Oracle® Banking Cash Management Cloud Service

Release Notes

Release 14.8.0.0.0
G32721-01
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Oracle Banking Cash Management Cloud Service Release Notes, Release 14.8.0.0.0

G32721-01

Contents

Preface

Background

Oracle Banking Cash Management Cloud Service enables a financial institution to manage the account receivables and account payables of their corporate customers. Oracle Banking Cash Management Cloud Service provides a technology platform capable of capturing account receivables and account payables of corporates across disparate accounts and locations. This in turn enables better management of working capital for the corporate.

Purpose

This guide describes the various features in Oracle Banking Cash Management Cloud Service release to meet various challenges faced by financial institutions. It addresses each of the cash management processes from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

Audience

This guide 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.

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.

Related Resources

The related documents are as follows:

- Oracle Banking Cash Management Cloud Service User Guides

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.

Acronyms and Abbreviations

The list of acronyms and abbreviations that are used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OS	Operating System
UI	User Interface

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Release Notes

This topic provides the information about the release notes added to the product in this release.

This topic contains the following subtopics:

- Release Highlights
  This topic provides the information on the release highlights added to the product in this release.
- Release Enhancements
  This topic provides the information about the Release Enhancements for the current release.
- Deprecated Features
  This topic provides the information on the features deprecated from the product in this release.

1.1 Release Highlights

This topic provides the information on the release highlights added to the product in this release.

- Oracle Banking Cash Management Cloud Service
  This topic provides the information on the release highlights added to the product in this release.
- Oracle Banking Liquidity Management Cloud Service
  This topic provides the information on the release highlights added to the product in this release.
- Oracle Banking Virtual Account Management Cloud Service
  This topic provides the information on the release highlights added to the product in this release.

1.1.1 Oracle Banking Cash Management Cloud Service

This topic provides the information on the release highlights added to the product in this release.

The scope of the current Oracle Banking Cash Management Cloud Service release is to deliver the following enhancements:

- Remapping of Menus
- Remapping of Inquiry Menu
- Changes in Menu names
- Addition of Non Bank Master Maintenance
- Addition of Non Bank Branch Master Maintenance
- Enhancement in Location Maintenance

- Enhancement in Product Definition Maintenance
- Enhancement in Relationship Maintenance
- Enhancement in Cash Deposit Inquiry Screen
- Enhancement in Instrument Collection Screen
- Enhancement in Inquiry Screen
- Traditional ALTA theme replaced with Redwood Theme
- UI Extensibility to extend to all Inquiry Screens
- Alerts Enhancements in Receivables and Payables
- Alerts Enhancements in Cash Management
- UI Enhancement in Alerts Maintenance Screen
- Common entities length Standardization
- Addition of Channel Transaction
- Added Netting Alert Events
- Integration with Oracle Banking Accounts
- Implemented remote caching solution for static/dynamic data using Oracle Coherence
- UI Enhancement in Charge Decisioning/Preferential Pricing Screen
- Enhancement in Payment Inquiry
- Netting Kafka Enhancement
- Addition of Multilateral Netting Functionality
- Enhancement in Create Netting Structure Screen
- Netting Structure added additional parameter for Batch Process.
- Enhancement in Netting Inquiry Screen
- Enhancements in Create Charge Decisioning Screen
- UI Enhancement in System Parameter
- Enhancement in EOD Job
- Batch Job for Allocation handoff
- Multi bank Cashflow Visibility
- Cashflow File upload Enhancements
- Log Archival
- SMS-RBAC Changes
- Enhancement in all Maintenance and Audit Screens

1.1.2 Oracle Banking Liquidity Management Cloud Service

This topic provides the information on the release highlights added to the product in this release.

The scope of the current release for Oracle Banking Liquidity Management Cloud Service is to deliver the following :

Changes to Account Structure:

- Drain the pool (also known as sweep the pool).
- Credit first Sweeps.
- Downward sweeps.
- Pain001 Message Support.
- Option to select Rate type at structure level.
- Structure UX Revamp.
- Simulation UX Revamp.
- Rate server integration for Sweeps.
- Structure closure changes.
- Option to Enable/ Disable Back Value Dated sweeps and back value dated pool interest calculation at structure level.
- CAMT Message Related Changes.
- Option to specify booking accounts for interest credit.
- NLS Changes.
- New Services for IC services and Plato Services.
- Oracle Banking Accounts Integration.
- RBAC changes.
- Common entities length standardization.
- Audit Changes.
- Bug fixes.
- Minor technical changes, refer section Technical changes for Oracle Banking Liquidity Management Cloud Service.

