Oracle® Banking Payments

Release Notes

Release 14.9.0.0.0
G60668-01
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Oracle Banking Payments Release Notes, Release 14.9.0.0.0

G60668-01

Contents

Preface

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.
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.

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Release Notes

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 14.9.0.0.0.

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 US ACH, India Payments, Generic ACH, Core, Regulatory Changes, Generic Wires ISO, EU SEPA Payments, Book Transfer, Clearing and Instruments, Batch Processing, and Web Services.
- Improved processing controls, message support, usability, integration capabilities, and operational configurations.
- Release 14.9 shall be the terminal release of Oracle Banking Payments certified on Oracle WebLogic Server.

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Release Enhancements

The enhancements in this release are listed in this topic.

2.1 Regulatory Changes

2.1.1 SWIFT SR2026 Changes

High-level changes include SR2026 activation control, updates to camt.105 / camt.106, camt.056 / camt.029 updates with new validations based on reason codes, pacs.010 updates,

including pacs.010 CCP consolidation, support for the latest ISO external code sets and additional SR2026 validations and restrictions.

In addition, structured/hybrid address enforcement is supported (no fully unstructured address; structured address /hybrid address with structured address fields and a maximum of two Address Lines) using the existing maintenance screen Network Address Preferences (Function ID:PMDNWADD).

2.1.2 SWIFT SR 2025 Changes

Support for additional message types :

- Incoming Receipt (camt.025) Message
- Outbound / Inbound Notification of Correspondence (admi.024) messages
- Outbound / Inbound Investigation Request (camt.110) Message generation
- Inbound camt.111 message
- Confirmations (trck.003/trck.005) for Investigation Messages

Date and Time Format Changes : The data type of (dateTime) Date Time element is changed from old data type (.*(\+|-) ((0[0-9])|(1[0-3])):[0-5][0-9]) to new data type (.*(\+|-)((0[0-9])|(1[0-4])):[0-5][0-9]).

Date and Time Format Changes : The data type of (dateTime) Date Time element is changed from old data type (.*(\+|-) ((0[0-9])|(1[0-3])):[0-5][0-9]) to new data type (.*(\+|-)((0[0-9])|(1[0-4])):[0-5][0-9]).

2.1.3 SWIFT SCOREPlus

Customer Credit Transfer Initiation (pain.001) Message Processing Changes : Parsing and populating incoming pain.001 message in the Incoming Message Browser (PMSINBRW)

Derivation of bank role – ASI or Forwarding Agent

Customer Payment Status Report (pain.002) Message Processing Changes: Generation of SCOREPlus Customer Payment Status Report (pain.002) for the incoming Customer Credit Transfer Initiation Request (pain.001) when the Incoming pain.001 processing is failed (negative status) or is successful.

Debit Credit Notification (camt.054) Changes: Generating SCOREPlus Debit / Credit confirmation (camt.054) message on receiving and processing incoming SCOREPlus pain.001 message.

2.1.4 SWIFT gpi Changes

SWIFT gpi - gCCT / gCOV Rulebook Changes – Outbound, Inbound and Pass-through pacs.008 Payments: Marking the payment as gpi payment based on bank's participation in gCCT service using SWIFT gpi Directory lookup, gpi Directory or gpi Agreement based Cutoff validations; Rule-based pricing based on gpi payment or not, Generating gpi gCCT Confirmations for processed, rejected and interim statuses; STP Layer pacs.008 payments: Marking the payment as gpi payment based on bank’s participation in gCCT service using SWIFT gpi Directory lookup, Generating gpi confirmations for the payments in STP Layer exception queues.

SWIFT gpi - gFIT Rulebook Changes – Outbound, Inbound and pass-through pacs.009 Payments: Marking the payment as gpi payment based on bank's participation in gFIT service using SWIFT gpi Directory lookup, Marking the payment as gpi payment based on bank's

participation in gFIT service using SWIFT gpi Directory lookup, gpi Directory or gpi Agreement based Cutoff validations; Rule-based pricing based on gpi payment or not, Generating gpi gFIT Confirmations for processed, rejected and interim statuses; STP Layer pacs.009 payments: Marking the payment as gpi payment based on bank's participation in gFIT service using SWIFT gpi Directory lookup, Generating gpi confirmations for the payments in STP Layer exception queues.

