Oracle® Banking Payments Cloud Service

Release Notes

Release 14.8.2.0.0
G54785-02
April 2026

Oracle Banking Payments Cloud Service Release Notes, Release 14.8.2.0.0

G54785-02

Contents

Preface

Purpose

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

Audience

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

Table User Roles

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

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.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1

Release Notes

1.1 Background

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

1.2 Purpose

The purpose of this Release Note is to highlight the various features introduced in Oracle Banking Payments Cloud Service Release 14.8.2.0.0.

1.3 Abbreviations

Table 1-1 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 1-1 (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

1.4 Release Highlights

The scope of the Oracle Banking Payments Cloud Service 14.8.2.0.0 Release is to develop new features apart from making enrichments to the existing functionality.

2
Release Enhancements

The enhancements in this release are listed in this topic.

2.1 US ACH

2.1.1 Multi Addenda Support

For US ACH originations and receipts, support is provided for multiple addenda records where permitted by the transaction SEC code. With this change, users can capture and view multiple addenda records when allowed for the applicable SEC code. Origination and receipt files can also carry multiple addenda records for the supported use cases.

A new option, **Addenda Details**, is provided in the following screens to input and view multiple addenda records:

- Outbound and Inbound US ACH Credit Transfer Input (Function ID PNDOTONL and PNDITONL)

- Outbound and Inbound US ACH Debit Transaction Input (Function ID PNDODONL and PNDIDONL)
- Outbound and Inbound US ACH Credit Transfer View (Function ID PNDOVIEW and PNDIVIEW)
- Outbound and Inbound US ACH Debit Transaction View (Function ID PNDODOVW and PNDIDIVW)

The Addenda Details option in the transaction input/view screens opens the addenda details screen based on the addenda format supported by the SEC code. For the SEC codes MTE, POS, and SHR, a separate addenda screen is opened. Multi-addenda support is provided for ACH Credit and Debit SI Template screens, as well as returns and reversals.

Customer Origination File Upload, US ACH Credit and Debit REST API, US ACH Credit and Debit SI Template API, and Inbound ACH File Upload will support multiple addenda records. The existing special character check will be extended to addenda records.

2.1.2 Support for Uploading ACH Operator Acknowledgement Files

Support is provided to upload ACH Operator Acknowledgement files for ACH files dispatched to the ACH operator. Banks receive an acknowledgement message containing the acknowledgement status and any error details. The uploaded acknowledgement file is linked to the corresponding dispatched file, improving operational visibility into network and operator acknowledgement outcomes and error diagnostics.

A new file type, **US_ACH_NETWORK_ACKGT**, is defined to upload the ACH acknowledgement file through the File Envelope API and the **File Envelope Upload** screen (Function ID: PMDFLEVP). A new browser screen, **Inbound US ACH Acknowledgement Receipt Summary** (Function ID: PNSACKSM), is provided to view details of uploaded acknowledgement files.

The acknowledgement file is matched to the previously dispatched file using the following fields, which are present in the acknowledgement file and in the dispatched file header:

- Immediate Origin
- Immediate Destination
- File Creation Date
- File Creation Time
- File ID Modifier

The **US ACH Dispatch Log Summary** screen (Function ID: PMSDNLOG) is enhanced to display the acknowledgement details for a previously dispatched file, including the file-level status and associated error details. Batch-level acknowledgement status is also displayed for the batches within the dispatched file.

2.1.3 Sanctions Screening Based on SEC Code and Transaction Type

Sanctions checks for payments are performed by interfacing OBPM with an external sanctions screening system. Support is provided to configure sanctions screening based on the transaction direction and SEC code combination, enabling more granular control over the screening scope.

A new screen, **US ACH Sanctions Screening Preferences Detailed** (Function ID: PNDSCPRF), is provided to configure the list of SEC codes that require sanctions screening based on transaction type (Origination/Receipt). During sanctions screening for US ACH

transactions, an additional validation is performed to check whether this maintenance is available.

If the maintenance is available, sanctions screening is performed only for transactions with SEC codes maintained in this screen.

If the maintenance is not available, sanctions screening applies to all SEC codes, as per existing behavior.