1.1.3 Oracle Banking Virtual Account Management Cloud Service

This topic provides the information on the release highlights added to the product in this release.

Oracle Banking Virtual Account Management 14.8.0.0.0 offers a comprehensive standalone solution for virtual accounts management.

The scope of the current release Oracle Banking Virtual Account Management is to deliver the following enhancements:

- Transaction Limit Restrictions – Amount based.
- Maximum Balance Limit
- Virtual Account Expiry
- Account Description Change Restrictions
- Remote Dealer Repository for dynamic virtual accounts (Virtual Identifiers) via API
- Alerts for business events (Transactional & Account Maintenance)
- Inter Entity Position Tracking
- Virtual Identifier Transaction Inquiry
- Integration with Oracle Banking Accounts

- Enhancement of SWIFT and ISO Intraday statement functionality

1.2 Release Enhancements

This topic provides the information about the Release Enhancements for the current release.

This topic contains the following subtopics:

- Functional Features
  This topic provides the information about the various functional features added in this release.
- Non-Functional Features
  This topic provides the information about the non-functional features changes added in this release.
- Technical Changes
  This topic provides the information about the technical changes added in this release.

1.2.1 Functional Features

This topic provides the information about the various functional features added in this release.

- Oracle Banking Cash Management Cloud Service
  This topic provides the information about the various functional features added in this release.
- Oracle Banking Liquidity Management Cloud Service
  This topic provides the information about the various functional features added in this release.
- Oracle Banking Virtual Account Management Cloud Service
  This topic provides the information about the various functional features added in this release.

1.2.1.1 Oracle Banking Cash Management Cloud Service

This topic provides the information about the various functional features added in this release.

Remapping of Menus

As a part of this release, **Accounting**, and **Charges** screens menu are moved from **Maintenance** under **Collection** module to **Maintenance** under **Cash Management** main menu.

Remapping of Inquiry Menu

All the Inquiry screens are moved from the individual modules (Collections, Netting and Cash Flow Forecasting) to **Inquiry** menu under **Cash Management** main menu.

Changes in Menu Names

As a part of this release, all the maintenance and summary screens have been renamed with the appropriate descriptions. For example, the **Cashflow Code** menu is renamed from **Create/View** to **Create Cashflow Code/View Cashflow Code** accordingly.

Addition of Non Bank Master Maintenance

A **Non Bank Master Maintenance** screen is newly introduced to create a master list of Bank and Bank codes which are external to the System Banks for cheque collections.

Addition of Non Bank Branch Master Maintenance

A **Non Bank Branch Master Maintenance** screen is newly introduced to create a master list of Branch and Branch codes which are external to the System Branches for cheque collections.

Enhancement in Location Maintenance

As a part of this release, the following fields are added in the **Create Location** screen to capture the location details along with the routing number:

- The **State / Province Code**, **Country Code** and **Routing Number** fields are newly added.
- The **Controlling Branch** is renamed as **Branch** for all the location networks.
- The **Priority** is renamed as **Branch Priority** for Own Branches.
- The **Priority** is renamed as **Bank Priority** for Correspondent Banks and Outside Network Banks.

Enhancement in Product Definition Maintenance

As a part of this release, the following changes are added in the **Create Product Definition** screen to link more than one branch/multiple branches during product creation:

- The **Branch** field is modified into **ALL/Allowed/Restricted** buttons to indicate whether the product is available for all the branches or allowed/restricted to the specific branches only.
- If the **Branch** is selected with **ALL**, the product will be available for all the branches to which the user has access.
- If the **Branch** is selected with **Allowed/Restricted**, the **Allowed/Restricted Branches** table grid will appear respectively with the following fields to select the branches for which the branch has to be allowed/restricted.
  - **Branch Code**
  - **Branch Name**

Enhancement in Relationship Maintenance

As a part of this release, the two new sections are introduced in **Create Relationship** screen to maintain the existing set of invoicing parameters at both the Receivables and Payables level. The following parameters are now available under the **Receivables** and **Payables** section.