SWIFT Go Rulebook Changes – Outbound, Inbound and Pass-through pacs.008 Transaction: Processing Outbound SWIFT CBPRPlus pacs.008 transaction as SWIFT Go payment by providing an option while booking manually or booking via Single Payout service, Marking the payment as SWIFT Go payment based on bank's participation in Go service using SWIFT gpi Directory lookup, gpi Directory or gpi Agreement based Cutoff validations, Generating SWIFT Go Confirmations for processed, rejected and interim statuses; STP Layer pacs.008 GO payments: Marking the payment as SWIFT Go payment based on bank's participation in Go service using SWIFT gpi Directory lookup, Generating gpi confirmations for the payments in STP Layer exception queues.

SWIFT gpi Confirmations – Inbound: Receiving incoming Payment Status Tracker Report (trck.002) gCCT / gCOV messages from GPI tracker through EMS layer, parsing of the message, Populating in Inbound Message Browser (PMSINBRW), Populating in incoming gpi. Parsing of incoming Tracker Alert Notification (trck.003) message and populating the same in Inbound Message Browser (PMSINBRW).

SWIFT Stop and Recall – Support for SRP service using camt.056 requests and camt.029 responses. Cancellation-request and response screens include an SRP Message flag.

Cross Border - SWIFT gpi gFIT Changes : Resolving the gpi Agent flag based on bank's participation in gFIT service using gpi Directory lookup, generating gFIT confirmations in MT299 format for the processed, cancelled and pending processing scenarios.

2.1.5 US Fedwire 2026 Changes

Fedwire 2026 related changes are provided, including hybrid address enforcement, outbound camt.110 input/view enhancements, camt.110 standalone investigation handling, outbound camt.111 input/view enhancements, inbound screen parity for both message types, and message generation and schema control.

2.1.6 EU TARGET2 ISO June 2026 changes

Support is provided for TARGET2 June 2026 message-version changes, covering generation and validation updates for Business Application Header, camt.050, camt.054, camt.003, camt.004, camt.025, and admi.005 messages.

2.1.7 EU TARGET2 ISO November 2025 Changes

Compliance with TARGET2 ISO November 2025 usage guidelines has been enabled for both inbound and outbound processing, with validation against the November 2025 XSDs.

2.1.8 EU SEPA 2025 Changes

SEPA Credit / Direct Debit / Credit Instant Changes: Ultimate Debtor/Debtor Organization ID is enhanced allowing usage of AnyBIC, LEI and one occurrence OtherId together.

Original Message Name ID population in R-messages is modified to populate only the message name without version number.

SCT/SCT Instant Restriction for Multiple Recalls is added.

SCT Instant Outbound Messages - Timestamp format changes.

2.1.9 Hybrid Address Changes

As of CBPRplus Usage Guidelines SR2025 and SEPA Rule Books 2025, the new hybrid (semi structured) postal address is introduced, which allows structured address elements and 2 unstructured address lines.

A new screen Network Address Preferences (Function ID: PMDNWADD), is provided to define the applicability unstructured/structures/hybrid categories based on Start Date / End Date.

2.1.10 Payee Pre- validation Changes

A common framework is provided for doing beneficiary pre- validation. Using this out of the box support is provided for doing beneficiary look-up for India payments NEFT/RTGS and Verification of Payee for SCT /SCT Instant.

SEPA Verification of Payee request format changes 2026 are incorporated as well.

2.1.11 EU Regulation Additional Changes

Generic Wires, SCT, and SCT Instant outbound payments can automatically default debtor customer identifiers to support EU Regulation. EU Payer restricted-word validation now triggers only for exact, standalone word matches.

2.1.12 UK PSR Changes

A new host-level Scheme Preference maintenance (PMDSCMPR) is introduced to select PSD2 or UKPSR, with the existing PSD Preference screen enhanced and renamed to PSD/PSR Preference Detailed (PMDPSDMT). UKPSR validations, including sending and receiving bank country checks, apply only when UKPSR is selected; otherwise processing defaults to PSD2 (and PSD2 is the fallback if no scheme preference is maintained) for outbound CBPRPlus and TARGET2 pacs.008 across manual, SPS, C2B, MT101, and pain.001-originated flows.

2.1.13 IDENTIFIERS-BIC Directory Upload

The IDENTIFIERS-BIC file replaces the BICPlus directory upload, supporting XML upload through File Envelope with the identifiersBIC type in PMDFLEVP.

2.1.14 SEPA Directory File Upload

PARTICIPANTS-SEPA and RELATIONSHIPS-SEPA directory file uploads are supported. This replaces existing SEPAROUTING file.