2.1.4 File Upload Status Transmission to the Originating System

For origination files received and processed by the payment system, enhancements have been made to provide upload status details to the source system through a REST API, based on the initial file-level format validations performed. This enables the source system to monitor file upload processing outcomes more effectively and take timely action based on the validation results.

Status information is provided for the following scenarios:

- **Successful validation:** When the origination file is fully parsed and successfully validated, confirming that it meets all required validation criteria.
- **Validation errors:** When errors are detected during parsing or validation. In such cases, error details are sent to the source system.

Support is provided to invoke the file origination system API and send upload status details either upon completion of file parsing and upload, or when file format exceptions occur during parsing.

A new maintenance screen, **File Upload Status Notification Maintenance** (Function ID: PMDFLNTF), is provided to capture the REST API details for file upload status notifications. The origination system REST API and service profile details must be maintained in this screen for the relevant upload file type. It is assumed that the originating system supports the native REST API format provided by OBPM.

REST API-based status notification is supported for the following US ACH file types:

- ACH Origination File Upload
- ACH Inbound File Upload
- ACH Directory Upload

2.1.5 Dispatch Cycle Maintenance Changes

In **US ACH Dispatch Parameters** (Function ID PMDNACDP), the Extended Dispatch Cycles section is removed. All dispatch cycle times, including both normal and extended dispatch, are maintained under **Dispatch Cycles**.

2.1.6 Non-STP Support for US ACH Origination File Entries

Non-STP rules can be maintained for ACH transactions to route transactions to the Non-STP queue, allowing users to verify and release the record or modify the details before releasing it. Non-STP support, which is currently available for service-initiated ACH originations, is now extended to transactions received through origination files as well. This provides improved control by enabling manual review of file-ingested originations based on configured rules. Maintenance of Non-STP rules is optional.

2.1.7 Origination File Clearing Entry Accounting Changes

For ACH Credit/Debit origination files with consolidation, changes have been made to support the consolidation of clearing entries based on a parameter in Batch Preferences. A new field, **Consolidate Clearing Entries**, has been added to the Batch Processing Preferences (PMDBTPRF) screen.

2.1.8 US ACH UI Enhancements

The following US ACH UI enhancements have been implemented to improve usability:

Bulk File Batch Payment Summary (PMSBTTXN)

- Added the **US ACH Entry Type** and **Transaction Code** fields.
- Added a new **View Transaction** button to allow users to view details of the selected ACH transaction (opens the appropriate view screen based on the transaction type).

Bulk File Summary Screen (PMSBATBR)

- Updated the **pain.002 generation** button label to **File Status Generation**.
- Updated the **View Pain002** label to **View File Status Details**.

US ACH Dispatch File Log Summary (PMSDNLOG)

- Expanded the visibility of the **File Name** field in the search results.
- Added a tooltip to display the full file name on mouse hover.

US ACH Transaction Summary and View Screens

- Added **Consolidated Batch Reference** and **Batch ID** fields to the summary and detailed view screens (auto-populated and disabled).
- Removed the **All Message** button and added a **View Advice** button.

Exception Queue Screen

- Added **US ACH Entry Type** to the search criteria and results.
- Updated the **Delete** button label to **Delete Action**.
- Updated the **Reject** button label to **Reject Action**.

Repair Queue Validation

Updated the repair queue logic so that repaired data is validated when saving (instead of during authorization).

US ACH Credit Transaction Screen Names

The following screen names have been updated to Credit Transaction in place of Credit Transfer:

- PNDOTONL / PNSOTONL
- PNDOVIEW / PNSIVIEW
- PNDITONL / PNSITONL
- PNDIVIEW / PNSIVIEW

2.1.9 US ACH File Upload / API - User ID Validation and Propagation to Transactions

When origination files are uploaded through the File Envelope API, the system validates that the user ID is valid and has access to the File Envelope (PMDFLEVP).

For transaction view screens, the same user ID passed in the API is populated in both the Maker ID and Checker ID fields on the audit screen.

For outbound single-transaction APIs, the system validates that the user ID passed in the request has access to create transactions.

The user ID received in the file envelope is used when batch or consolidated batch–related queue actions are initiated.