- Auto-Debit Applicable
- Holiday Treatment
- Auto Acceptance Applicable
- No. of Days
- Allow Overdue Receivables
- Maximum Days Overdue
- Validate Linked Purchase Orders

- Excess Handling
- Excess Refund Party
- Excess Refund Payment Mode

Addition of Channel Transaction

A **Channel Transaction** screen is newly introduced to review the transactions and allowed for process or cancel the transactions.

UI Enhancement in Cash Deposit Inquiry screen

The **Deposit Slip No.** is renamed as **Deposit Slip Number** in the **Cash Deposit Inquiry** screen.

UI Enhancement in Instrument Collection screen

The following fields are renamed in the **Instrument Details** pop-up screen.

- The **Drawer A/C number** is renamed as **Drawer Account Number**.
- The **Drawer A/c name** is renamed as **Drawer Account Name**.

Enhancement in Inquiry Screen

The multiple status columns are consolidated to a single status column to indicate a clear and final status of a transaction in the **Inquiry** screens. The following changes are added in the **Inquiry** screens.

- In the **Cash Deposit Inquiry** screen, the existing **Processing Status** and **Credit Status** columns are consolidated into a single column as **Status**.
- In the **Cash Withdrawal Inquiry** screen, the existing **Processing Status** and **Debit Status** columns are consolidated into a single column as **Status**.

All the inquiry screens are moved from the individual modules (Collections, Netting and Cash Flow Forecasting) to **Inquiry** menu under **Cash Management** main menu.

Alerts Enhancements in Cash Management

- The following changes are introduced in the **Create Alerts Decisioning** screen.
  - In the **Collections** module, the **Delivery Mode** field drop-down values appear based on the toggle **Plato Alert Integration** selection in **System Parameters** screen under **Integration Parameters** tab in **Receivables and Payables**.
- The **Corporate ID** is renamed as **Corporate** on the widgets of **View Alert Decisioning** screen and **Search Filter** overlay screen.
- The alerts are added for File Upload, Cash Deposit, Cash Withdrawal and Netting Events in **Alert Decisioning** screen.
- The **Alerts Template Details** and **Alerts Template ID** screens are introduced to Create and maintain a definite template for specific events.
- In the **Create Alert Decisioning** screen, under **Delivery Mode** drop down field **Agent** value is added.

Alerts Enhancements in Receivables and Payables

- The following changes are introduced in the **Create Alerts Decisioning** screen.

  - In the **Receivables and Payables** module, the **Delivery Mode** field drop-down values appear based on the toggle **Plato Alert Integration** selection in **System Parameters** screen under **Integration Parameters** tab.

- The **Alerts Template Details** and **Alerts Template ID** screens are introduced to Create and maintain a definite template for specific events.

UI Enhancement in Alerts Maintenance Screen

The **Corporate ID** is renamed as **Corporate** on the widgets of **View Alert Decisioning** screen and **Search Filter** overlay screen.

UI Enhancement in Charge Decisioning/Preferential Pricing Screen

An **External Pricing** toggle is newly introduced in **Charge Decisioning/Preferential Pricing** maintenance screens to allow the external pricing to be levied on transactions and configure the charges from an external system.

The following fields are newly introduced and will appear only if the **External Pricing** toggle is switched **ON**:

- **External Pricing System**
- **External Pricing Identifier**
- **External Pricing Identifier Description**

Enhancements in Payment Inquiry Screen

In **Receivables and Payables** module **Payment Inquiry** screen has been enhanced with following changes.

- A new field **Posting Status** is added in **Payment Inquiry** screen for **Receivables and Payables** module.
- Two new columns **Reconciliation Amount (Cashflow Currency)** and **Reconciliation Amount (Payment Currency)** are added in the **Reconciled Cashflow Details** tab for the **Payment Inquiry - Search Result** screen.

Addition of Multilateral Netting Functionality

As a part of this release, the **Multilateral Netting** is introduced in place of the Bilateral Netting using which the user can settle off the receivables or payables among the participants/ subsidiaries. The following screens are introduced to enable the multilateral netting functionality.

