Oracle Banking Payments, a stand-alone Payments Product Processor, to cater to the requirements of both Retail & Corporate segments. The agile and scalable nature of the solution helps Banks in quickly adapting to market changes. This is a Unified Payments platform for Local Clearing or Low Value, High Value or Large Value (RTGS), Cross-Border (SWIFT) and Book or Internal Transfer payments.

1.2 Purpose

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Release 14.8.3.0.0.

1.3 Abbreviations

Table 1-1 Abbreviations

Abbreviation	Description
ACH	Automated Clearing House
API	Application Programming Interface
BIC	Bank Identifier Code
FI	Financial Institution
GL	General Ledger
IBAN	International Bank Account Number
IMPS	Immediate Payment Service
ISO	International Standards Organization
MIS	Management Information System
NACHA	National Automated Clearing House Association
NACH	National Automated Clearing House
NEFT	National Electronic Funds Transfer
OBDX	Oracle Banking Digital Experience
OBMA	Oracle Banking Microservices Architecture
OBVAM	Oracle Banking Virtual Account Management
ODT	Open Development Tool

Table 1-1 (Cont.) Abbreviations

Abbreviation	Description
REST	Representational State Transfer
RTGS	Real Time Gross Settlement
SEPA	Single Euro Payments Area
SOAP	Simple Object Access Protocol
SWIFT CBPRPlus	SWIFT Cross-border Payments and Reporting
SWIFT gpi	SWIFT global payments innovation
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TARGET2	Trans-European Automated Real-time Gross Settlement Express Transfer System
UETR	Unique End-to-End Transaction
UPI	Unified Payments Interface
XML	Extensible Markup Language
XSD	XML Schema Definition

1.4 Release Highlights

- Enhances payment processing, configuration, file handling, validation, accounting, and operational workflows across the stated product areas.
- Feature enhancements for Generic Wires ISO, India Payments, US ACH, EU SEPA Payments, and Payments Core.

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Release Enhancements

The enhancements in this release are listed in this topic.

- [Generic Wires ISO](#)
- [US ACH](#)
- [EU SEPA Payments](#)
- [India Payments](#)
- [Payments Core](#)

2.1 Generic Wires ISO

- [TARGET2 ISO - JUNE2026 changes](#)
- [RTGS BIC Validation](#)
- [Modification of Instruction Agent](#)
- [Summary Screens - Usability changes](#)
- [ISO - MT101 View Transaction Changes](#)

2.1.1 TARGET2 ISO - JUNE2026 changes

Support for:

- June2026 activation control: TARGET2 Effective Date maintenance (PSDT2EDT) is pre-configured with effective date; Existing behavior remains active until that date
- Generating/Validating the Business Application Header message as per header version 04 of the XSD
- Generating/Validating the Liquidity Transfer (camt.050) message as per version 07 of the XSD
- Generating/Validating the Debit Credit Notification (camt.054) message as per version 12 of the XSD
- Generating/Validating the Get Account (camt.003) message as per version 08 of the XSD
- Generating/Validating the Return Account (camt.004) message as per version 10 of the XSD
- Generating/Validating the Receipt (camt.025) message as per version 07 of the XSD
- Generating/Validating the Report Query Request (admi.005) message as per version 02 of the XSD

2.1.2 RTGS BIC Validation

Provided validation for RTGS BIC against the "From Date" and "Till Date" maintained by the user in RTGS Directory (PMDRTGSD).

2.1.3 Modification of Instruction Agent

The system will retain the BIC captured by the user in the Instructing Agent in Parties and Agent Tab, in PSDOCBCT, PSDOT2CT, PSDORTBT and PSDOCBBT screen, and will not re-default the Branch BIC.

2.1.4 Summary Screens - Usability changes

"Creditor Account Identification" (Beneficiary account) field is made available in the summary screens for RTGS & MX Screens:

- PSSOCBCT
- PSSOCBVW
- PSSOCBBT
- PSSOCNVW
- PSSOT2CT
- PSSOT2CV
- PSSORTBT
- PSSORTBV

2.1.5 ISO - MT101 View Transaction Changes

In Customer Credit Transfer Initiation (Function ID: PMDINRFT) a new option is given for 'View Transaction'.

2.2 US ACH

- [Retry of Error Batch Transaction records](#)
- [Receiver Account type validation based on transaction code](#)

2.2.1 Retry of Error Batch Transaction records

Retry facility is provided from Batch Transaction summary screen (PMDBTXXN) for error records.

2.2.2 Receiver Account type validation based on transaction code

When ACH Credit/Debit receipts are processed, receiver account type validation is done based on the transaction code received for the entry. On completion of all internal repair validations, the system invokes account validation API (EAC) of OBA for savings/demand account types. GL/Loan account types are validated from common core.