In the File Envelope screen (Function ID: PMDFLEVP), changes have been made to list **US ACH Origination File** under the **File Category Origination Files**, so that all origination files are listed under the same file category.

2.1.10 US ACH Credit and Debit Configurations - Removal of Dependency on Generic Maintenances

For the US ACH module, the dependency on the following maintenance screens has been removed:

- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Network Currency Preferences (PMDNCPRF)
- Collection Network Preferences (PCDNWDDP)

The existing screens **US ACH Debit Accounting Preferences** (Function ID: PNDDRPRF) and **US ACH Credit Accounting Preferences** (Function ID: PNDCRPRF) have been renamed to **US ACH Debit Preferences** and **US ACH Credit Preferences**.

Additional preference fields have been added to these screens for network account, pricing code, transaction limits, beneficiary name check, and exchange rate preferences, as applicable.

Existing maintenance data must be updated for these changes using migration scripts.

In the US ACH Dispatch Parameters screen (Function ID: PMDNACDP), a new field, **Immediate Destination Routing Number**, has been added.

2.2 Regulatory Changes

- SWIFT Stop and Recall (gSRP) Support
- EU Regulation - Customer Identifier Changes
- EU Payer - Restricted Words Validation Changes
- India Payments - IMPS 2.8.5 Specification Changes
- BIC Directory - IDENTIFIERS-BIC File Upload

2.2.1 SWIFT SR2026 Changes

Application changes have been implemented to comply with the SWIFT CBPRPlus Usage Guidelines for Standards Release 2026. The high-level changes are listed below:

- **SR2026 activation control:** PXDSRGDT is preconfigured for SRG year 2026 with an effective date of 14-Nov-2026. SR2025 behavior remains active until that date.
- **CBPRPlus Usage Identifier upgrade:** Usage Identifier values have been updated for all in-scope CBPRPlus MX messages.
- **camt.105/camt.106 changes:** Support has been added for camt.105.001.03 and camt.106.001.03 (single and multiple), including UI data capture and display.
- **camt.056/camt.029 changes:** New validations have been added based on reason codes.
- **pacs.010 changes:** pacs.010 and pacs.010 CCP have been consolidated into a single pacs.010. **Payment Type** and **Intermediary Agent 1/2/3** details have been added to the pacs.010 transaction view screen, and these fields are populated in the outbound pacs.009 message.
- **Latest ISO external code sets:** Support has been added for the latest ISO external code sets.
- **Additional SR2026 validations/restrictions:** Additional SR2026 validations and restrictions are enforced across impacted messages.
- **Hybrid address enforcement:** Fully unstructured addresses are not allowed. Structured/ hybrid addresses are enforced with a maximum of two Address Lines, using existing maintenance (PMDNWADD).

2.2.2 US Fedwire 2026 Changes

Hybrid address enforcement: Fully unstructured addresses are not allowed. Structured/ hybrid addresses are enforced with a maximum of two Address Lines, using existing maintenance (PMDNWADD).

Outbound camt.110 input/view enhancements (PSDOIRID, PSDOIRVW, PSSOIRVW): Added new Fedwire-compliant fields, including **Underlying Instrument Code** (as an LOV), **Request Originator Party/Agent** details (postal, identification, and agent details), and **Underlying Other Identification**. This field has also been added to the summary search criteria and results.

camt.110 standalone investigation handling: Original Transaction Reference is now non-mandatory for Fedwire standalone requests. If an inbound camt.110 carries the Underlying Other node, the system treats it as a standalone request and skips matching to underlying payment, return, or drawdown messages.

Outbound camt.111 input/view enhancements (PSDOIRPI, PSDOIRPV): Added Response Originator Party/Agent structures; confirmation-tab account, proxy, and reference fields; charges and charges-agent details; tax details; and transaction-status originator details, with corresponding population in the view screens.

Inbound screen parity for both message types: The outbound fields added above are also exposed in inbound view screens (PSDIIRVW for camt.110 and PSDIIRPI for camt.111) so users can review the full received investigation content.

Message generation and schema control: Outbound camt.110 and camt.111 messages are generated against the Fedwire 2026 XSDs, validated via PSDGRXSP schema maintenance, and populated only with network-allowed fields along with user-entered additional fields.