2.2 Generic Wires ISO

- Charge Claim Accounting Changes
- Global Validation Framework
- Outbound Payee Pre-validation Changes

- Additional Features
- Generic RTGS Network Changes
- Sort Code Changes
- REST Service for Own Bank Sort Codes

2.2.1 Charge Claim Accounting Changes

Currently, when charge claim messages are sent in charge bearer OUR/DEBT cases of Cross border MT/MX, the income posting is done upfront debiting Receivable GL. On receipt of the claim amount, it is credited back to the Receivable GL. Changes are done so that a provision is given to post the income only to realization of claim amount.

2.2.2 Global Validation Framework

Generic validation rules can be defined by Network Code, Transaction Type, Message Type, and Resultant Action. RTGS MX transactions apply the configured validations and resultant actions during processing.

2.2.3 Outbound Payee Pre-validation Changes

The generic framework in OBPM for maintaining external pre-validation systems and processing payee pre-validation checks for outbound requests in the Generic Wires module (networks of type GN-CBX or GN-RTT). Changes include defining a generic request specification that produces all necessary data required for payee validation (VOP, CoP, and SWIFT payee validation), regardless of the applicable scheme. Any required data transformation to the specific target system must be configured in OBRH (Interconnect). Pre-validation support is provided for Generic wires templates/SI templates & Standard settlement instruction screen as well. Changes are done to send system derived match status and error description to source systems.

2.2.4 Additional Features

Support for:

- Notice to Receive (camt.057) generation for inbound transaction
- Notice to Receive (camt.057) Generation for inbound cross- border MT transaction
- Debit / Credit Confirmation (camt.054) for Payment Return (pacs.004) Messages
- Debit / Credit Confirmation (camt.054) change to Additional Transaction Information field
- Deferred Accounting
- VAM Account / Identifier Support
- Non-STP Support for C2B File Transactions
- Defaulting LEI in input screen from Customer LEI Preferences Maintenance (Function ID: PMDEXLEI.
- Sanction Screen Mapping Changes for the Generic Wires message types: pacs.009 COV. camt.054. pacs.008. pacs.004.
- Incoming Transaction after Cutoff to move to Network Cutoff Queue
- Support for extracting the creditor BIC received in the incoming pacs.008 / pacs.009 messages

- SSI Support for Incoming Transactions
- Generating Payment Return (pacs.004) message (or) Payment Status Report negative (pacs.002) message (or) when an Outbound passthrough SWIFT CBPRPlus / TARGET2 ISO transaction is cancelled from exception queues.
- Changes in authorization screen allowing the authorizer to reject the manually input transaction or to send the transaction back to Maker for further modification.
- Local Currency Equivalent Field Changes addition in SWIFT CBPRPlus ISO transaction booking and View screens. Changes are provided in cross border MT screens too.
- STP Queue Manual Match Screen for inbound MT103 and pacs.008 messages
- Support for Generate action for suppressed messages from Outbound Browser screen PMSOUTBR
- Future-dated book transfers support PACS.010 priority processing
- Incoming SWIFT CBPRPlus camt.055 messages are matched to related SWIFT CBPRPlus pain.001 transactions in the Warehouse Queue.
- Outbound camt.058 messages can be generated for prior camt.057 notifications under SWIFT CBPR+ SR2025.
- Mail-based Debit and Credit Advice supports Debtor and Creditor elements for structured-address population.
- Generic Wires ISO supports debit posting and accounting handoff immediately after booking
- Users can override settlement-day application during processing
- SPS payout SOAP and REST requests support lcyRateApplied and lcyAmtApplied for LCY rate and amount from the originating system. When supplied for transfers whose currency differs from LCY, the values are carried into the payment and accounting for the stated transaction types.
- An Address Scheme defined in PSDGRTNP drives BICFI or Clearing System Code population for RTGS ISO pacs.008 and pacs.009 transactions.
- Transaction code rule for Transaction Type Reversal/Receipts Reversal
- MT 101 View transaction changes: In Customer Credit Transfer Initiation (Function ID :PMDINRFT) a new option is given for 'View Transaction
- Creditor Account Identification (Beneficiary account) field is made available in the SWIFT CBPRPlus and RTGS ISO Transaction Input Summary and View Summary screens - PSSOCBCT, PSSOCBVW, PSSOCBBT, PSSOCNVW PSSOT2CT, PSSOT2CV, PSSORTBT, PSSORTBV

2.2.5 Generic RTGS Network Changes

Network Type GN-RTT is available for generic RTGS MX networks and is included in RTGS MX maintenance and transaction screens.