- **Netting Structure:** The Netting Structure screen is introduced to create and maintain the netting structure, so that the appropriate subsidiaries are linked to the global netting center and sub center. The same can be further enriched with netting parameters, invoice parameters and scheduling parameters.
- **Netting Management:** The Netting Management screen is introduced to accept or reject a netting transaction on a particular associated party against its receivables and payables so that the number of payment transactions between those two parties is reduced leading to significant cost savings. Once the netting transactions are accepted, the subsidiaries/sub center and global netting center can initiate the payout transactions to settle the obligations.

UI Enhancement in Create Netting Structure Screen

The **Holiday Treatment** field is introduced in the **Create Netting Structure** screen with drop-down values **Next Business Date** and **Previous Business Date**.

Enhancement in Netting Inquiry Screen

Addition of drop-down values for the **Transaction status** field in the **Netting Inquiry** screen.

In the Netting Inquiry screen, Delinked Flag has been introduced to show the receivables and payables associated to the netting transactions for a Corporte that are delinked due to rejection/delinking by the counterparty/other subsidiary.

Enhancements in Create Charge Decisioning Screen

Addition of drop-down values for **Instrument Status** field in the **Create Charge Decisioning** screen for Receivables and Payables module.

Netting Transaction Status portlet is added in Dashboard

The Netting Transaction Status portlet is added in dashboard to give an overview of all netting transactions, categorized by the current status. The following are the list of netting transaction status.

- **Awaiting Acceptance**
- **Awaiting Settlement**
- **Corporate to Sub center**
- **Corporate to Global Netting Center**
- **Sub Center to Global Netting Center**
- **Sub Center to Corporate**
- **Global Netting Center to Sub Center**
- **Global Netting Center to Corporate**

Enhancement in EOD Jobs

New batch jobs are configured in the EoD batch.

Batch Job for Allocation handoff

Batch hand off job is available in Trigger Task UI for running batch handoff to virtual account management system.

UI Enhancements System parameters

The following UI enhancements are performed in the **System Parameters** screen:

- The **Allow Cashflow ML** flag is moved from the Receivables and Payables module to Cash Management.
- The **Transaction History Days – Cashflows** field is moved from the Receivables and Payables module to Cash Management.

The **Review Channel Request** toggle is introduced in **Cash Management Collection** module under workflow parameter tab in system parameter screen to enable review of transactions initiated from channel.

A new **System Parameters** maintenance screen has been introduced to view and modify the day zero parameters for Cash Management and Receivables & Payables application.

Receivables and Payables > System Parameters > View System Parameters.

Cash Management > System Parameters > View System Parameters.

The following tabs are introduced for the respective application:

- Cash Management
  - Workflow Parameters
  - Integration Parameters
  - Application Parameters
- Receivables & Payables
  - Workflow Parameters
  - Dashboard Parameters
  - Integration Parameters
  - Application Parameters
  - Feature Activation

Enhancement in Multi bank cashflow visibility

Cash Flow Forecasting in Cash Management is enhanced to enable the users to forecast the future cash flows based on expected cash inflows and outflows that can be from different sources. Also, users can view their aggregated cash balances across banks, entities, locations, currencies and accounts.

Enhancement in all Maintenance and Audit Screens

The additional details like branch of the record, maker and checker comments, audit history of the modifications, calendar time and UTC time details are introduced to all Maintenance Screens and Audit Screens.

Cashflow File upload Enhancements

As part of this release, File upload is enhanced to support upload of cashflow transactions from external bank / bank accounts. Real Bank Account number is mandatory in File Upload and fields such as BIC, Real account , Virtual Account and Own Flag cannot be edited. A New Flag will be introduced **Own Bank** which will have value Y or N or Null to indicate the bank account is comes from own bank or external bank.

1.2.1.2 Oracle Banking Liquidity Management Cloud Service

This topic provides the information about the various functional features added in this release.

Changes to Account Structure

At the Application in structure creation screen the below new fields are introduced:

- **Drain the Pool:** Using Drain the pool feature user now has the option to maintain the balance in a pool at a specific amount. To achieve this, user can add the notional pool header as a child in a sweeps structure. System would perform sweeps to maintain the balance of the pool as per the sweeps instructions maintained. Along with the notional header, user has to nominate an account from the pool to which the actual debit or credit would be done. While creating the structure user can specify the type of sweeps instructions applicable for the pool like ZBA/ Target balance etc. Sweeps would be done from the nominated account of the pool to maintain the pool balance as per the sweeps instructions. For example: If the target constant is maintained as 10k, system would perform sweeps from the nominated account to maintain the pool balance at 10k.

