

Oracle® Banking Payments Cloud Service

Release Notes



Release 14.8.1.0.0
G46785-03
October 2025

ORACLE®

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Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)

1.1 Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments Cloud Service application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

1.2 Audience

This manual is intended for the following User/User Roles:

Table 1-1 User Roles

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

1.3 [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>.

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1.4 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.

1.5 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.

2

Release Notes

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

2.1 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.

2.2 Purpose

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Release 14.8.1.0.0.

2.3 Abbreviations

Table 2-1 Abbreviations

Abbreviation	Description
ACH	Automated Clearing House
API	Application Programming Interface
BIC	Bank Identifier Code
CHIPS	Clearing House Interbank Payments System
CNAPS	China National Advanced Payments System
FC Core	Oracle FLEXCUBE Core Banking
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

Table 2-1 (Cont.) Abbreviations

Abbreviation	Description
OBMA	Oracle Banking Microservices Architecture
OBVAM	Oracle Banking Virtual Account Management
ODT	Open Development Tool
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

2.4 Release Highlights

The scope of the Oracle Banking Payments Cloud Service 14.8.1.0.0 Release is to develop new features apart from making enrichments to the existing functionality.

3

Release Enhancements

The enhancements in this release are listed in this topic.

- [US ACH](#)
- [India UPI](#)
- [Generic ACH](#)
- [Core](#)
- [EU SEPA Instant](#)
- [SWIFT SR 2025](#)
- [SWIFT SCOREPlus](#)
- [SWIFT gpi](#)
- [SEPA SR 2025](#)
- [Regulatory Changes](#)
- [Generic Wires ISO](#)
- [Cross Border MT / RTGS MT](#)
- [EU SEPA](#)
- [Book Transfer](#)
- [Clearing and Instruments](#)
- [Batch Processing](#)
- [India Payments](#)
- [Web Services](#)
- [Common Core Entities Changes](#)

3.1 US ACH

- [Support for On-Us Transactions](#)
- [Allowing General Ledger as Settlement Account for Company ID](#)
- [Dispatch File Generation based on Origination File Reference](#)
- [ACH Debit Mandate Validation](#)
- [ACH Receipt Files - Support for Upload using File Envelope](#)
- [Department Restriction for ACH Originations](#)
- [SEC Code Limit Maintenance](#)
- [Support for US ACH Standing Instructions](#)
- [Reversal Days Validation](#)
- [US ACH Credit / Debit Transaction Input / View screens - Usability Changes](#)

- [US ACH Network Cutoff Changes](#)
- [File Reversals](#)
- [US ACH Specific Dashboards](#)

3.1.1 Support for On-Us Transactions

US ACH Credit/Debit originations may contain transactions where both ODFI and RDFI are the same Bank. Support is provided to process these on-us transactions within the bank itself without sending it to ACH Network. A new preference field is added in **US ACH Preferences (PNDNWPRF)** screen to indicate whether on-us transfers are to be dispatched to Network or not. The default value is **No**.

An outbound ACH Credit/Debit transaction is marked as on-us transfer if:

- RDFI Routing number is listed as the routing number for any valid branch for the same Host in US ACH ABA Number maintenance for branches (Function ID: PMDABANR)
- Dispatch is not applicable for on-us transfers as configured in US ACH Preferences (Function ID:PNDNWPRF). For an on-us transaction, account level validations and ECA/EAC checks, as applicable, are done for both Debit and Credit accounts. Accounting is posted directly to Debit/Credit accounts. Dispatch is suppressed. Date derivation for on-us and non on-us transactions remain same. Return processing is not applicable for on-us transactions.

On-Us Transfer field is provided in the below listed screens:

- Outbound US ACH Credit Transaction Input (Function ID: PNDOTONL)
- Outbound US ACH Debit Transaction Input (Function ID: PNDODONL)
- View Outbound US ACH Debit Transaction (Function ID: PNDODOVW)
- View Outbound US ACH Credit Transfer (Function ID: PNDOVIEW)

New search criteria **On-Us Transfer** field is added to transaction and view summary screens:

- Outbound US ACH Credit Input Summary (Function ID: PNSOTONL)
- Outbound US ACH Debit Transaction Input Summary (Function ID: PNSODONL)
- View Outbound US ACH Debit Transaction Summary (Function ID: PNSODOVW)
- View Outbound US ACH Credit Transfer Summary (Function ID: PNSOVIEW)

3.1.2 Allowing General Ledger as Settlement Account for Company ID

Currently in the **Company ID - Account Mapping Detailed (PMDCIACC)**, user can link only customer account as Originator Account. Changes are done to link General Ledger (GL) as Originator Account. The linked GL is used to post the debit or credit accounting entries when an ACH Credit/Debit requests are processed.

3.1.3 Dispatch File Generation based on Origination File Reference

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

3.1.4 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.

Note: In **Inbound US ACH Debit Transaction Input (PNDIDONL)**, the **Authorization ID (Mandate ID)** field is not mandatory if **Debit Mandate Validation** is not applicable for the network.

3.1.5 ACH Receipt Files - Support for Upload using File Envelope

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

3.1.6 Department Restriction for ACH Originations

Support has been added to transaction summary and exception queue screens to enable listing transactions based on the user's department. A new preference field has been added to **Host Parameters Detailed (PMDHSTPR)** to indicate whether department related restrictions are applicable to the host. SMS User Definition supports linking a default Department Code to User ID. A new maintenance **Company ID to Department Code Linkage (PMDCODPT)** is provided to link a Company ID to a Department Code. This is an optional maintenance. Similarly, linkage to Department Code is provided in the existing maintenance screens for Source Code (**PMSORCE**) and Host Code (**PMDHSTPR**).

Changes are done to mark every US ACH Origination transaction and the related returns or reversals with a department code, if department related restrictions are applicable for the host as maintained in Host Parameters as explained below:

- For UI transactions, system defaults the Department Code of the user from User Definition.
- For channel or file upload-based transactions, the system defaults the Department Code from the Company ID, if available. If the Company ID is not present, it defaults from the Source Code. If neither is available, the Department Code linked to the host is used for the transaction.
- For any returns or reversals linked to the ACH Originations, the Department Code linked to the original transaction is defaulted if original transaction linkage is available. If original transaction linkage is not available, then Department Code is defaulted based on the Source or Host linked.
- Changes have been made to ACH origination transaction listings of summary screens and exception queues to consider the department linked to the user ID. When a summary or exception queue screen is launched, only records associated with departments the user has access to are displayed. When a user queries or acts on an existing transaction, the system validates that the user is authorized for the department linked to that transaction.

3.1.7 SEC Code Limit Maintenance

New fields have been added to the **US ACH Network Preference (PNDNWPRF)** screen to capture amount limits for specific SEC codes used in outbound debits, including:

- **Account Receivable Amount Limit (ARC, BOC, POP)**
- **Check Amount Limit (RCX, XCK)**

If a transaction exceeds these limits, an error message is displayed when initiated from the UI. If initiated through the REST API, an error response is returned. These changes have also been backported to version 14.8.0.0.0.

3.1.8 Support for US ACH Standing Instructions

New SI templates, **PNDOTSTM** and **PNDODSTM**, along with the related REST API services (/achNachaCreditTxnSI and /achNachaDebitTxnSI), have been introduced for the creation of US ACH Credit and Debit standing instructions. Frequency details can now be included within the SI template, allowing the system to automatically generate a corresponding standing instruction maintenance record in **Standing Instruction Maintenance (PMDSIMNT)** based on the specified frequency.

Additional SI features such as generating standing instructions a specified number of days before the execution date, as well as options to skip, defer, or suspend SI execution, are also supported for US ACH standing instructions.

API support is available for template query and modification operations through the following services:

- /achNachaCreditTxnModifySI
- /achNachaCreditTxnQuerySI
- /achNachaDebitTxnModifySI
- /achNachaDebitTxnQuerySI

Standing Instruction Maintenance Screen Changes

Following changes are done in Standing Instruction Maintenance screen (Function ID: PMDSIMNT):

- A new frequency type, **Semi-Monthly**, has been added to the **Frequency Type** drop-down list.
- The field **Frequency** has been relabeled to **Recur Every** (Day(s)/Week(s)/Month(s) based on Frequency).
- A new field, **Monthly SI Execution Date(s)** has been introduced to support the Semi-Monthly frequency.

The first date defaults to the **Instruction Start Day** and is populated for both **Monthly** and **Semi-Monthly** frequencies. The second date field (only date dd format) is enabled only when **Semi-Monthly** is selected and is mandatory field for this frequency.

- The field **Number of Payments** is relabeled to **Number of Occurrences**.

3.1.9 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. If the reversal request exceeds the allowed number of days, an error is thrown during the validation process.