2.2.6 Sort Code Changes

Sort code directory can be uploaded as a flat file with file type SortCodeDir through File Envelope, including multipart file uploads. The queryClearingCodeMnt REST service retrieves clearing-code details.

2.2.7 REST Service for Own Bank Sort Codes

Branch Identifier Maintenance (PMDACHBR) is renamed Branch Identifier for Domestic Networks. The BranchIdentifierQuery REST API returns branch clearing codes for a supplied Generic Wires or Generic ACH network code.

2.3 US ACH

2.3.1 Support for On-us Transactions

US ACH Credit/Debit originations may contain transactions where both ODFI and RDFI are the same Bank. The product supports processing these on-us transactions within the bank itself without sending it to ACH Network.

2.3.2 Allowing General Ledger as Settlement Account for Company ID

Currently in Company ID - Account Mapping Detailed (PMDCIACC) maintenance, user can link only customer account as Originator Account. The product has been enhanced to link General Ledger (GL) as Originator Account.

2.3.3 Dispatch File Generation based on Origination File Reference

Support is provided for generating separate dispatch files for each origination file received.

2.3.4 ACH Debit Mandate Validation

A new preference field, Debit Mandate Validation has been added to the US ACH Network Preference (PNDNWPRF) to indicate whether mandate validation is required for ACH Debit receipts. If the Debit Mandate Validation preference is set to No, the mandate check is skipped for inbound ACH debit transactions.

2.3.5 ACH Receipt Files - Support for Upload using File Envelope

A new file type usACHReceiptFile is introduced in File Envelope Upload (Function ID:PMDFLEVP) for uploading inbound ACH files in Nacha format. Multi-part file upload is supported through the File envelope Rest API.

2.3.6 Department Restriction for ACH Origination

The product supports outbound transaction summary screens and exception queue screens to enable listing transactions based on the user’s department. A preference field has been added to Host Parameters Detailed (PMDHSTPR) to indicate whether department related restrictions are applicable to the host.

2.3.7 SEC Code Limit Maintenance

Fields have been added to the US ACH Network Preference (PNDNWPRF) screen to capture amount limits for specific SEC codes used in outbound debits(ARC, BOC, POP).

2.3.8 Support for US ACH Standing Instructions

New SI templates are provided for US ACH Credit/Debit transactions, along with the related REST API services for the creation of US ACH Credit and Debit standing instructions.

2.3.9 Reversal Days Validation

A new field, Reversal Allowed Days, has been added in US ACH Network Preferences (PNDNWPRF). As part of this update, changes were implemented in the reversal processing of outbound ACH Credit/Debit transactions to validate the reversal request against the number of days specified in this new field.

2.3.10 US ACH Transaction Input / View screens – Usability Changes

Changes are done in Screen names, field headers, and field labels to comply with Nacha terminology. The message box area is increased on Message sub-screen of Inbound US ACH

File Summary (PNSINLOG) screen / US ACH Dispatch Log Summary (PMSDNLOG) screen. Error Code and Repair Reason columns will be moved to the beginning of the Repair Queue (PQSREPQU) screen. The term NACHA has been replaced with US ACH on all ACH-specific return, reversal, and maintenance screens. Summary screens have been reorganized to enhance user experience.

2.3.11 US ACH Network Cutoff Changes

The Same Day Transactions Cutoff Time and Standard ACH Cutoff Time can be maintained as part of the US ACH Network Preferences (Function ID: PNDNWPRF). A new preference field has been introduced to determine whether Same Day transactions should be processed as Standard ACH after the Same Day cutoff time.

2.3.12 File Reversals

The product supports file reversals / file duplicate emission reversals.

2.3.13 US ACH Specific Dashboards

Dashboards are available for US ACH credit and debit transactions.

Separate dashboards display origination and receipt details, including information on transactions, returns, and reversals.

2.3.14 Multi Addenda Support

US ACH originations and receipts can capture, view and process multiple addenda records where the transaction SEC code permits multi addenda.

2.3.15 ACH Operator Acknowledgement File Uploads

ACH operator acknowledgement files can be uploaded and linked to the corresponding dispatched file. This provides visibility of acknowledgement status outcomes and associated error details.

2.3.16 Sanctions Screening by SEC Code and Transaction Type

Sanctions screening can be configured by transaction direction and SEC code combination. This gives banks more granular control of the screening scope.

2.3.17 File Upload Status Transmission to the Originating System

A REST API is provided for returning the origination-file upload status to the source system based on initial file-level format validation. Source systems can monitor upload outcomes and act on validation results.