An option **Include Drain pool** has been provided for the user while creating **Hybrid** type of structures. If this is enabled, user can add the Notional header of an existing pool as a child account in the Hybrid structure.

- **Credit First Sweep:** With the credit first sweeps feature, system first performs all the upward movements from child to parent at each level irrespective of priority maintained at each pair followed by the downward sweeps. Priority is considered only for downward movements from parent to child at each level.
  An option **Credit first Sweep** is provided while user is creating a sweeps or Hybrid structure.
- **Downward Sweeps:** An option has been added for the user to specify the sweeps direction from **Parent to child**. User will now have the option to select the sweeps direction as **Child to parent**, **Parent to child** and **Both**.
- **Pain001 Message Support:** System has been enhanced to support **Pain001** messages for MBCC sweeps.

Structure UX Revamp

- The Liquidity Management Account Structure screens have been updated to enhance user experience and improve performance.
- The account structure's node design and colors have been improved for a better user experience.
- A pagination node has been added to the account structure to manage the high volume of accounts at the same level.
- You can now include account pair level instructions as part of the account hierarchy build process instead of a separate editing task.

Simulation UX Revamp

- The Liquidity Management Simulation Structure screens have been redesigned to enhance user experience and improve performance.
- The node design and colours in the simulation structure have been updated for better user experience.
- The pagination node in the simulation structure has been introduced to handle the large number of accounts at same level.
- Account pair level instructions can now be captured as a continued step in the account hierarchy building itself rather than a separate edit activity earlier.

Option to Select Rate Type at Structure Level

- The application now includes a feature that allows users to choose from various defined exchange 'Rate types' at the structure level. This selected rate can be used for currency conversions at the structure level for both pools and sweeps structures.

Rate Server Integration for Sweeps

- The application now includes a feature that allows users to choose rates at the structure level as outlined below:
  1. **Online**: Allowing online integration with an external rate system via OBRH for sweeps.
  2. **Offline**: Offline rate fetch from Oracle Banking Liquidity Management.

Structure Closure Changes

- During the closure of a pool structure:
  1. On structure closure authorization, system will immediately liquidate and allocate the interest to all the accounts in the structure.
  2. System will disable the ‘IC required’ flag from ‘Yes’ to ‘No’ for the Notional Header and will stop doing further interest accruals for the structure.
  3. During the reopening of the structure, user should update the relevant account groups to the Notional header and system will resume interest accruals for the structure.
- During the closure of an Interest Optimization structure:
  1. On structure closure authorization, system will immediately liquidate and allocate the interest to all the accounts in the structure.
  2. System will disable the ‘IC required’ flag from ‘Yes’ to ‘No’ for all the accounts and will stop doing further interest accruals for the structure.
  3. When the user reopens the structure, the user needs to update the appropriate account groups for all accounts, and the system will start accruing interest for the structure again.
- When delinking an account from the structure, the user will have the choice to select the liquidation option during the delinking process as:
  1. **Yes**- system will immediately do the liquidation and reallocation to all the accounts.
  2. **No**- System will do the liquidation and reallocation as per the normal liquidation cycle.

> **Note:**
>
> The newly introduced **Reallocation on delinking** field applies to both Interest and Advantage Methods.

Option to Enable/ Disable Back Value Dated Sweep and Back Value Dated Pool

At the Application and Structure level the below new fields are introduced:

- **Adjust Sweep for Back Value Dated Transaction** field with below options are provided:
  - **Only on Back Value date**- System would check and perform sweeps for back value dated transactions only on the value date of the transaction.
  - **All days from Back value date**- System would check and perform sweeps for back value dated transaction on the value date of the transaction and also on the subsequent days if there is any impact on the balances for the subsequent days.
- **Re-compute Pool for Value Dated transaction** field toggle is available to recalculate the interest for BVT transaction.