2.2.3 TARGET2 ISO - November 2025 Changes

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

Activation is managed through a new maintenance screen, TARGET2 ISO Changes Effective Date Detailed (Function ID: PSDT2EDT).

Support for hybrid addresses has been extended to TARGET2 messages, including pacs.008, pacs.009, pacs.004, camt.029, camt.056, and pacs.010.

When a structured or hybrid address is used, Town Name (TwnNm) and Country (Ctry) are mandatory. Up to two Unstructured Address Lines (AdrLine) elements (each up to 70 characters) may be included.

The previous exclusivity rule where Unstructured Address Line (AdrLine cannot co-exist with other postal elements has been removed, permitting hybrid formatting.

2.2.4 SWIFT gpi - gCCT / gCOV Additional Changes

Rule-based pricing for gpi payments is now enabled with the introduction of new elements: GPI_PAYMENT_TYPE, IS_GPI_PAYMENT, and IS_INCOMING_GPI (for inbound termination and outbound pass-through scenarios):

- The system will automatically derive and stamp gpi Agent when gCCT is enabled, the processing branch BIC and currency exist in the SWIFT gpi Directory for the incoming SWIFT CBPRPlus pacs.008 messages in the STP Layer. Similarly, the SWIFT CBPRPlus pacs.009 COVER messages in the STP Layer are stamped as gCOV.
- The ISO trck.001 confirmations for gCCT/gCOV transactions pending in STP Layer Exception Queues are generated at end-of-day (EOD) through auto job, with appropriate status and reason codes.
- The gpi Agent is made as a searchable field in the STP Layer Transaction View summary screens:
  - Cross Border FI to FI Customer Credit Transfer View Summary (Function ID: PSSICTVW)
  - Cross Border FI Credit Transfer View Summary (Function ID: PSSIBTVW)

2.2.5 SWIFT gpi - gFIT Additional Changes

The **gpi Agent** flag is automatically derived when gFIT is enabled, and the processing branch BIC and transfer currency exist in the SWIFT gpi Directory, with the gFIT service (004, Platform GPI) active for the specified effective dates for the incoming SWIFT CBPRPlus pacs.009 CORE / ADV messages pending in STP Layer.

The incoming gpi indicator is set to **Yes** when the Service Level Code under Payment Type Information equals G004 (pacs.009 path: `/Document/FICdtTrf/GrpHdr/PmtTpInf/SvcLvl/Cd`).

The gFIT trck.001 confirmations are generated for transactions pending in STP Layer Exception Queues are generated at end-of-day (EOD) through auto job, with appropriate status and reason codes.

Pricing rules for outbound, inbound, and outbound pass-through pacs.009 transactions have been extended to support GPI_PAYMENT_TYPE, IS_GPI_PAYMENT, and IS_INCOMING_GPI (for inbound and outbound pass-through scenarios).

2.2.6 SWIFT Go Additional Changes

STP Identification: Inbound pacs.008 transactions in the STP Layer are identified as **SWIFT Go** when the G009 service code is present, the currency and amount meet the criteria defined in PXDGPSPF preferences, and the Processing Branch BIC with the specified currency is active for SWIFT Go in the SWIFT gpi Directory.

Confirmations (trck.001): Auto-generation of trck.001 confirmations is based on agent status and transaction type:

- **SWIFT Go + Agent Yes:** Generates a SWIFT Go trck.001confirmation.
- **SWIFT Go + Agent No:** Generates a Universal Confirmationtrck.001.
- **gCCT + Agent Yes:** Generates a gCCT trck.001confirmation.
- **Non-gpi + Agent No:** Generates a Universal Confirmationtrck.001.

Pricing: Specific charges are supported for SWIFT Go Inbound and Outbound pacs.008 transactions. Pricing rules can leverage elements such as GPI_PAYMENT_TYPE and IS_INCOMING_GPI, with extended gpi rule elements also available for pacs.008 SWIFT Go transactions.

2.2.7 SWIFT Stop and Recall (gSRP) Support

SWIFT SRP support has been enabled for Generic Wires ISO, standardizing stop and recall processes using camt.056 (request) and camt.029 (response) messages.

An **SRP Message** flag is added to the request and response transaction input / view screens to identify SRP flows.