3.1.10 US ACH Credit / Debit Transaction Input / View screens - Usability Changes

The following changes are done in US ACH Transaction Input / View screens:

- Screen names, field headers, and field labels are updated from **NACHA** to **US ACH**. Additionally, **Debtor** and **Creditor** have been relabeled as **Originator** and **Receiver** respectively, where applicable.
- **Instruction Date** is relabeled as **Requested Effective Date**, and **Revised Instruction Date** is relabeled as **Effective Date** on all transaction and summary screens.
- The message box area is increased on **Message** sub-screen of **Inbound US ACH File Summary (PNSINLOG)** screen.
- The message box area is increased on **Message** sub-screen of **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.
- The search criteria and search result columns on the Origination and Receipt Transaction Summary screens have been reorganized to enhance user experience.

Origination Screen Changes: The search criteria fields and search result columns on summary screens PNSOTONL, PNSOVIEW, PNSODONL, and PNSODOVW have been reorganized to position key fields on the left, allowing users to view important values without scrolling.

Receipt Screen Changes: The search criteria fields and search result columns on summary screens PNSITONL, PNSIVIEW, PNSIDONL, and PNSIDIVW have been reorganized to position key fields on the left, allowing users to view important values without scrolling.

3.1.11 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. The existing fields for Extended Cutoff Time have been renamed and moved under the Standard ACH Preferences section.

If the **Process as Standard entry after cutoff time** preference is enabled, transactions received after the Same Day cutoff time but before the Standard ACH cutoff time are processed as Standard transactions on the same day the request is received. For these transactions, the Effective Date is automatically set to the next banking day.

If this preference is not enabled, transactions received after the Same Day cutoff time are moved to the warehouse queue. These transactions are then processed on the next banking day as Same Day transactions.

During transaction processing for Same Day transactions, the system performs a network cutoff check:

- If the Same Day cutoff time has passed but the Standard ACH cutoff time has not yet been reached, and the **Process as Standard entry after cutoff time** preference in **PNDNWPRF** is enabled, the system changes the settlement method to Standard and sets the effective date to the next banking day.
- If this preference is not enabled, the transaction is processed according to the Auto Queue Preference configured for the source in **PMDSORCE**. The available options are to **Rollover the Dates**, **Cancel**, or **Retain in Queue**.
- If the Standard ACH cutoff time has also passed, the same processing logic applies based on the parameter and source preference settings.

Note

For transactions with the settlement method set to **Standard**, only the standard cutoff time applies.

Additionally, the field name **Network Extended Cutoff Time** has been changed to **Network Standard Cutoff Time** in **US ACH Dispatch Parameters (PMDNACDP)** screen.

3.1.12 File Reversals

Support is now provided for file reversals. A new field, **Reversal Allowed Days**, has been added to the **US ACH Network Preferences (PNDNWPRF)** screen. This field is validated during file reversal requests, and users are notified with an informational message.

The **US ACH Dispatch Log Summary (PMSDNLOG)** screen now lists all ACH dispatched files. New operations are now available in this screen:

- **Reverse File:** Enables full or partial file reversal, with both file-level reversal accounting and transaction-level reversal for each entry.
- **Reverse Duplicate Emission:** Generates a dispatch file for full file reversal without any accounting impact and without reversing individual transactions.
- **Authorize:** Allows users to approve selected dispatch files.
- **Delete:** Provides the option to remove selected dispatch files.
- **View Batch Details:** Enables viewing of detailed information for each batch within a dispatched file.

Note

A new **Dispatch File Status** has been introduced for every dispatched file.

When a file is successfully handed off (via API or folder), its **Dispatch File Status** is updated to **Handed off**. File reversal is permitted only for files with this status.

Upon initiating a file reversal, the original file's status is updated to **Reversal Initiated**.

- If a full file reversal is completed and the reversal file is generated and handed off, the original file's status changes to **Reversed**.
- If only certain batches within the file are reversed, the original file's status is set to **Partially Reversed**.

Reversal of duplicate emission is allowed only for files in the **Handed off** status. In this case, the original file's dispatch status remains unchanged.

3.1.13 US ACH Specific Dashboards

New dashboards are now available for US ACH credit and debit transactions. Separate dashboards display origination and receipt details, including information on transactions, returns, and reversals. Each row in the dashboards links directly to the corresponding summary screen.

If department-based restrictions apply for the host, only transactions accessible to the user based on access rights will be listed.

Additionally, tooltips are provided in queue-related dashboards, allowing users to easily view the queue name.

3.2 India UPI

- [UPI International / Foreign Inward Remittance / Foreign Outward Remittance](#)
- [UPI Lite](#)
- [UPI Reconciliation Extraction](#)

3.2.1 UPI International / Foreign Inward Remittance / Foreign Outward Remittance

UPI International: Enables users to use UPI payments abroad (outside Indian borders) to perform payments from the domestic accounts (held within Indian borders).

Foreign Inward Remittance (FIR): UPI will process the domestic leg of foreign inward remittance to member's account.

Foreign Outward Remittance (FOR): UPI will process the domestic leg of the foreign outward remittance transaction.

The UPI International, FIR and FOR requirements are achieved through the following APIs:

- ReqValQr Rest API - From TPAP to PSP UPI switch, to validate the QR code.
- Query Service - The TPAP will fetch the response of ReqValQr from PSP UPI switch.
- ReqValQr - The request from PSP UPI switch to NPCI UPI switch, to validate the QR code.
- RespValQr - From NPCI UPI switch to PSP UPI switch, the response of ReqValQr.
- ReqActivation Rest API - From TPAP to PSP UPI switch.
- Query Service - The TPAP will fetch the response of ReqActivation from PSP UPI switch.
- ReqValCust - From TPAP to PSP UPI switch, to support type = verifyUser.
- ReqValCust - From PSP to NPCI UPI switch, to support type = verifyUser.
- RespValCust - From NPCI to PSP UPI switch, to support type = verifyUser.
- Query Service - The TPAP will fetch the response of RespValCust from PSP UPI switch.
- ReqActivation - The request is from PSP UPI switch to NPCI UPI switch, to Activate / Deactivate the customer account for international inward and outward transactions.
- RespActivation - From NPCI UPI switch to PSP UPI switch, the response of ReqActivation request.
- ReqActivation - The request is from NPCI UPI switch to Bank UPI switch, to Activate / Deactivate the customer account for international inward and outward transactions.
- RespActivation - From Bank UPI switch to NPCI UPI switch, the response of ReqActivation request.
- During financial transaction posting, the ReqPay API validates the Activate or Deactivate flag when the Purpose Code is 11 or the Initiation Mode is 12 with an institution block.

3.2.2 UPI Lite

A UPI app user has the option to enable UPI Lite, which functions as an on-device wallet within the app. Once enabled, the user can allocate funds from their bank account to UPI Lite. These funds are held by the user's bank in an escrow, pool, or designated account, while the corresponding balance resides on-device within the Common Library (CL) of the user's UPI app.

UPI Lite allows users to perform debit transactions from their on-device wallet, up to the permitted per-transaction limit, without requiring a UPI PIN. A maximum balance limit will apply to the UPI Lite on-device wallet at any given time. Replenishing UPI Lite funds is permitted only in online mode with Additional Factor Authentication (AFA), or via UPI AutoPay, which must be registered by the user online with AFA.

The requirement is achieved by following changes to the APIs:

- ReqListKeys API from the PSP UPI switch to the NPCI UPI switch has been modified to support requests where type is set to **GetLite**, AcaddrType is **ACCOUNT**, and the Detail name as **IFSC** with a blank value.
- ReqPay API from the PSP UPI switch to the NPCI UPI switch has been modified to allow Purpose values of 41, 42, 43, or 44, a Detail name **LRN** with a blank value, and Cred Type set to **ARQC** with subtype as **initial**.
- ReqPay API from the NPCI UPI switch to the Bank UPI switch has been modified to allow Purpose values of 41, 42, 43, or 44, and a Detail name **LRN** with a blank value.
- ReqChkTxn API from the PSP UPI switch to the NPCI UPI switch has been modified to allow type set to **LiteSync** and purpose set to 50.
- ReqTxnConfirmation API from the NPCI UPI switch to the Bank UPI switch has been modified to allow purpose set to 50 and acNum set to **LRN**.

3.2.3 UPI Reconciliation Extraction

From the reconciliation perspective, UPI will provide the extracts containing the details of transactions performed in a settlement cycle. The Bank UPI switch is also expected to generate the similar extracts for the transaction executed within the settlement cycle. Also from the Bank CBS similar extracts are to be generated so that the bank is to perform the reconciliation basis information present in bank, UPI switch and the information received from NPCI.

The following files are needed to be generated from Bank UPI switch for the reconciliation:

- **P2P** – Remitter: include all the transactions received as P2P with DR type.
- **P2P** – Beneficiary: include all the transactions received as P2P with CR type.
- **P2M** – Remitter: include all the transactions received as P2M with DR type.
- **P2M** – Beneficiary: include all the transactions received as P2M with CR type.