CAMT Message Related Changes

- Application has been enhanced to support processing the following tags for incoming Camt052 and Camt053
  1. CLAV / CLBD (Closing Available/ Booked)
  2. OPAV/ OPBD (Opening Available/ Booked)
  3. ITAV/ ITBD (Interim Available/Booked)

4. Entry tags- Transaction entries(Ntry), Total Debit(TtlDbtNtries), Total Credits(TtlCdtNtries), Total Net entry(TtlNetNtry)

Option to Specify Booking Accounts for Interest Credit

- Users can choose the account for crediting interest by indicating the booking account. From that point on, interest will be credited to the specified interest booking account rather than the calculated account. This applies to both pooled and individual account interest.
- The following new fields have been added in the 'Create Account Parameters' screen for Booking Account:
  - **Interest Booking Account**
  - **Booking Account Currency**
  - **Booking Account branch**

NLS Changes

- The application now includes improved Natural Language Support for French, Arabic, Spanish, Portuguese, Chinese, and Traditional Chinese.
- Application menus, screens, alerts, lists of values etc will be shown in the language chosen by the user on the User Maintenance screen.

1.2.1.3 Oracle Banking Virtual Account Management Cloud Service

This topic provides the information about the various functional features added in this release.

Transaction Limit Restrictions – Amount Based

In addition to restricting the number of transactions, a new feature has now been provided to allow maintenance of amount-based transaction limits. This feature enables the restriction of the total value of transactions that can be performed on a virtual account within a specified period. These limits can also be set on a per-transaction basis. Restrictions can be applied to a specific transaction code or a group of transaction codes. Furthermore, flexibility is offered to ease the restrictions for specific virtual account.

Additionally, an option is provided to monitor transaction limit utilization at the individual account level at any given point of time.

Maximum Balance Limit

A feature has been provided to allow the definition of a maximum balance limit at the product level for virtual accounts. This limit can be modified at the individual account level, but it cannot exceed the product-level limit.

Virtual Account Expiry

A feature has been provided to set an expiry date for virtual accounts. The user can specify the expiry date during the account creation process. Once the expiry date is reached, the account will be automatically marked as expired, and transactions on such accounts will be restricted. For expired accounts, the user has the option to either manually close the account or reactivate it by updating the expiry date.

Account Description Change Restrictions

During Virtual Account creation, account description is defaulted to the Virtual Entity name which can be updated by the user. A feature has now been provided to restrict account description change during account creation or modification based on a parameter defined at a product level.

Remote Dealer Repository for dynamic virtual accounts (Virtual Identifiers) via API

The feature enables the bank to validate the payment and account details with the corporate via an external API call provided by the corporate before processing the transaction.

Alerts for business events (Transactional & Account Maintenance)

A feature has been provided that allows banks to send email alerts to corporate clients upon the occurrence of specific business events. Banks can configure customizable alert templates in multiple languages based on the event type.Alerts can be triggered for the following business events:**Accounts:**

- Account Modification
- Account Closure

Transactions:

- Credit Transaction
- Debit Transaction

Standardization of Journal, EAC (*External Account Check*) and ECA Block Service API

Journal Posting, EAC (*External Account Check*) and ECA Block service API's are now standardized to support both with and without DDA integration.

Allowing debits on Virtual Identifier Accounts

Debit transactions are now supported on Virtual Identifier accounts which was earlier restricted.

DDA Handoff Enhancement

Accounting entries handoff has been enhanced to also send the original source reference number received in the transaction request to the underlying DDA system.

Inter Entity Position Tracking

A feature has been provided to track the inter entity positions for a customer. User can inquire and view the positions for a day or for a period.

Virtual Identifier Transaction Inquiry

A feature has been provided to query the transactions for a specific virtual identifier for a given period. An option is also provided to the export the list in a CSV file.

Same Day Charge Collection

A feature has been provided to collect the charges on the same day due for collection. This is based on a parameter configured at the End of Day workflow definition. With this enhancement, the charges due for collection today can either be collected on the same day or the next day. By default, the charges will be collected on the same day.

Integration with Oracle Banking Accounts

Oracle Banking Virtual Account management is now integrated with Oracle Banking Accounts as another DDA system for the transaction redirection to the linked real account (DDA redirection).

Enhancement of Virtual Account ECA/ amount block functionality

A feature has been provided to allow the full release of amount block on a virtual account as a part of journal posting when the posting amount is less than the outstanding block amount, which was earlier restricted.