2.3 EU SEPA Payments

- [SEPA VOP Regulatory changes 2026](#)

2.3.1 SEPA VOP Regulatory changes 2026

Changes are done in VOP request generation to comply with EPC267-24 VOP API
YAML_v1.1.yaml

2.4 India Payments

- [RTGS - Credit card support](#)
- [Handling pacs.009 Transaction without credit account details](#)
- [camt.054 Upload - Storing and Displaying Reject details](#)
- [Displaying ECA system Accounting Date & Time](#)
- [LEI validation Exception Handling](#)
- [Multi Branch Access for NEFT, RTGS and IMPS Transaction input screens](#)
- [Mandatory Field indication on Transaction input screen](#)
- [Support for Auto Network Reject Processing of NEFT/RTGS Transactions on receipt of pacs.002/admi.004](#)
- [camt.059 - Expected Value Date Tag Format changes to include time](#)
- [End to End ID Format changes](#)
- [Post to suspense GL support for EAC rejected transactions](#)
- [NEFT - Auto return](#)

2.4.1 RTGS - Credit card support

Changes are provided for identifying the credit card payments received for India RTGS and for routing the accounting to Biller's account.

2.4.2 Handling pacs.009 Transaction without credit account details

In India Payments Common Preferences (Function ID: PMDNFTPF), a new field RTGS Receipt GL is added for Inbound Payments. This field is enabled only for RTGS Networks for transaction type Incoming. If pacs.009 is received without credit account, the system posts the credit to Receipt GL maintained

2.4.3 camt.054 Upload - Storing and Displaying Reject details

When camt.054 upload is done , changes are done to store the Number and Sum of the rejected Credits if <CdtDbtInd> tag value is RJTCRDT-Reject Credit Transactions.

New fields are provided in NEFT Settlement View Screen (Function ID:PTDSTLVW) for reject details and outbound debit details. New fields are added in NEFT EOB/EOD Manual Initiation (Function ID: PTDMNN04) screen for reject details.

2.4.4 Displaying ECA system Accounting Date & Time

Changes are done for displaying ECA system actual Accounting Credit Date & Time in India RTGS /NEFT Inbound View screens in the fields beneficiary credit date and time.

2.4.5 LEI validation Exception Handling

Currently, for NEFT/RTGS outbound transactions, if an exception occurs during LEI validation, the transaction is routed to the Process Execution (PE) queue. The system is enhanced to allow users to repair transactions in cases where LEI validation fails, based on the additional preferences configured in Source Network Preferences (Function ID: PMDSORNW).

If Exception Handling is maintained as 'Reject Transaction' then payment request will be rejected upfront.

If Exception handling is maintained as 'Move to queue' and if 'Override Debtor LEI ' field value in Source Network Preferences preference is 'Yes' , then the transaction is moved to 'Process Exception Queue' as existing. User has to maintain the Debtor LEI in PMDEXLEI and have to retry the transaction from Process Exception Queue.

If Exception handling is maintained as 'Move to queue' and if 'Override Debtor LEI ' field value in Source Network Preferences preference is 'No' , then the transaction is moved to Repair queue. User will be able to repair Debtor LEI field value.

2.4.6 Multi Branch Access for NEFT, RTGS and IMPS Transaction input screens

Currently, users are required to log in to a specific Transaction Branch to perform operations for that branch, which creates challenges when handling transactions across multiple branches.

To address this, a multi-access feature has been enabled to allow users to initiate transactions for different branches without requiring separate logins to each Transaction Branch, subject to the access permissions defined in the User Definition and for the respective Function ID. Changes are available for NEFT, RTGS and IMPS transaction input screens.

2.4.7 Mandatory Field indication on Transaction input screen

Mandatory fields on the NEFT, RTGS, and IMPS initiation screens are now highlighted in red font, with a red asterisk (*) displayed next to the field label, making it easier for users to identify mandatory fields.

2.4.8 Support for Auto Network Reject Processing of NEFT/RTGS Transactions on receipt of pacs.002/admi.004

The system now supports processing of network rejects received for pacs.008/pacs.009 messages based on user-defined preferences. Users can configure the system to automatically reverse or resend transactions for specific NEFT and RTGS reject codes through a new maintenance screen for NEFT RTGS Network Reject Codes (Function ID: PMDINRJT).

Upon receipt and parsing of pacs.002 and admi.004 messages, the system references the configured reject code maintenance for the resultant action. If a reject code is not configured in the new maintenance screen, the transaction continues to be retained for manual action.

2.4.9 camt.059 - Expected Value Date Tag Format changes to include time

Support has been introduced to make the value format of the XpctdValDt tag configurable for SFMS compatibility. A new system parameter,

NEFT_CAMT059_VALDT_FORMAT_DATETIME, has been added to control the format sent in the tag.

When the parameter is set to Y, the system sends the date and time in the XpctdValDt tag. If the parameter is set to N or is not maintained, only the date value is sent, as required for SFMS 8.0 compliance.

2.4.10 End to End ID Format changes

A new system parameter, NEFT_XUTR_PREFIX, has been introduced to support configurable generation of the END TO END ID format.

When the parameter is set to Y, the END TO END ID is generated in the format /XUTR/ + Length 16 UTR. If the parameter is set to N or is not maintained in the format of length 22.