3.3 Generic ACH

- [Addition of Structured and Unstructured Remittance - Additional Occurrences](#)
- [Real Time Dispatch](#)
- [Accounting Changes](#)

- [Return of Unsettled Transactions - Return GL Accounting Changes](#)

3.3.1 Addition of Structured and Unstructured Remittance - Additional Occurrences

For Outgoing and Incoming ACH Payments/Collections, currently support is for only one occurrence of Structured and Unstructured Remittance Information. 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. The related Transaction, Return, Reversal or View screens are enhanced to display multiple occurrences of Remittance Information Data.

3.3.2 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**. Changes are done to generate/dispatch ACH Credit and ACH Debit outbound messages in **Real Time**. ACH Credit and ACH Debit outbound messages can be dispatched immediately after successful transaction processing.

ACH Dispatch Parameters (PMDACHDP) screen has been updated to include **Real Time** as a dispatch configuration. A new value **Real Time** has been added to the existing list of **Dispatch Mode**. Dispatch Accounting (File level Accounting) is not applicable for **Real Time** dispatch. Transaction Accounting Templates should be configured to directly credit or debit Nostro account during ACH Credit/Debit transaction processing.

3.3.3 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 using re-derived dates. These changes do not apply to ACH Debit incoming transactions and ACH Debit R-transactions.

Currently, for ACH Debit outgoing and incoming transactions, when a user retries accounting for rejected cases on a later date, accounting is reposted using the original dates. Changes have been made so that, upon retry, the system re-derives the dates and processes the transaction from the beginning. FX unwind and ECA reversal will be performed where applicable. R-Transactions will continue to repost accounting entries using the original dates, regardless of the retry action date.

The **Carry Forward** action from the accounting queue is now permitted for ACH Debit outgoing and incoming transactions when accounting entries are in a rejected status.

Note: **MESSAGING_AFTER_ACCOUNTING** system parameter is to be maintained as **Y** for the above mentioned changes to take effect.

3.3.4 Return of Unsettled Transactions - Return GL Accounting Changes

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**. If the

value is set as **N**, existing flow of generating separate accounting entries for both Original txn and R-Txn will continue without any changes. Messaging of Return transaction will be done on completion of accounting if **MESSAGING_AFTER_ACCOUNTING** system parameter is set as **Y**.

EC-EA Merger changes are not in scope.

3.4 Core

- [File Envelope Screen changes](#)
- [Accounting Queue - Force Post Changes](#)
- [Core Maintenances - Additional Changes](#)
- [Inbound Transactions - RP Technical Failure Handling](#)
- [ECA Reversal in Critical Path of Processing](#)
- [Accounting Reversal in Critical Path of Processing](#)
- [Messaging after Accounting - Skipping the Changes based on System Parameter](#)
- [Bulk File Action Support in Exception Queues](#)
- [Addition of View Change Log in Transaction Screens](#)

3.4.1 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. File type description is defaulted based on the File Type chosen. There is no change in Fileenvelope Rest API.

3.4.2 Accounting Queue - Force Post Changes

New 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. User should have queue action access rights and this action allows authorization by checker.

The **Force Post** feature is applicable only to the customer leg of accounting entries. The Force Post indicator **AVAILBALREQD** in the Accounting XML will be applied only to customer leg entries. Force Post actions are not permitted on future-dated transactions. For transactions that do not involve a customer account such as pre-funded payments for ACH CT and Generic Wires, the transaction will be reposted without any **Force Post** indicator. Additionally, bulk action is not allowed for **Force Post** actions.

A new notification event will be introduced for the **Force Post** action in the Accounting Queue. This event will be available in the **PMDNOTIF** and **PMDBTNOT** screens.

3.4.3 Core Maintenances - Additional Changes

Changes have been made to the **Dispatch Connectivity Maintenance (PMDDISCN)** screen to display the **Dispatch File Type** as **US ACH** instead of **NACHA**.

In the **External Accounting System Detailed (PMDACCMT)** screen, a **Service Profile** field has been added under ReST Preferences to enable linking of REST service profile details.

3.4.4 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 such as SEPA Credit Instant and SEPA Direct Debit.

3.4.5 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. Changes are done to ensure ECA reversal completion as part of processing with separate Exception Queue for processing exceptions. Changes are applicable for Generic wires / ACH Credit and Book Transfer in the following cases:

- ECA reversal as part of ECA response on a later date online/ consolidate batch processing
- Cancel from Network Queue before accounting
- Queue Dashboard changes for including ECA reversal exception queue
- System Parameter **MESSGING_AFTER_ACCOUNTING** is to be maintained as **Y** for new changes to take effect.

3.4.6 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. Changes are done to ensure accounting reversal completion as part of processing with a separate Exception Queue for processing exceptions. Changes are applicable for Generic wires / ACH Credit and Book Transfer in the following cases:

- Accounting reversal as part of Accounting response on a later date online or consolidate batch processing.
- Cancel from Network Queue after accounting.
- Batch Cancellation changes when Consolidated batch or Transaction completed accounting, not dispatch.
- Queue Dashboard changes for including accounting reversal exception queue.
- System Parameter **MESSGING_AFTER_ACCOUNTING** is to be maintained as **Y** for new changes to take effect.

3.4.7 Messaging after Accounting - Skipping the Changes based on System Parameter

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
- ACH CT
- Generic Wires

3.4.8 Bulk File Action Support in Exception Queues

Multi records selection is additionally added for the below listed queues and actions:

- Business Override Queue - Approve, Cancel, Authorize, Delete, and Reject
- Repair Queue - Authorize, Reject, and Cancel
- Future Values Queue - Authorize, Reject, Cancel, and Delete
- EAC Queue - Retry, Approve, Authorize, Delete, Reject, and Cancel
- ECA Reversal Queue - Retry, Approve, Authorize, Delete, Reject
- Accounting Queue - Retry, Cancel, Resend, Authorize, Delete, and Reject
- Accounting Reversal Queue - Retry, Approve, Authorize, Delete, Reject, and Resend
- Sanctions Queue - Approve, Cancel, Authorize, Delete, Reject, and Resend

Note: Bulk Cancel and Authorization of Cancel is restricted for incoming and pass through payments from the following Queues:

- Business Override Queue
- Repair Queue
- EAC or ECA Queue
- Accounting Queue
- Future Valued Queue
- Sanctions Check Queue

Bulk authorize of Repair is restricted from Repair queue.

A facility is provided to select the records across pages. User has to query and list the required records the respective queue screen. A new field **Select Records in** will be in the header of the multi block from which **All Pages** option is to be selected. On Click of **Ok** in bulk action screen, an override message containing information related to Total number of transactions that will be submitted for processing is displayed. On user accepting the override, queue action applies to all the applicable transaction records selected.

Note: Retry All option is removed from ECA queue. Any existing action that is currently supported for bulk action in the listed queues will now work with the approach above. Bulk action is applied to only eligible transactions selected. Any transaction that is selected but can't be acted upon will be ignored during background processing.

3.4.9 Addition of View Change Log in Transaction Screens

View change log is added in the following screens:

- PTDOTONL and PTDITONL NEFT screens
- PLDOTONL and PLDITONL India RTGS screens
- PSDOCBCT and PSDICBCT CBPR+ Customer Credit transfer screens
- PSDOCBBT and PSDICBBT CBPR+Bank Transfer screens
- PSDOT2CT and PSDIT2CT RTGS MX customer Credit transfer screens
- PSDOT2BT and PSDIT2BT RTGS MX Bank transfer screens

3.5 EU SEPA Instant

- [Generic Faster Payments](#)

3.5.1 Generic Faster Payments

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

Support is provided for:

- Outgoing Transactions originated from all applicable Channels – C2B, API, UI.
- Incoming Transactions
- R-Transactions

Bank Directory records for generic faster payments must be maintained in **ACH Network Directory (PMDACHDR)**.

Screen changes:

Network Maintenance Detailed (PMDNWMNT): It is mandatory to link the **Network Directory Key** created in PMDDRKEY. The **Bank Network Identifier** must be selected as **Local Bank Code**.

Faster Payment Additional Processing Preferences (PFDNWAPR): A new field **Account Identifier** has been introduced with options **IBAN** and **Account Number**.

Transaction Input / View screens and Recall / Recall Response Screens: Counterparty Account Number fields and bank code-related clearing system code/proprietary fields are added. The **fpout** ReST API has been updated to include the new field **CrAcNo** to capture the credit account number.

Currently, for SEPA Instant Payments, return transactions are processed only as a response to recall request from originator bank.