Enhancement of SWIFT and ISO Intraday statement functionality

MT942 and CAMT.052 intraday scheduled statement generation has been enhanced to consider the account's time zone for a generation.

1.2.2 Non-Functional Features

This topic provides the information about the non-functional features changes added in this release.

Kafka Resilience Configuration:

As part of Kafka resilience and fault tolerance setup for an On-prem environment, configuration had been done to establish a new Kafka cluster with three brokers using latest kafka version. Resilience properties were configured at both the Kafka brokers and the producer/consumer services to automatically recreate Kafka topics with appropriate resilience settings, such as a replication factor of 3 and a minimum of 2 in-sync replicas.

Redwood Theme Adaption:

The Oracle Redwood user experience has been implemented across all the screens in the Oracle Banking Cash Management app shell to provide a consistent and effective user experience to drive efficiency.

This implementation does not affect any functionality. A few more details are listed below as Redwood comes into play:

1. Oracle JET class has been deprecated.
2. Inline styling in HTML has been deprecated.
3. CSS utility classes are being used on the component level instead of Custom classes for font size, font-color, padding, margin, bg-color, heading, etc.
4. Images are no longer used for icons.
5. Libraries like lux, moment js, math js, jszip, and timsort are deprecated.

Coherence Adoption:

- Oracle Banking Cash Management Cloud Service now supports Coherence. Coherence stores frequently accessed data as serialized key-value pairs for fast read, write, and query operations to achieve maximum application performance and stability.
- Oracle Banking Cash Management Cloud Service implemented remote caching solution for static/dynamic data using Oracle Coherence.
- The use cases for coherence in domain services include replacing REST API calls to common core services with coherence wrapper methods, replacing Spring caches and new methods to cache processed data.

Common Entities Length Changes:

- As part of standardization Common Entities length has been increased, details of which are as follows.

S No	Entity	Old Length	New Length
1	Branch Code	VARCHAR2(3)	VARCHAR2(6)
2	User ID	VARCHAR2(12)	VARCHAR2(320)
3	Customer Name	VARCHAR2(35)	VARCHAR2(140)

S No	Entity	Old Length	New Length
4	Account Number	VARCHAR2(20)	VARCHAR2(34)
5	Account Description	VARCHAR2(105)	VARCHAR2(140)

Audit Changes:

Audit Date/DateTime will be stored in UTC. Along with the UTC timestamp, the branch context of the user making the changes will also be displayed

Archival and Purging:

Archival and purging adopted for domain use cases for audit logs. For more information on archival and purging adoption, refer to **Oracle Banking Microservices Platform Foundation User Guide**.

Oracle Banking Cash Management Cloud Service:

- **Kafka for Netting**: Kafka is available for Netting module: Netting Structure ,and Netting Transactions both are KAFKA enabled.
- **UI Extensibility to extend to all Inquiry screens**: Oracle Banking Cash Management now supports the UI extensibility for all Inquiry screens.

Oracle Banking Liquidity Management Cloud Service:

- **Dashboard Changes**:
  - Currency Selection dropdown is introduced for **Top Cross Border Sweeps** and **Top 5 Customer Balance by Currency**
  - The widget name **Currency wise Liability** is renamed to **Currency wise Balance**.
  - The Dashboard widgets data will now be updated through kafka events.

1.2.3 Technical Changes

This topic provides the information about the technical changes added in this release.

SMS-RBAC Changes: The RBAC check has been moved from service level to plato-api-gateway level which is the single entry-point of the application. With this implementation, interservice calls will also no longer need to perform RBAC checks. This will reduce performance overhead.

- Oracle Banking Cash Management Cloud Service
  This topic provides the information about the technical changes added in this release.
- Oracle Banking Liquidity Management Cloud Service
  This topic provides the information about the technical changes added in this release.
- Oracle Banking Virtual Account Management Cloud Service
  This topic provides the information about the technical changes added in this release.

1.2.3.1 Oracle Banking Cash Management Cloud Service

This topic provides the information about the technical changes added in this release.

- **Integration with Oracle Banking Accounts:** Oracle Banking Cash management is now integrated with Oracle Banking Accounts as another DDA system to create/cancel ECA block in transaction as part of accounting entries. It also supports to post accounting

entries to Oracle Banking Accounts once the transaction is authorized and reverse the accounting entries in case the transaction is rolled back.