2.4.11 Post to suspense GL support for EAC rejected transactions

Support is provided for posting to Suspense GL EAC rejected inbound NEFT/RTGS transactions. From the EAC queue, new queue action screen PQDPSTSU is provided with authorization support.

2.4.12 NEFT - Auto return

Changes are done to do auto return of NEFT inbound transactions if the error code is linked to Network Return code in Reject Code Maintenance (Function ID: PMDRJMNT) for a pre-defined set of error codes. In addition to this, auto return is supported for ECA error codes maintained in PMDERRCD as External Error and linked in PMDRJMNT.

2.5 Payments Core

- [Authorization Limit 1 & 2 Queues - Mandatory Transaction View Before Approval](#)
- [Exception Queue Date Fields Reordering](#)
- [Addition of Hold functionality for input screens](#)
- [Narratives - Configurability for Field Name separators and Field Value separators](#)
- [Payee prevalidation - Additional changes](#)

2.5.1 Authorization Limit 1 & 2 Queues - Mandatory Transaction View Before Approval

Users are now required to mandatorily view a transaction from the Authorization Limit Queues before performing the approval action. The system logs the View Transaction activity for Auth Limit 1 and 2 queues in the database and displays an appropriate error message if an approval is attempted without first viewing the transaction.

2.5.2 Exception Queue Date Fields Reordering

The Exception Queue layout has been rearranged to improve usability by positioning date fields, such as Booking Date and Instruction Date, within the visible screen area, eliminating the need for horizontal scrolling.

2.5.3 Addition of Hold functionality for input screens

Addition of hold functionality to outbound NEFT/India RTGS/ Generic wires input screens.

2.5.4 Narratives - Configurability for Field Name separators and Field Value separators

In Narrative Maintenance (Function ID: PMDNARMT) two new fields are added for Field Name Separator and Field Value Delimiter. If no value is maintained , the system will continue to populate pipe sign and double colon symbols as default separators in narratives.

2.5.5 Payee prevalidation - Additional changes

Prevalidation support is provided for:

- Generic wires templates/SI templates
- Generic ACH CT/DD
- Standard settlement instruction screen

Changes are done to send system derived match status and error description to source systems.

3

Deprecated Features

Not Applicable

4

Components of the Software

- [Documents Accompanying the Software](#)
- [Software Components](#)

4.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Release Note
- User Guides

4.2 Software Components

Software Components of Oracle Banking Payments 14.8.3.0.0 that form part of this release are as follows:

1. Host
 - UI Components (JS, XML)
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
2. UI Application Server
 - Java Sources
 - Configuration files used for deployment
3. Interface
 - ASCII interface sources
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
4. Gateway
 - Java application layer
 - Java sources
 - Configuration files used for deployment
 - ReST
5. Messaging layer
 - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
6. Services
 - The WSDL files for the service supported
 - The XSDs of the messages involved
 - Structure (dictionary) of the XSD documented as excel sheets (Message- dictionary- xls)
 - The service documents - describing the services
7. Installation utilities

8. Front end-based installation for host
9. Front end-based installation for Gateway
10. Script based installation for Gateway Application Server Components
11. Installation documents for
 - Oracle Banking Installer documents
 - Gateway
12. Online Help Files

5

Annexure – A: Environment Details

- [Tech Stack](#)

This topic lists the technical compatibility details of this release.

5.1 Tech Stack

This topic lists the technical compatibility details of this release.

Table 5-1 Tech Stack - Oracle Banking Payments

Component	Deployment Option	Machine	Operating System	Software	Version Number
Oracle Banking Payments	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
Oracle Banking Payments	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 17.0.18
Oracle Banking Payments	UI-Host and Centralized	Database Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.29.0.0.0
Oracle Banking Payments	UI-Host	UI	NA	Oracle JET	18.1.0
Oracle Banking Payments	UI-Host	Client Machines	NA	Apple Safari	17+
Oracle Banking Payments	UI-Host	Client Machines	NA	Google Chrome	131+
Oracle Banking Payments	UI-Host	Client Machines	NA	Microsoft Edge	131+
Oracle Banking Payments	UI-Host	Client Machines	NA	Mozilla Firefox	132+
Oracle Banking Payments Integration Gateway	Web services (incoming)	Integration Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0

Table 5-1 (Cont.) Tech Stack - Oracle Banking Payments

Component	Deployment Option	Machine	Operating System	Software	Version Number
Oracle Banking Payments Integration Gateway	HTTP Servlet (incoming)	Integration Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
Oracle Banking Payments Integration Gateway	MDB (incoming)	Integration Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
Oracle Banking Payments Integration Gateway	Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
Oracle Banking Payments REST	Web services	Integration Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	JDK	17.0.18
Oracle Banking Payments REST	Web services	Integration Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
Oracle Banking Payments REST	Web services	Integration Server	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle Toplink	14.1.2.0.0

Note

Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability, and security.

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 and Mac OS.

Note

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>.

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Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Payments 14.8.3.0.0 License Guide in the Documentation Library.