For Faster Payments of type **GN-FPY**, OBPM is enhanced to process both outgoing and incoming standalone returns without any dependency on recall request. The transactions in scope are:

- Return of an Incoming payment that is successfully processed – UI and REST API
- Return of an Outgoing payment that is successfully processed

Additional Return Input and View screens have been introduced:

- **Inbound Faster Payments - Return (PFDITRTN)**
- A new REST API **fpinreturn** has been introduced. It allows users to create standalone return transactions, which means transactions that do not require a recall request, for processed inbound faster payments of the type **GN-FPY**.
- **Inbound Faster Payments - Return View (PFDIRTVW)**
- **Inbound Faster Payments - Return View Summary (PFSIRTVW)**
- **Outbound Faster Payments - Return View (PFDORTVW)**
- **Outbound Faster Payments - Return View Summary (PFSORTVW)**

- Additional return-related fields have been added to the exception tabs in the **Outbound SCT Inst Transaction View (PFDOVIEW)** and **Inbound SCT Inst Transaction View (PFDIVIEW)** screens.

Note: For outbound SEPA Inst transactions, ECA Auto Retry is made applicable based on the preference in **ECA Retry Preference Detailed (PMDECAPR)**.

3.6 SWIFT SR 2025

- [Receipt \(camt.025\) Message Processing Changes](#)
- [Notification of Correspondence \(admi.024\) Message Processing Changes](#)
- [Investigation Request \(camt.110\) Message Processing Changes](#)
- [Investigation Response \(camt.111\) Message Processing Changes](#)
- [Confirmations \(trck.003/trck.005\) for Investigation Messages](#)
- [Minor Date and Time Format Changes](#)
- [Usage Identifier Value Updates](#)

3.6.1 Receipt (camt.025) Message Processing Changes

Support for:

- Parsing and populating Incoming Receipt (camt.025) Message in the **Generic Wires ISO Inbound Browser**.
- Displaying the incoming camt.025 message in existing **Inbound Receipt View (PSDIGRCV)** screen.
- Matching and linking Inbound Receipt Message (camt.025) message with outbound camt.057, camt.058, camt.106 message.
- Sanctions Screening of incoming camt.025 message.
- New inbound browser screen for showing incoming camt.057, camt.058, camt.106 messages and camt.025 message generation and processing [that is, Sanction Scanning].
- New transaction input screen for booking Receipt Acknowledgment (camt.025) message.
- Generation of positive and negative Receipt message (i.e., camt.025) for incoming camt.057, camt.058, camt.106 messages.

3.6.2 Notification of Correspondence (admi.024) Message Processing Changes

Support for:

- Processing of Outbound / Inbound SWIFT CBPRPlus Notification of Correspondence (admi.024) messages.
- A new screen Notification of correspondence Common Input and View screen (Function ID: PSDCSNOC) is provided for generating outgoing admi.024 message.

3.6.3 Investigation Request (camt.110) Message Processing Changes

Support for:

- Manual booking of outbound camt.110 messages using existing camt.110 transaction booking screen.
- Outbound camt.110 message generation.
- Inbound camt.110 message receipt and parsing.
- Matching and linking camt.110 message with the original SWIFT CBPRPlus pacs.008, pacs.009 Core, pacs.009 COV, pacs.009 ADV messages.

3.6.4 Investigation Response (camt.111) Message Processing Changes

Support for:

- Inbound camt.111 message receipt and parsing.
- Matching and linking Inbound camt.111 message with the original Outbound CBPRPlus camt.110 message.

3.6.5 Confirmations (trck.003/trck.005) for Investigation Messages

Support for:

- Receiving incoming confirmation messages from Case Manager when Investigation Request (camt.110), Investigation Response (camt.111) is sent to Case Manager.
- Parsing of incoming Tracker Alert Notification message (trck.003) and populating in incoming gpi Confirmation Browser Summary (PXSIGPCN).
- Parsing of incoming Tracker Alert Notification message (trck.003) and populating in Inbound Message Browser (PMSINBRW).
- Matching the received alert message (trck.003) against outbound Investigation Request (camt.110), Investigation Response (camt.111) message and updating the underlying transaction reference in the browser.
- Parsing of incoming Tracker Investigation Status Notification message (trck.005) and populating the same in Inbound Message Browser (PMSINBRW).
- Matching the received Tracker Investigation Status Notification message (trck.005) against outgoing/incoming Investigation Request (camt.110) message and updating the underlying transaction reference in the browser.

3.6.6 Minor 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])`.
- The change is applicable where tag element data type **dateTime** is being used and all those screens are changed to display date and time in new format with new field length.

3.6.7 Usage Identifier Value Updates

- As part of Swift SR2025 requirement, Usage identifier value for all MX messages applicable for CBPRPlus is updated.
- In the existing SWIFT SRG Effective Date Maintenance (Function ID: PXDSRGDT) screen pre-shipped values for SRG Release Year (2025) and Effective Date (2025-11-22) to be provided.

- The static data table is changed, and additional columns will be added to capture Message Name/Id in short form like pacs.008, pacs.009Core or pacs.009Cov, Existing column **Usage Identifier values** will be renamed as **Usage Identifier Value SR2024**, and new column **Usage Identifier SR2025** is added to distinguish the message usage identifier based on the applicable Swift SR usage guidelines. System will refer table column **Usage Identifier Value SR2024** till SR2025 will not be applicable. System would refer new column **Usage Identifier SR2025** from SR2025 applicable date (i.e., 22-11-2025).

3.7 SWIFT SCOREPlus

- [Customer Credit Transfer Initiation \(pain.001\) Message Processing Changes](#)
- [Customer Payment Status Report \(pain.002\) Message Processing Changes](#)
- [Debit Credit Notification \(camt.054\) Changes](#)

3.7.1 Customer Credit Transfer Initiation (pain.001) Message Processing Changes

Support for:

- Parsing and populating incoming pain.001 message in the Incoming Message Browser (PMSINBRW).
- Derivation of bank role – ASI or Forwarding Agent

Forwarding Agent Role:

- The agreement validation of pain.001 message using existing MT101 Outbound Agreement maintenance.
- Sanction screening of Outbound pain.001 message
- Generation of the outbound SWIFT CBPRPlus pain.001 message

ASI Role:

- The Inbound Agreement checks using existing MT101 Inbound Agreement (PXD101IM) maintenance.
- Network Rule (PMDNWRLE) validation to resolve the resultant payment type. [Existing channel type MT101 to be reused for Incoming pain.001]
- Processing dates resolution by applying the currency holiday checks. Moving inbound pain.001 transaction to Warehouse Queue If the resolved activation date is in future.
- Booking Book Transfer from Incoming pain.001 message
- Booking Outbound SWIFT CBPRPlus pacs.008 from Incoming pain.001
- Booking Outbound TARGET2 pacs.008 from Incoming pain.001

3.7.2 Customer Payment Status Report (pain.002) Message Processing Changes

Support for:

- 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 [Bank Role is ASI – Account Servicing Institution role].

- Reject or Negative payment status report message generation when (a) the Incoming pain.001 gets cancelled from exception queue (or) from Sanctions Check (SC) Queue (or) Network Resolution (NR) queue.
- Processed payment status report message generation when the Incoming pain.001 message resulting in outbound transaction and the outbound transaction is processed fully.
- Pending or Interim payment status report message generation when the incoming pain.001 is in any exception queue (or) when the outbound transaction generated by incoming pain.001 message is under process.

3.7.3 Debit Credit Notification (camt.054) Changes

Support for:

- Generating SCOREPlus Debit / Credit confirmation (camt.054) message on receiving and processing incoming SCOREPlus pain.001 message.
- Existing maintenance **Bilateral Agreement for Cash Messages** to be referred to check the preference of generating the camt.054 message (or) to generate the SWIFT MT900/910 for the Debit/Credit confirmations.
- Debit confirmation message to be generated for the Outbound/Pass-through FI to FI Customer Credit transfer (pacs.008) transaction created from incoming SCOREPlus pain.001 message.
- Debit and Credit confirmation message to be generated for the Book Transfer transaction created from incoming SCOREPlus pain.001 message.

3.8 SWIFT gpi

- [Generic Wires ISO - SWIFT gpi - gCCT / gCOV Rulebook Changes](#)
- [Generic Wires ISO - SWIFT gpi - gFIT Rulebook Changes](#)
- [Generic Wires ISO - SWIFT Go Rulebook Changes](#)
- [Cross Border - SWIFT gpi gFIT Changes](#)
- [SWIFT gpi Confirmations - Inbound](#)

3.8.1 Generic Wires ISO - SWIFT gpi - gCCT / gCOV Rulebook Changes

Outbound pacs.008 Payments:

- Marking the payment as gpi payment based on bank's participation in gCCT service using SWIFT gpi Directory lookup.
- Referring the Outbound SWIFT gpi Receiver Agreement (or) SWIFT gpi Directory for transaction level settlement days and cutoff validations.
- Referring the Outbound SWIFT gpi Receiver Agreement for Receiver Charge population for Charge Bearer DEBT option.