- **Netting Kafka Enhancement:** Netting Structures data and the life cycle data of Netting transactions including eligibility, acceptance, rejection, settlement, and payout information, is published on Kafka and is consumed and stored in the reporting database.
- **Enable Log Archival**:
  - For log archival check if the service and user logs are getting archived.
    * When the log size becomes larger than the specified in the plato.service.logging.rolling.maxSize or when the next day is started the previous day logs get archived.
    * If no plato.service.logging.rolling.maxSize is specified in the -D params by default value of 50 MB should be picked for archival of logs.
  - For plato.service.logging.level:-**ERROR** if the plato.service.logging.level is not define in -D params then by default the ERROR value should be picked.
- Ojet is upgraded to v17.0.4.
- Oracle Database 19c Enterprise Edition Release is upgraded to 19.26.0.0.0.
- Oracle Coherence with version 14.1.2.0.0 and Conductor version 3.15.0.
- Deployment of 14.8.0 binaries to be done on Java Runtime 17.0.12.
- Api-gateway Update: Zuul is replaced with spring-cloud-gateway, and Spring Oauth version updated.
- Zookeeper version 3.6.3 is embedded with Kafka version 2.13-3.8.0.

1.2.3.2 Oracle Banking Liquidity Management Cloud Service

This topic provides the information about the technical changes added in this release.

Kafka Resilience Configuration

- As part of Kafka resilience and fault tolerance setup for an on-prem environment, configuration has been done to establish a new Kafka cluster with three brokers using latest kafka version. Resilience properties were configured at both the Kafka brokers and the producer/consumer services to automatically recreate Kafka topics with appropriate resilience settings, such as a replication factor of 3 and a minimum of 2 in-sync replicas.

1.2.3.3 Oracle Banking Virtual Account Management Cloud Service

This topic provides the information about the technical changes added in this release.

- **Conductor Upgrade**

  After latest conductor upgrade, we have upgraded json-path and jackson libraries. So after upgrading the said libraries, response of the http task is expected to be in JSON format.
- **Enable Log Archival**
  - For log archival check if the service and user logs are getting archived
    * When the log size becomes larger than the specified in the plato.service.logging.rolling.maxSize or when the next day is started the previous day logs get archived.
    * If no plato.service.logging.rolling.maxSize is specified in the -D params by default value of 50 MB should be picked for archival of logs

  - For plato.service.logging.level:-**ERROR** if the plato.service.logging.level is not define in -D params then by default the ERROR value should be picked

- **Config Service Improvement - Common Parameter Optimization**

  This enhancement aims to simplify and centralize the management of environment-specific properties, (such as Eureka URL and Kafka URLs), across all microservices. With this enhancement, if there is a change in an environment variable's value, only one row/value will have to be modified in the PROPERTIES table instead of having to change each application's property individually in the table.

- Oracle Database 19c Enterprise Edition Release is upgraded to 19.18.0.0.0
- Deployment of 14.7.1 binaries to be done on Java Runtime 11.0.16
- Api-gateway Update: Zuul replaced with spring-cloud-gateway, and Spring Oauth version updated.
- Zookeeper version 3.6.3 is embedded with Kafka version 2.13-3.4.0

1.3 Deprecated Features

This topic provides the information on the features deprecated from the product in this release.

Liquidity Management Cloud Service

- From this release onwards, **oblm-ic-interest-maintqueue-services** and **obvam-ic-interest-maintqueue-services** are deprecated.
- The old Structure Maintenance with drag and drop feature has been replaced with New Structure UX with staggered building and structure loading.
- The structure simulation and creation screen has been replaced with the New Structure UX with staggered build and structure loading.

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Components of the Software

This topic provides the information on the components of the software.

Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Notes
- User Guides

Software Components

Software Components of Oracle Banking Cash Management Cloud Service that form part of this release are as follows:

- UI Components (Knockout, OJET, Lux)
- Swagger / YAML for the services supported
- Configuration files for the services
- Service Components
- Tables, Sequences, Static Data

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Environment Details

This topic provides the information about the environment details of Oracle Banking Cash Management Cloud Service.

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.

> **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.