2.3.18 Dispatch Cycle Maintenance Changes

The Extended Dispatch Cycles block is removed from US ACH Dispatch Parameters (PMDNACDP). Normal and extended dispatch cycle times can be maintained under the same block Dispatch Cycles.

2.3.19 Non-STP Support for Origination File Entries

Configured non-STP rules can route US ACH origination-file entries to a queue for review, modification, and release. This extends the existing service-originated non-STP capability to file-ingested originations.

2.3.20 Origination File Clearing Entry Accounting

ACH credit and debit origination files can consolidate clearing entries according to a Batch Preferences parameter.

2.3.21 US ACH-UI Enhancements

The following US ACH UI usability enhancements have been implemented:

- Added US ACH Entry Type and Transaction Code fields to Bulk File Batch Payment Summary (PMSBTTXN)
- Added a new View Transaction button to Bulk File Batch Payment Summary (PMSBTTXN)
- Updated the Bulk File Summary screen (PMSBATBR)
- Enhanced the US ACH Dispatch File Log Summary screen (PMSDNLOG)
- Updated the US ACH Transaction Summary and View screens
- Enhanced the Exception Queue screens
- Changed repair queue logic so that repaired data is validated when saving the repair action (instead of during authorization)

2.3.22 File Upload/API User ID Validation and Propagation

The User ID received in an origination-file envelope is used as the Maker ID or Checker ID when transaction records are created.

2.3.23 Credit/Debit Configuration Maintenance Dependencies

For the US ACH module, dependencies on the Network Maintenance (PMDNWMNT), Network Preferences (PMDNWPRF), Network Currency Preferences (PMDNCPRF), and Collection Network Preferences (PCDNWDDP) maintenance screens have been removed.

2.3.24 Retry of Error Batch Transaction Records

Retry facility is provided from Batch Transaction summary screen PMDBTTXN for error records.

2.3.25 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

2.4 EU SEPA Payments

- SEPA Direct Debit - Settlement - Addition of pacs.002S2 Validations

- SEPA Credit Instant - Customer Account Level Limit Validations
- SEPA Additional Features
- Support for Generic Faster Payments

2.4.1 SEPA Direct Debit - Settlement - Addition of pacs.002S2 Validations

While processing accounting handoff of outbound SDD files on settlement date, validation is added to check the network status of the dispatch file. For this new validation, system parameter SDD_PACS002S2_CHECK must be set as Y.

2.4.2 SEPA Credit Instant - Customer Account Level Limit Validations

Existing screen Account Level Daily Limits (Function ID: PMDACCPF) is made applicable for SEPA Instant as well Account-level limits, if maintained, are validated as part of Outbound SEPA Instant Initial validations.

2.4.3 SEPA Additional Features

- VAM Identifier support for inbound SEPA Credit / Credit Instant payments and outbound SEPA Direct Debit initiated from any channel
- Addition of Network Reject details in the Exception tab of the SEPA Direct Debit – Collections View screen
- Support for SEPA Credit Instant - On-Us transactions handling
- Instructing and Instructed Agent BICs are stored for SCT, SCT Instant, and SDD inbound transactions and included in sanctions screening requests
- The Instructing/Instructed Agent BIC has been added to SCT, SCT Inst, and SDD inbound transaction tables, as well as to sanctions screening requests
- The product supports route uploaded camt.029 and camt.087 messages that do not match the original transaction to the R-Processing Queue. Messages in the R- Processing Queue can be matched to the original transactions, enabling the generation of corresponding responses
- A new Network Status Change option from the Dispatch File Browser (PMSDSPBR) lets users manually set null network status to Accepted or Rejected for dispatched SDD DNF and pacs.003 files
- SCT Inst Outbound – Recall positive response pacs.004 cancellation accounting is enhanced
- Standing Instructions (SI) Support for SEPA Instant Outbound Transactions
- SEPA Instant - Bulk File Processing support
- SEPA Instant - Settlement Method Population enhancement
- SEPA Verification of Payee Changes support for single URL for all participant BICs

2.4.4 Support for Generic Faster Payments

A new network code type, GN-FPY, has been introduced for generic faster payments in SEPA Instant module. The system now supports usage of Bank Member ID and Customer Account Number in place of BIC and IBAN.

2.5 India Payments

2.5.1 UPI Features

Support is provided for:

- International / Foreign Inward Remittance / Foreign Outward Remittance
- UPI Lite
- UPI Reconciliation extraction
- UPI RuPay Credit Card Transactions
- UPI Circle

2.5.2 India NEFT Additional Changes

For NEFT dispatch, non-financial messages (e.g., camt.059 notifications) will now be processed through a new JMS queue.