Inbound pacs.008 Payments

- Marking the payment as gpi payment based on bank's participation in gCCT service using SWIFT gpi Directory lookup.

- Referring the Inbound SWIFT gpi Sender Agreement (or) SWIFT gpi Directory for settlement days and cutoff validations.

Outbound pacs.009 COV Payments

- Marking the payment as gpi payment based on bank's participation in gCCT service using SWIFT gpi Directory lookup.
- Referring the Outbound SWIFT gpi Receiver Agreement (or) SWIFT gpi Directory for transaction level settlement days and cutoff validations for pass-through payments.

Inbound pacs.009 COV Payments

- Marking the payment as gpi payment based on bank's participation in gCCT service using SWIFT gpi Directory lookup.
- Referring the Inbound SWIFT gpi Receiver Agreement (or) SWIFT gpi Directory for transaction level settlement days and cutoff validations.

Confirmation Message Suppression

Suppressing the gpi reject confirmation when the payment reject (pacs.002) or payment return (pacs.004) message is generated for the cancellation of incoming and outbound pass-through pacs.008 / pacs.009 COVER transactions.

3.8.2 Generic Wires ISO - SWIFT gpi - gFIT Rulebook Changes

Outbound pacs.009 Payments

- Marking the payment as gpi payment based on bank's participation in gFIT service using SWIFT gpi Directory lookup.
- Referring the Outbound SWIFT gpi Receiver Agreement (or) SWIFT gpi Directory for transaction level settlement days and cutoff validations.
- Addition of **gpi Agent** field in the Outbound FI Credit Transfer Transaction Input / Input Summary / View Summary screens to indicate the payment is gpi payment.

Inbound pacs.009 Payments

- Marking the payment as gpi payment based on bank's participation in gFIT service using SWIFT gpi Directory lookup.
- Referring the Inbound SWIFT gpi Sender Agreement (or) SWIFT gpi Directory for settlement days and cutoff validations.
- Addition of **gpi Agent** field in the Inbound Transaction Input / Input Summary / View Summary screens to indicate the payment is gpi payment.

Confirmation Messages Generation

- Generating gFIT confirmation messages in ISO format (trck) for fully processed, cancelled and pending processing gFIT Inbound payments and for Cancelled, pending processing gFIT Outbound pass-through payments.
- Receiving gFIT confirmation messages in ISO format (trck), populating the received message details in gpi Inbound Confirmations Browser and linking the received message with Outbound gFIT transactions.

3.8.3 Generic Wires ISO - SWIFT Go Rulebook Changes

Outbound 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** if the transaction meets the **SWIFT Go** guidelines.
- Processing Settlement Days, Validating Cut-off based on Receiver Agreement or based on SWIFT gpi Directory.
- Generating messages as per SWIFT Go XML Schema specifications and validating the generated against the SWIFT Go XML schema.

Inbound pacs.008 Transaction

- Parsing incoming SWIFT Go compliant SWIFT CBPRPlus pacs.008 messages and booking Inbound or pass-through transactions.
- Validating cutoff, Deriving Settlement Days based on Sender Agreement or based on gpi Directory.
- Booking of manual SWIFT Go pacs.008 inbound transactions.

SWIFT Go Confirmations

- Generating confirmation messages as per SWIFT Go confirmation message usage guidelines for Inbound SWIFT Go transactions and for passthrough SWIFT Go transactions.
- Parsing the incoming SWIFT Go confirmation messages, Populating the parsed contents in Inbound gpi Confirmations Browser, and matching with Outbound transactions.

3.8.4 Cross Border - SWIFT gpi gFIT Changes

Support for:

- 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.
- Applicable for Inbound MT 202 payments terminating with the bank.

3.8.5 SWIFT gpi Confirmations - Inbound

Support for:

- 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 Confirmation Browser Summary (PXSIGPCN), Matching against Outbound SWIFT CBPRPlus Cross-border MT / RTGS MT gCCT / gCOV transactions.
- Parsing of incoming Tracker Alert Notification (trck.003) message and populating the same in Inbound Message Browser (PMSINBRW).
- Matching the received Tracker Alert Notification (trck.003) message against Outbound SWIFT CBPRPlus, Cross-border MT / RTGS MT gCCT / gCOV transactions.

Incoming MTn99 Confirmation:

Matching the incoming MTn99 with the Outbound Cross-border MT / RTGS MT gCCT / gCOV transactions first and then with then Outbound SWIFT CBPRPlus / TARGET2 ISO gCCT / gCOV transactions.

3.9 SEPA SR 2025

- [SEPA Credit / Direct Debit / Credit Instant Changes](#)

3.9.1 SEPA Credit / Direct Debit / Credit Instant Changes

Ultimate Debtor/Debtor Organisation 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. A static table PMTM_SEPA_ORG_MSG_NM (same table will be used for SEPA Credit / Direct Debit / Credit Instant) is provided, which will be based on **Network Type Code**, **Outward Message Type**, **Original Message Type**, and **Original Message Name ID** from where the message name will be populated in messages.

SCT/SCT Instant Restriction for Multiple Recalls: Changes are done to update the status of the original transaction as **Recall Rejected** when Negative Recall response is processed successfully for a transaction.

Changes are applicable to Outbound Transaction: Recall negative response camt.029 upload and processing and Inbound transaction.

Recall Negative Response Input: If the original transaction status is **Recall Rejected** system will not allow another recall/return processing for the same transaction.

SCT Instant Outbound Messages - Timestamp format changes - Timestamps are amended to reflect the W3C rule: in case the last digit of the millisecond is a zero, it should not be included.

Note: All changes mentioned above are applicable only if Current Date is on or after SEPA 2025 changes start date configured in SEPA EPC Changes Effective Date Maintenance (Function ID: PFDEPCED).

SCT Instant processing changes for timeout pacs.002 message: While processing inbound SEPA instant transactions, it is possible that processing time is exceeded the timeout period. Network can send a pacs.002 reject message in such cases. Changes are done to cancel such inward transactions without processing further.

SCT Instant Outbound transaction processing: Support is provided for auto cancel outbound transaction processing based on preference maintained in new screen **Faster Payment additional Processing Preferences (PFDNWAPR)**, if exceptions are encountered.

Note: Based on Inter PSP Implementation Guidelines provided by EPC for SCT Inst 2025, Acceptance Date and time in pacs.008 is the time after doing authorization checks and availability of funds. Hence, no change is done in the acceptance time population.

Note: For Verification of Payee changes please refer to *Payee Pre-validation changes* section.

3.10 Regulatory Changes

- [Hybrid Address](#)
- [Payee Pre-validation Changes](#)

3.10.1 Hybrid Address

As of CBPRplus Usage Guidelines SR2025 and SEPA Rule Books 2025, the new hybrid (semi-structured) postal address is introduced, which mandates Town Name and Country as a

minimum in their respective structured elements, and up to two occurrences of the unstructured Address Line elements of maximum length 70.

A new screen Network Address Preferences (Function ID: PMDNWADD), is provided to define the applicability of these categories based on Start Date / End Date. For a Network, it is possible to configure the priority for Structured / Unstructured / Hybrid address defaulting from customer/account address details. If the network level maintenance is not available, then a factory shipped static preference details (pmzm_hybrid_addr_pref) are also provided.

In addition to Structured / Unstructured address categories, Hybrid address is also to be supported for payment parties/agents. Payment outbound requests are validated for the applicability of the address category and for the correctness of the format used.

Changes are applicable for the below modules:

- Generic wires – CBPRplus MX
- SEPA Credit Transfer
- SEPA Debit Transfer
- SEPA Instant Credit Transfer
- Foreign Currency Demand Drafts

Validation is added to check Country Code And/or Town Name of Structured address are appearing again in unstructured address lines for Hybrid address.

Exception handling preference on address format related validations can be configured in Source Network Preferences (Function ID: PMDSORNW). Transaction can be auto rejected or can be moved to Repair Queue.

In Generic Wires screens, address line length is increased to 70. Address fields are provided in Single payout screen/service for parties/agents.

If any repair validation is failed and the address fields are part of the fields to be repaired, system will list both Unstructured / Structured fields of the related Party/Agent for repair. Structured/Hybrid address is considered in EU Payer validations and in deriving address element values in Routing Rule.

The following SOAP/Rest services will support sending information in either structured address fields/address lines or both. The details received in service requests will get mapped to respective transaction fields.

- SCT Instant outbound
- SDD outbound/inbound
- SCT inbound
- SCT SI Template service
- Generic wires SI Template services
- Generic wires pacs.008 inbound service
- Generic wires pacs.009 inbound service

Inbound files received are to be validated with updated xsd provided by SWIFT/SEPA.

Note: For inbound UI/service address details are to be provided as received in message. No address validation is added considering impact on R messages. There is no change BIC/Branch address fields.

3.10.2 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.

Pre-validation related maintenances:

Pre-validation System Maintenance (Function ID: PMDPYVAL) to define pre-validation system /Network to a Pre-validation System Maintenance (Function ID: PMDNWVAL)/Source Network Preferences (Function ID: PMDSORNW) for pre-validation.

Outward request processing: Rest API (/beneficiaryprevalidationrequest) and screen are provided for initiating outward Payee prevalidation request (Function ID: PMDBENVL). Outward requests can be initiated from transaction input screens /SI template screens/ Beneficiary Registration screens for India Payments NEFT.

Inward request processing: On receiving the request from external Pre-validation system, if OBPM is co-deployed with FCUBS /FC Core, a call is made to the core system to validate Account, Account Name & Account Status and the response is provided to external system. Details can be viewed from Inbound Payee Pre-validation request screen Function ID: PMDBENRQ. Core system API details can be maintained in ECA system Interface maintenance (Function ID: PMDINECA) for the Interface Type-Account Inquiry.

India payments (NEFT/RTGS) Beneficiary Look -up:

Additional configurations are provided for maintaining Maximum query limit for payee pre-validation (Function ID: PMDVLPRF)and for linking System/External error code with Pre-validation system Reason code (Function ID: PMDPVRSN).NPCI Connectivity Details maintenance (Function ID: PJDXMLCN) is modified for Beneficiary Name look-up related APIs.

Note: If signature to be validated in the API calls from NPCI, the existing IMPS system parameters are to be used.

Beneficiary look-up Outward request processing -Outward requests can be initiated from transaction input screens /SI template screens/Beneficiary Registration screen. This can be initiated from PMDBENVL screen or the related API. If the outward request received is valid, system calls NPCI ReqBeneDetails API and sends the details.NPCI sends an acknowledgement message on receipt of the request. On receiving the acknowledgement, OBPM sends the response to the request received from channels/UI as Beneficiary look-up request submitted. NPCI provides the **Beneficiary Name** by calling RespBeneDetails API. On receipt of the details, **Beneficiary Name** is displayed on the screen which can be viewed on pressing the **Refresh** button.

Beneficiary Inward request processing: Based on the response received from ECA system, OBPM sends the response back to NPCI, calling RespBeneDetails API. Out of the box support is available for FC Core accounts.

SCT/SCT Instant Verification of Payee (VOP) Changes:

In Pre-validation system Maintenance PMDPYVAL

- Service Name is to be maintained as payee-verifications
- URL maintenance is not required
- Directory key is to be maintained mandatorily as EDS.

EPC Directory Service provides information on Reachability and interoperability between VOP scheme participants. File upload is provided in XML format through File Envelope screen and the File type is epcDirectoryService. The uploaded records are available in Verification of Payee Participant Details screen (Function ID: PMDVOPPT).

Outward request processing: Outward requests can be initiated from transaction input screens /SCT SI template screen/Settlement Instruction screen. This can be initiated from PMDBENVL screen or the related AP. On receiving a valid outward request, Rest API request is generated and sent to external system in EPC format provided for VOP. URL is taken from EDS uploaded details - primary URL for Creditor Agent BIC.

Note: Outward VOP request generated from transaction will always be for Creditor IBAN+Name combination . Creditor IBAN+Identifier can be verified from PMDBENVL screen or using the related API.

Inward request Processing: On receiving the request, if OBPM is co-deployed with FCUBS, a call is made to the core system to validate Account provide Account Name & Account Status in the response (provided API **CustomerAccDetailService/application.wadl** is supported for FCUBS version). Identifier validation is done only if the scheme code received in the request and scheme code returned by FCUBS are same.

Note: Verification of Payee API authentication is done by exchanging VOP participants QWAC certificates and validating the authenticity. This will be an implementation activity based on the Routing and Verification Mechanisms or Receiver BICs, Bank will be communicating with. No out of the box support will be provided for this from product.

Support is provided for applying charges on outward Prevalidation requests sent. The charges can be liquidated by running the Auto job or manually selecting the records from PMSBENVL Summary screen.

3.11 Generic Wires ISO

- [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 \(camt.054\)](#)
- [Deferred Accounting](#)
- [VAM Account / Identifier Support](#)
- [Non-STP Support for C2B File Transactions](#)
- [Defaulting LEI](#)
- [Sanction Screen Mapping Changes](#)
- [Incoming Transaction after Cutoff to move to Network Cutoff Queue](#)
- [Network Resolution for MT202 with Field 58 having Vostro BIC](#)
- [Credit Account Resolution from Creditor BIC](#)
- [SSI Support for Incoming Transactions](#)
- [Outbound Return - Passthrough Transactions](#)
- [Warehouse Queue - Modify Action](#)
- [Reject By Authorizer](#)
- [Local Currency Equivalent Field Changes](#)

- [Manual Match Screen for MT103 and pacs.008 Messages](#)
- [Outbound Messages - Support for Generate Action for Suppressed Messages](#)
- [Charge Claim Accounting Changes](#)
- [Transaction Code Rule for Transaction Types Reversal / Receipts Reversal](#)

3.11.1 Notice to Receive (camt.057) Generation for Inbound Transaction

Support for:

- Adding a new flag **Generate Notification to Receive** on Inbound pacs.009 Transaction Input and View screens.
- Adding new tag for **Generate Notification to Receive** in inbound Transaction booking service.
- After successfully processing the Inbound transaction, the **Notification to Receive** (camt.057) message generation based on conditions.
- Sending generated camt.057 message to the Nostro Account BIC maintained in the Currency Correspondent maintenance.

3.11.2 Notice to Receive (camt.057) Generation for Inbound Cross-border MT Transaction

Support for:

- Generating camt.057 message when Inbound transaction booking request is received from product processor by consuming the inbound transaction booking service (xborderin)
- Introducing new System Parameter **Notification to Receive Preference**.
- Generating camt.057 message when value of System Parameter **Notification to Receive Preference** is maintained as MX.
- Sending the generated Notification to Receive (i.e., camt.057) message to the Nostro Account BIC maintained in the Currency Correspondent Detailed (PMDCYCOR) screen.

3.11.3 Debit / Credit Confirmation (camt.054) for Payment Return (pacs.004) Messages

Support for:

- Debit Advice generation for Settled Payment Return (pacs.004) messages.
- Debit / Credit Advice generation for Debit / Credit account as a normal account [that is, Non GL, Non Nostro account].
- Generating camt.054 Debit Advice message for an outgoing Payment Return (pacs.004) message.
- Generating camt.054 Credit Advice message for an incoming Payment Return (pacs.004) message.
- Generating debit and credit confirmation advice in mail format for pacs.004 message.
- Generating Debit confirmation mail advice for the Outbound SWIFT CBPRPlus & TARGET2 ISO pacs.004 transactions.

- Generating Credit confirmation mail advice for the Inbound SWIFT CBPRPlus & TARGET2 ISO pacs.004 transactions.
- Generating Debit/Credit confirmation in MT format for Generic Wires ISO transaction if format preference is selected as SWIFT MT in the Bilateral Agreement (PMDCMAGT) maintenance.
- Generating Debit confirmation (MT900) for the Outbound/Pass-through FI to FI Customer Credit transfer (pacs.008), FI to FI Credit transfer (pacs.009), Payment Return (pacs.004) transactions.
- Generating Credit confirmation (MT910) for the Inbound FI to FI Customer Credit transfer pacs.008), FI to FI Credit transfer (pacs.009), Payment Return (pacs.004) transactions.

3.11.4 Debit / Credit Confirmation (camt.054)

Support for:

- Mapping data from pacs.009 message Instruction for Next Agent: Instruction Information field to Additional Transaction Information field of camt.054 Debit / Credit Advice.
- First 500 characters from Instruction for Next Agent: Instruction Information to be mapped to Additional Transaction Information field.

3.11.5 Deferred Accounting

Generic wires - CBPRplus/RTGS customer transfer/bank transfer Input/View screens - Debit entry on /Credit entry on fields are added. Changes are done to handoff accounting entries only on the accounting entry date selected.

3.11.6 VAM Account / Identifier Support

Support for:

- VAM Account support for Inbound / Outbound Customer credit transfers initiated from UI or through channel requests.
- VAM Identifier support for Inbound Customer credit transfers for both UI & channel requests

3.11.7 Non-STP Support for C2B File Transactions

Non-STP check is made available for cross-border MT / MX bulk file records processed in non-urgent mode. Financial fields are disabled in the Default Amendable fields maintenance for channel type C2B.

3.11.8 Defaulting LEI

It is possible to maintain LEI of a corporate customer in Customer LEI Preferences Maintenance (Function ID: PMDEXLEI).