Support for enabling the system to either validate or bypass the matching of batch amount and transaction count in EOB/EOD Camt.054 (ISO) messages against system- calculated values.

Support for NEFT ISO FCRA and LEI requirements in line with SFMS guidelines.

NEFT ISO LEI and FCRA additional changes: LEI Related Changes for scenarios where either the Sender LEI or Beneficiary LEI is not available, to indicate missing LEI in messages as NA.

FCRA Remittance Information formatting changes

NEFT-Auto return: Auto return of NEFT inbound transactions is supported for a pre-defined set of internal error codes and for ECA error code if the same is linked in Reject Code maintenance (Function ID:PMDRJMNT)

camt.054 upload - storing and displaying reject details: When camt.054 upload is done , changes are done to store and display the Number and Sum of the rejected Credits

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.

End to End ID format changes : A new system parameter, NEFT_XUTR_PRFIX, has been introduced to support configurable generation of the END TO END ID format.

2.5.3 India RTGS Additional Changes

Supports FCRA transaction identification, including user selectable FCRA category purpose codes, new donor detail fields.

OAT Preferences (PMDOATAP) is enhanced with a new Transaction Type field (default Outgoing) to allow separate settlement and current account configurations for outbound versus inbound India RTGS OAT transactions.

Handling pacs.009 transaction without credit account details : If pacs.009 is received without credit account , the system posts the credit to Receipt GL maintained in India Payments Common Preferences (Function ID:PMDNFTPF).

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.

2.5.4 India Payments Additional Features

Transaction Reassign support

IFSC Directory - Local Bank directory population in common core.

Bulk file processing Creditor Agent Derivation changes in Network Derivation Queue: In India Payments Bulk file Network Derivation, current mandatory check whether creditor agent IFSC is a participant for the Network is removed Creditor Agent IFSC validation is added as part of individual transaction Repair validations.

VAM Account support for Outbound India Payments NEFT/RTGS/IMPS initiated from any channel.

SI Changes for NEFT-RTGS-IMPS: The system is now enhanced to support the maintenance and execution of Standing Instructions for India-specific payment networks – NEFT, RTGS, and IMPS.

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.

LEI validation Exception Handling: For NEFT/RTGS outbound transactions, changes are done 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).

Multi Branch Access for NEFT, RTGS and IMPS transaction input screens.

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.

Post to suspense GL support for EAC rejected transactions: Support is provided for posting to Suspense GL EAC rejected inbound NEFT/RTGS transactions.

2.6 Book Transfer

2.6.1 General Ledger to General Ledger Transfer

General Ledger to General Ledger Transfer is allowed using the Book Transfer payment type.

2.6.2 Debit / Credit Advice Generation - Additional Information Population Changes

New fields Debtor Additional Information and Creditor Additional Information are added in Book Transfer Input and View screens (PBDOTONL and PBDOVIEW) which will get populated in camt.054 customer advice.

2.6.3 Debit / Credit Advice Generation for Book Transfer Reversal

For Book transfer reversal, credit/debit advice generation is made available in both SWIFT MT/MX formats.

2.7 Clearing and Instruments

2.7.1 Support for Reprocessing Failed Clearing Records

A new Incoming Clearing File - Transaction Records Summary screen (PGSCGTXN) is provided for viewing the status of transaction records of Inbound Clearing files uploaded. Retry is possible for the error records.

2.7.2 Support for Debit / Credit Confirmation

For Outbound / inbound clearing & related returns, credit/debit advice generation is made available in SWIFT MT/MX formats.

2.7.3 Demand Draft - Payable Branch Changes

Demand Draft issue support is provided for external Bank codes & branches.

2.8 Generic ACH

2.8.1 Addition of Structured and Unstructured Remittance - Additional Occurrences

Generic ACH Credit and Debit modules are enhanced to support multiple occurrences of Remittance Information, for both Structured and Unstructured Remittance Information when received through API request.

2.8.2 Real Time Dispatch

Currently, generic ACH Credit and ACH Debit outbound messages are generated/dispatched at pre-defined scheduled times configured in ACH Dispatch Parameters. The product has been enhanced to generate/dispatch ACH Credit and ACH Debit outbound messages in Real Time.

2.8.3 Accounting Changes

Currently, for outbound ACH Debit transactions, if the system receives an accounting success response on a later date, back value-dated accounting entries are posted. With this change, when an accounting success response is received late for ACH Debit outgoing payments, the system will reverse the previous accounting and reprocess the consolidation and transaction from the initial stages.