Changes are done in the following Generic wires input screens on Enrich/Save to populate Debtor LEI if the maintenance is available:

- Cross border Outbound FI Credit Transfer Input (PSDOCBBT)
- RTGS ISO Outbound FI Credit Transfer Input (PSDORTBT)
- Cross border outbound FI to FI Credit Transfer Input (PSDOCBCT)

- RTGS ISO Outbound FI to FI Credit Transfer Input (PSDOCBCT)

Defaulting LEI is applicable for channel request received in singlepayout service , pain.001 or bulk file if no Debtor LEI is received.

3.11.9 Sanction Screen Mapping Changes

In Sanctions request, additional tags related to header fields, original transaction tags are added, and mapping is provided for the below Generic Wires message types:

- pacs.009 COV
- camt.054
- pacs.008
- pacs.004

3.11.10 Incoming Transaction after Cutoff to move to Network Cutoff Queue

Moving incoming cross border transaction to Network Cutoff Queue if transaction is initiated after network cutoff time.

Moving incoming transaction to Non STP Queue on the processing date.

3.11.11 Network Resolution for MT202 with Field 58 having Vostro BIC

Correct network resolution for MT202 with Field 58 having Vostro BIC.

3.11.12 Credit Account Resolution from Creditor BIC

Extracting the creditor BIC received in the incoming pacs.008 / pacs.009 messages.

Deriving the customer number mapped against the BIC from BIC Code Customer (ISDBICPB) maintenance.

Checking the External Customer Account (STDCRACC) maintenance to extract Customer Account maintained against the Customer Number.

Populating the account as credit account if one valid (Open / Authorized) account is found.

Referring a new maintenance for deriving the default account in case if multiple accounts are maintained against the BIC code.

Populating the account as a credit account if there is a valid (Open / Authorized) mapping found.

3.11.13 SSI Support for Incoming Transactions

- Settlement Instructions (SSI) are defaulted based on the Settlement Instruction maintenance.
- Providing the Settlement Instructions – SSI Label on pacs.008 and pacs.009 Inbound transactions input screens.
- Auto populating Settlement Instruction maintained in the Settlement Instruction Detailed screen for Inbound transactions.
- Moving the transaction to Settlement Review Queue (PQSSSIQU) based on the Settlement Instruction preference maintained at the Source level (PMDSORCE).

3.11.14 Outbound Return - Passthrough Transactions

Generating Payment Return (pacs.004) message (or) Payment Status Report negative (pacs.002) message (or) both when an Outbound passthrough SWIFT CBPRPlus / TARGET2 ISO transaction is cancelled from exception queues.

Launching the Generic Wires ISO Outbound Payment Return Input (PSDOCBRT) screen when an Outbound passthrough SWIFT CBPRPlus / TARGET2 ISO transaction is cancelled from an exception queue.

Based on the Settlement Method of the original transaction Return / Reject or Return and Reject messages to be generated.

Processing of Return / Reject message using Outbound Payment unsettled return processing.

3.11.15 Warehouse Queue - Modify Action

Allowing **Modify** user action for Generic Wires ISO transactions in Warehouse Queue.

3.11.16 Reject By Authorizer

Support for:

- Allowing the authorizer to reject the manually inputted transaction.
- Allowing the authorizer to send the transaction back to Maker for further modification.
- Allowing the authorizer to input remarks during Reject / sending the transaction back to Maker.

Applicable for SWIFT CBPRPlus / RTGS ISO manually inputted transactions – pacs.008 / pacs.009.

3.11.17 Local Currency Equivalent Field Changes

- SWIFT CBPRPlus ISO transaction booking and View screens for Customer / Bank Transfer Outbound (PSDOCBCT and PSDOCBBT) and outbound view screen (PSDOCBVW and PSDOCNVW) are changed to add a new **LCY Mid-rate Equivalent Amount** field.
- Similarly, customer / Bank transfer inbound screens (PSDICBCT and PSDICBBT), and View screens (PSDICBVW and PSDICNVW) screens are changed to include a new **LCY Mid-rate Equivalent Amount** field.

3.11.18 Manual Match Screen for MT103 and pacs.008 Messages

In Inbound Messages STP Queue - Manual Match action screen - Cover Message Reference list of values to default the query fields with value date and transaction currency and amount. This will allow in displaying only possible match of MT103 and pacs.008 message in Manual Match screen. User can change the query criteria as required.

3.11.19 Outbound Messages - Support for Generate Action for Suppressed Messages

PMSOUTBR: Currently Generate action is allowed for ungenerated messages only. Changes are done to allow **Generate** action for suppressed messages.

3.11.20 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.

In cases where charge claim messages are sent, income posting is done only on realization of claim amount based on a new parameter. A new system parameter

REALIZED_INCOME_FOR_CLAIMS is introduced which allows the values Y / N. The value should be maintained as Y if income GL posting is done only on receipt of claim amount. If the new parameter is not maintained or maintained as N, then existing accounting to Receivable GL will continue.

3.11.21 Transaction Code Rule for Transaction Types Reversal / Receipts Reversal

Transaction code rule screen - For reversal of outbound/inbound generic wires, transaction type support as **Reversal** and **Receipts Reversal** respectively are provided, so that distinct transaction codes can be assigned for reversal transactions.

3.12 Cross Border MT / RTGS MT

Local Currency Equivalent Field Changes

- OBPM Cross Border MT payment outbound customer and bank transfer screen (PXDOTONL) and View screen (PXDOVIEW) are changed. The existing field **Local Currency Equivalent** label is changed to **LCY Mid-rate Equivalent Amount**.
- Similar changes are done for customer / bank transfer inbound screen (PXDITONL) and View screens (PXDVIEW) screen.

3.13 EU SEPA

- [VAM Account / Identifier Support - SEPA Payments](#)
- [SEPA Direct Debit - Collections View Screen Exception Tab Changes](#)
- [SEPA Direct Debit - Settlement - Addition of pacs.002S2 Validations](#)
- [SEPA Credit Instant - On-Us Transactions Handling](#)
- [SEPA Credit Instant - Customer Account Level Limit Validations](#)

3.13.1 VAM Account / Identifier Support - SEPA Payments

VAM Account support for Inbound / Outbound Customer SEPA Credit / Credit Instant / Direct Debit.

VAM Identifier support for inbound SEPA Credit / Credit Instant payments and outbound SEPA Direct Debit initiated from any channel.

3.13.2 SEPA Direct Debit - Collections View Screen Exception Tab Changes

Addition of Network Reject details in the Exception tab of the SEPA Direct Debit – Collections View screen.

3.13.3 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 file. For this new validation, system parameter **SDD_PACS002S2_CHECK** must be set as **Y**.

If file **Network Status** is **Accepted**, accounting handoff of all transactions in the file is processed.

If **Network Status** is **Rejected**, accounting entries will be marked as **Cancelled**.

If **Network Status** is partially accepted, accounting entries are released for the accepted transactions.

Rejected transaction accounting entries are marked as cancelled. If pacs.002S2 is not yet received, **Network Status** will be Null / Pending. In such cases, **Accounting Handoff** processing is skipped for all records in the file.

3.13.4 SEPA Credit Instant - On-Us Transactions Handling

SEPA Credit Instant transaction is marked as On-us if:

- The creditor agent BIC is Branch BIC of any Branch of the same Host as maintained in STDCRBRN, and
- Dispatch On-Us transfers preference is not checked in Network Preferences (Function ID: PMDNWPRF).

For an on-us transaction credit account related validations and EAC checks are done and credit accounting of outbound transaction is directly posted to credit account. If recall is initiated for On-Us transactions, system displayed an override message on save of the recall. On acceptance of override and authorization of recall, reversal accounting entries are processed.

3.13.5 SEPA Credit Instant - Customer Account Level Limit Validations

Existing screen Account Level Daily Limits (Function ID: PMDACC PF) is made applicable for SEPA Instant as well. Account-level limits, if maintained, are validated as part of Outbound SEPA Instant Initial validations. In case of validation failures transaction is upfront rejected. Source and account level limits are checked first, if maintained, followed by account level limits. Transaction limit and daily aggregate limit are tracked.

A new field **Network Currency** is added in Network Maintenance (Function ID: PMDNWMNT) screen. Network Currency is to be maintained for SEPA instant Networks. Limit Currency is defaulted as the Network currency maintained in PMDNWMNT.

3.14 Book Transfer

- [General Ledger to General Ledger Transfer](#)

- [Debit / Credit Advice Generation - Additional Information Population Changes](#)
- [Debit / Credit Advice Generation for Book Transfer Reversal](#)

3.14.1 General Ledger to General Ledger Transfer

General Ledger to General Ledger Transfer is allowed using the Book Transfer payment type. Existing restriction on such transactions is removed.

3.14.2 Debit / Credit Advice Generation - Additional Information Population Changes

New fields **Debtor Additional Information** and **Creditor Additional Information** will be added in Book Transfer Input and View screens (PBDOTONL and PBDOVIEW). While generating camt.054 customer advice, tag value for Notification/Entry/EntryDetails/TransactionDetails/AdditionalTransactionInformation is fetched as below:

- **Debtor Additional Information** field is mapped, if camt.054 message is generated for Debit Account.
- **Creditor Additional Information** field is mapped, if camt.054 message is generated for Credit Account.

For MT 900 /MT 910 generation, field 72 will be populated with Debtor or Creditor Additional Information field value trimming the value considering 35 length each to 6 lines.

3.14.3 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.

If in Customer Advice Preferences maintenance (Function ID: PMDCSADV), media is selected as **SWIFT**, then the **Format Preference** value in the existing Bilateral Agreement for Cash Messages (Function ID: PMDCMAGT) is referred. SWIFT MT (MT900/MT910) or SWIFT CBPRPlus format (camt.054) is generated based on the message type maintained in the agreement.

3.15 Clearing and Instruments

Clearing and Instruments - Support for Reprocessing Failed Clearing Records

Inbound clearing file re-processing of failed clearing records: A new summary screen **PGSCGTXN** is provided for viewing the status of transaction records of Inbound Clearing files uploaded, and this screen allows selection of multiple records with **Process Status** as **Error**. **Retry** button provided in the summary screen will open the Transactions Retry screen with the selected records. On successful re-processing process status of the records will be updated as **Processed**.

Clearing and Instruments – Support for Debit / Credit Confirmation

For Outbound / inbound clearing & related returns, credit/debit advice generation is made available in SWIFT MT/MX formats. If media is selected as **SWIFT** in Customer Advice Preferences maintenance (Function ID: PMDCSADV), then the **Format Preference** value in the existing Bilateral Agreement for Cash Messages (Function ID: PMDCMAGT) is referred. SWIFT MT (MT900/MT910) or SWIFT CBPRPlus format (camt.054) is generated based on the

message type maintained in the agreement. Messages sub-screen will be added in the below screens to view the generated message:

- Outbound Clearing View (Function ID: PGDOVIEW)
- Inbound Clearing View (Function ID: PGDIVIEW)
- Return or reversal of Inward clearing View (Function ID: PGDINRVW)
- Return of Outward Clearing View (Function ID: PGDORNVW)

Demand Draft - Payable Branch Changes

Demand Draft issue support is provided for external Bank codes & branches. Changes are done in Instrument Code screen (Function ID: PGDINSCD) /Instrument Issue screen (Function ID: PIDINSIS) to allow external bank/branch codes.

- New fields are added in Network Preference for Instruments (Function ID: PIDINPRF)
- Payable GL Account Branch: Drop-down field with options Issue Branch (Default/Existing support) and Designated Branch.
- Designated Branch: If the Payable GL Account Branch is selected as **Designated Branch**, all valid branches for the Host will be listed for this field. This Branch, if maintained, is selected as Payable GL account branch if external Bank/Branch codes are used in Demand Draft (Instrument Type DD) issue.

Validation is added in Instrument pay and in Inward Clearing, not to allow instruments where payable bank and branch are external.

3.16 Batch Processing

Consolidated Batch creation without considering Network

- Batch Preference Screen is changed to include C2B as a Network if grouping is to be done without Network (Function ID: PMDBTPRF). A new sub-screen **Grouping Preferences** is added in Batch Validation Maintenance screen (Function ID: PMDBTVAL).
- **Grouping Based on Network** field value is **No** in PMDBTVAL, and if all records in the Batch are of Payment Type Cross border (MT/MX) / RTGS (MT/MX) / Book Transfer type, then consolidated batches are created without considering Network Code. The re-grouping still considers other existing grouping parameters except Network. If other Networks are present, then consolidation will happen considering the Network, irrespective of the preference maintained.
- If consolidation is done without Network, network will be assigned as C2B for the consolidated batch created. In this case, preferences maintained in PMDBTPRF for the Network C2B and the group level preferences maintained in PMDBTVAL are applicable.

3.17 India Payments

IFSC Directory - Local Bank directory population in common core

Changes are done to populate **Local Bank Directory** in common core to reflect the entries done in IFSC Directory maintenance from UI or through Proliferation Message upload.

Bulk file processing - Changes in default creditor agent validation in NR queue

In India Payments Bulk file Network Derivation, current mandatory check whether creditor agent IFSC is a participant for the Network is relaxed. Creditor Agent IFSC validation is added as part of individual transaction Repair validations for Payment Types India RTGS/NEFT/IMPS.

VAM Account Support - Outbound India Payments

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. This enhancement allows users to set up recurring payment instructions that will be executed automatically as per the defined frequency and schedule.

NEFT ISO LEI and FCRA additional changes

Following additional changes are incorporated as part of NEFT ISO migration:

- 1. LEI Related Changes:** In scenarios where either the Sender LEI or Beneficiary LEI is not available, the available LEI number must be populated, and the missing one should be indicated as **NA**.
- 2. FCRA Remittance Information Enhancements:** A new system parameter **NEFT_ISO_FCRA_DELIMITER** is added . If the value is maintained as **Y**, then changes are made to format FCRA Remittance Information as below:
 - The remittance information should now be structured across three lines, excluding the Batch ID. Each line must include only one pipe ("|") delimiter, separating the two segments of information.
 - If data is unavailable for either segment on any line, **NA** must be used in the respective segment to maintain the format integrity.

NEFT UTR generation changes

Mandatory prefix /XUTR/ is removed .UTR format is updated as below with length as 22:

XXXX - Sender IFSC [4]

X - Payment System [1]. Value should be N

X - Channel [1] , default is 6

YYYYMMDD - Date [8]

Nnnnnnnn - Sequence Number [8]

India IMPs - User-Agent not populated in NPCI request header

If **IMPS_USER_AGENT_HEAD_REQD** system parameter is maintained as **Y**, then User-Agent populated in NPCI request header is based on the value maintained for the system parameter **IMPS_USER_AGENT_HEAD_VALUE**. This is done to support the test requests sent.

3.18 Web Services

- [SWIFT CBPRPlus - Inbound Transaction Booking Service for pacs.009](#)
- [TARGET2 ISO - Standing Instruction Template - Services](#)
- [SWIFT CBPRPlus - Standing Instruction Template - Services](#)
- [API Versioning](#)

3.18.1 SWIFT CBPRPlus - Inbound Transaction Booking Service for pacs.009

- New rest service for booking inbound pacs.008/pacs.009 transactions.
- Processing of inbound pacs.008/pacs.009 messages which are booked using Inbound Transaction Booking service.

3.18.2 TARGET2 ISO - Standing Instruction Template - Services

- pacs.008 Standing Instruction Transaction booking using Rest Service
- pacs.009 Standing Instruction Transaction booking using Rest Service

3.18.3 SWIFT CBPRPlus - Standing Instruction Template - Services

- pacs.008 Standing Instruction Transaction booking using Rest Service
- pacs.009 Standing Instruction Transaction booking using Rest Service

3.18.4 API Versioning

Beginning with this release, all REST APIs will be versioned in accordance with the standard practices adopted across Oracle Banking Products.

How API Versioning will Work

Consistent Versioning: APIs will now include clear version numbers. New versions will be introduced only when changes are not backward compatible.

Planned Support and Sunsetting: Existing API versions will remain supported for two product releases following the introduction of a new version, ensuring ample time for transition. Older versions will be retired (sunset) according to a predictable and transparent schedule.

Standardized Naming: API version labeling and access methods are being standardized. For example: Service APIs use /service/v<version>

Why this Matters

This approach ensures that API changes are transparent and predictable, reducing disruption to your development activities. You will receive advance notice before any API version is retired, along with clear guidance on migration paths.

What APIs are Available in the Patch Set?

- All non-versioned APIs and non-standard versioned APIs available up to Release 14.8.0.0.0 will remain supported in the current release. However, these APIs will be sunset in the next Patch Set Release.
- Versioned APIs, which serve as alternatives to the non-standard APIs, are now available and should be adopted by customers going forward.

Sunset APIs

NIL

3.19 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.

4

Deprecated Features

FUNCTION ID list of OBMA and ODT Core merger

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

Table 4-1 FUNCTION ID list of OBMA and ODT Core unification

FUNCTION ID	DESCRIPTION
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

Table 4-1 (Cont.) FUNCTION ID list of OBMA and ODT Core unification

FUNCTION ID	DESCRIPTION
STDHSTCD	Host Code
STDLOCHL	Local Holiday Calendar Maintenance

SOAP Web Services

Below mentioned features will be deprecated in Oracle Banking Payments 14.9.0.0.0.

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

5

Components of the Software

- [Documents Accompanying the Software](#)

5.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Release Note
- User Guides

6

Environment Details

This topic describes about Tech Stack details of Oracle Banking Payments 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.