2.8.4 Return of Unsettled Transactions - Return GL Accounting Changes

Return GL entries for both Original Payment/Collection and Return Transaction generate one accounting xml to FCUBS containing entries for both original transaction and return transaction provided system parameter MULTI_TXN_ACC_REQ_ALLOWED is set with value as Y.

2.8.5 Generic ACH Configurability

Currently, the OBPM Generic ACH module supports only a specific version of the payment message group (the ISO 2019 version). Message configurability enhancements have been made in Generic ACH to support processing of multiple message versions

2.8.6 Payee pre-validation

The product supports file reversals / file duplicate emission reversals.

2.9 Batch Processing

2.9.1 Consolidated Batch Creation without considering Network

For a bulk file uploaded ,if all records in the Batch are of Payment Type Cross border (MT/MX) / RTGS (MT/MX) / Book Transfer type and grouping preference is set for not considering Network , then consolidated batches are created without considering Network Code.

2.10 Payments Core

2.10.1 File Envelope Screen changes

Changes are done in File Envelope screen (Function ID:PMDFLEVP) to structure the selection of file type. File types are listed based on File Category and Subtype chosen.

2.10.2 Accounting Queue - Force Post Changes

Queue action force post is added in Accounting Queue for posting the rejected accounting entries overriding the exceptions. This is applicable only if messaging after accounting or ECA/EA merger is enabled for transactions in Generic wires/Book transfer and generic ACH modules.

2.10.3 Inbound Transactions - RP Technical Failure Handling

Relationship Pricing requests sent to FCUBS - technical failure handling is done for cross border MT/MX & Inbound SEPA payments.

2.10.4 ECA Reversal in Critical Path of Processing

Currently if ECA reversal is part of the processing, system will not wait for ECA reversal response and there is no support for handling exceptions in ECA reversals. The product has been enhanced to ensure ECA reversal completion as part of processing with separate Exception Queue for processing exceptions.

System Parameter MESSGING_AFTER_ACCOUNTING is to be maintained as Y for new changes to take effect. Changes are applicable for Generic wires / ACH Credit and Book Transfer.

2.10.5 Accounting Reversal in Critical Path of Processing

Currently if accounting reversal is part of the processing, the system will not wait for accounting reversal response and there is no support for handling exceptions in accounting reversals. The product has been enhanced to ensure accounting reversal completion as part of processing with a separate Exception Queue for processing exceptions.

System Parameter MESSGING_AFTER_ACCOUNTING is to be maintained as Y for new changes to take effect. Changes are applicable for Generic wires / ACH Credit and Book Transfer.

2.10.6 Messaging after Accounting

A new system parameter MESSAGING_AFTER_ACCOUNTING is provided which is to be enabled with value as Y for the messaging after accounting changes to take effect in the following scenarios.

Messaging after accounting system parameter is available in below cases:

- Bulk file non-urgent flow, generic ACH CT & Generic Wires

2.10.7 Bulk File Action Support in Exception Queues

Multi records selection is added for additional exception queue actions. A facility is provided to select the records across pages in exception queues.

2.10.8 Addition of View Change Log in Transaction Screens

View change log is added in the transaction input screens of India RTGS/NEFT and Generic wires.

2.10.9 pain.002 Handoff for pain.001 Origination Files

For bulk pain.001 files received from external sources, file status can be sent back to the source system in pain.002 format. The source-system status handoff applies when external sources send bulk files in pain.001 format.

2.10.10 OBDX Integration REST APIs

REST APIs are available for the existing SOAP services used for OBDX integration. The APIs are provided for the existing SOAP services used in OBDX integration.

2.10.11 OBVAM Integration Retries

Timed-out ECA or EAC requests to OBVAM can be retried manually, and unavailable OBVAM service calls can be retried automatically. Automatic retries use the RETRY_COUNT and RETRY_INTERVAL_MINS system parameters.

2.10.12 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.

2.10.13 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.

2.10.14 Addition of Hold Functionality for Input Screens

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

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

Narratives - Configurability for Field separators and field value separators is provided in Narrative Maintenance.

2.11 Web Services

2.11.1 REST APIs

REST API support is provided for

- SWIFT CBPRPlus - Inbound Transaction Booking Service
- TARGET2 ISO - Standing Instruction Template - Services
- SWIFT CBPRPlus - Standing Instruction Template - Services

2.11.2 ReST API Versioning

All ReST APIs will be versioned in accordance with the standard practices adopted across Oracle Banking Products. Standardized Naming: API version labeling and access methods are being standardized For example: Service APIs use /service/v<version>

ODT Common Core entities Change : ODT Common Core entities overlapping with OBMA Common Core Entities will derive the information from OBMA screens. This is applicable for a defined set of ODT common core screens.

2.12 Open Development Tool (ODT) Common Core

2.12.1 Security Management System (SMS) Changes

This release enhances the existing System for Cross-domain Identity Management (SCIM) integration by synchronizing users created through the SCIM API for use in the Payments Console.

This enhancement eliminates the previous requirement to create application users explicitly in the Payments Application Security Management Console. Users provisioned through SCIM can now access the Payments Console, provided they have the required roles and branch assigned.

Cloud Deployment

- Separate user creation in the Payments Console is no longer required.
- Separate user enrichment in the Payments Console is no longer required for standard access setup.
- Payments Console enrichment is required only to maintain user-specific preferences, such as date or number formats.

On-Premises Deployment

- Separate logins are still required for the Core Application Console and the Payments Console.
- Users can log in through the Core Application Console or directly through the Payments Console, depending on the deployment configuration.
- If the Payments Console is configured as the primary login, user creation in both the Core Application Console and the Payments Console remains mandatory. Users can then navigate to the Core Application Console using the **Next Gen UI** navigation option from the Payments Console.

Summary

This release enhances the existing SCIM integration model without introducing a new provisioning approach. Users provisioned through SCIM or created in the Core Application Console can now access the Payments Console, eliminating the need for separate user creation in the Payments Console. Payments Console enrichment is required only when user-specific preferences or attributes need to be maintained.

2.12.2 Common Core Entities Changes

Oracle Banking Microservice Architecture (OBMA) and Oracle Development Tool (ODT) Core Merger:

- The OBMA Core and ODT Core have been unified into a single common core system to be shared by both OBMA and ODT products.
- Functions that existed in both cores have been removed from the ODT common core if they were already available in the OBMA common core.

- The OBMA common core screens will now be used to maintain all common core data. The ODT common core will reference OBMA common core data through Oracle database views.

Refer to the topic *Deprecated Features* for the Function IDs have been deprecated in this release as part of the OBMA and ODT Core merger.

3

Deprecated Features

3.1 OBMA and ODT Core merger

The following Function IDs have been deprecated in this release as part of the OBMA and ODT Core merger.

FUNCTION ID	DESCRIPTION
CFDFLTRI	Floating Rate Input
CFDFLTRI	Floating Rate Input
CFDRFRRT	RFR Rate Input
CYDCCYPR	Currency Pair Maintenance
CYDCDEFE	Currency Definition
CYDCRATY	Currency Rate Type Maintenance
CYDRATEE	Currency Exchange Rates Input
GLDCLSMT	MIS Class Maintenance
MIDGRPMT	MIS Group Maintenance
MSDMEDMT	Media Maintenance
SMDLNGCE	Language Code Maintenance
STDACCAD	Customer Account Structured Address
STDACGRP	Access Group Maintenance
STDAMTMN	Amount Text Maintenance
STDCCHOL	Currency Holiday Calendar Maintenance
STDCIFCR	External Customer Input
STDCNMNT	Country Code Maintenance
STDCRACC	External Customer Account Input
STDCRAEG	Customer Account Entitlement Group Maintenance
STDCRBNK	Bank Core Parameters Maintenance
STDCRBRN	Branch Core Parameters Maintenance
STDCRCLN	External Consumer Loan Account Input

STDCRCOL	External Collateral Maintenance
STDCRFAC	External Facilities Maintenance
STDCRGLM	External Chart of Accounts
STDCRLIB	External Liability Maintenance
STDCRLIK	External liability linkage Maintenance
STDCRMCA	External Multi Currency Account Mapping
STDCRPOL	External Collateral Pools Maintenance
STDCRTRN	External Transaction Code Maintenance
STDCRVAM	External Virtual Account Input
STDCSCAG	Customer Category Maintenance
STDDATES	System Dates Maintenance
STDECAMT	External Credit Approval System
STDHSTCD	Host Code
STDLOCHL	Local Holiday Calendar Maintenance

3.2 SOAP Web Services

Upcoming software releases would no longer focus on enhancing SOAP Web services, and it's recommended to use corresponding REST APIs instead.

4

Components of the Software

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 14.9.0.0.0 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

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**.

6

Annexure – B: Third Party Software Details

For information on the third-party software, refer Oracle Banking Payments 14.9.0.0.0 License Guide in the Documentation Library.