- Generic Wires ISO Outbound FI to FI Payment Cancellation Request Input (Function ID: PSDOCBCN)
- Generic Wires ISO Outbound FI to FI Payment Cancellation Request View (Function ID: PSDOCNCV)
- Generic Wires ISO Cancellation Response Details (Function ID: PQDGCNRP)
- Generic Wires ISO Cancellation Response View (Function ID: PSDGCNRV)

SRP identification is automated by matching the incoming camt.056 Business Application Header From BICFI with the Tracker BIC specified in gpi Host Preferences (PXDGPIPF).

The **SRP Message** flag is auto-selected when the original pacs.008 is a gpi payment, with the option for users to manually deselect if needed.

2.2.8 EU Regulation - Customer Identifier Changes

Defaulting Customer Identifier for Outbound Transactions in Compliance with REGULATION (EU) 2023/1113

- To comply with REGULATION (EU) 2023/1113, the system now supports defaulting customer identifier(s) from customer records in Core systems for outbound transactions initiated in Generic Wires, SCT, and SCT Inst.
- Customer Identifier details are fetched from the Core Account system during transaction or bulk file processing if the debtor identifier is not already present.
- A new system parameter, **DEFAULT_CUST_IDENTIFIER**, is introduced to enable this feature.
- The existing ECA Interface screen (Function ID: PMDINECA) is used to maintain REST API details of the Core system, with **Interface Type** set to **Account Inquiry**.
- Out-of-the-box support is available for the FCUBS API `/CustomerAccDetailService/CustomerAccDetail/QueryCustacctDetail` using the latest FCUBS version.

For outbound transactions, the following identification logic is applied based on customer type:

Corporate/Bank Type Customers: The identifier is chosen as BIC, LEI, or Other Organization ID.

Individual Customers: The identifier is chosen as Private Other ID, or a combination of Birth Date, City of Birth, and Country of Birth.

The following transaction screens are covered by this logic:

- SCT Outbound Transaction Input (Function ID: PADOTONL)
- SCT Instant Outbound Transaction Input (Function ID: PFDOTONL)
- Generic Wires Customer Transfer screens

Transactions submitted without a debtor identifier are routed to the Repair queue. Bulk file batches without debtor identifiers are moved to the PE queue, where they can only be cancelled.

2.2.9 EU Payer - Restricted Words Validation Changes

The validation logic has been updated to check for restricted words only when they appear as standalone words. That is, when an exact match is found. If a restricted word is part of another word or name, the validation will be skipped.

2.2.10 India Payments - IMPS 2.8.5 Specification Changes

In accordance with NPCI technical specifications version 2.8.5, the following system updates have been implemented:

- For FIR transactions, the maximum character length for the Originator.Name and Beneficiary.Name elements in the ReqPay and ReqChkTxn APIs has been increased from 50 to 100 characters.
- The descriptions for payer MCC codes have been updated as follows:
  - **MCC 6012**: Cash pay in Domestic Money Transfer (DMT) initiated via Business Correspondents.
  - **MCC 4814**: Retail user initiating from Branch/Assisted mode.

The remitter's mobile number is now validated to be between 10 and 15 digits, allowing support for foreign numbers (previously fixed at 12 digits).

Beneficiary mobile numbers must be exactly 12 digits, including the country code (91) followed by the 10-digit number; beneficiary banks are required to accept this format.

Beneficiary banks must return the credited account number in a masked format (only the last 4 digits visible, remaining digits replaced with 'X') in all successful transactions. Remitter banks must support this format in the acNum field of the RespPay and RespChkTxn APIs.

Default MCC codes 5414 and 5415 will now be used for credit card bill payments.

The Txn.note element has been made optional in the ReqPay, RespPay, ReqChkTxn, RespChkTxn, ReqHbt, and RespHbt APIs.

2.2.11 BIC Directory - IDENTIFIERS-BIC File Upload

The **BICPlus directory file** is being replaced by the **IDENTIFIERS-BIC file**, which lists all BICs. Support is now provided to upload this file in XML format via the File Envelope upload process. A new file type, **identifiersBIC**, has been added to the File Envelope screen (Function ID: PMDFLEVP). BIC details from the uploaded file will be populated in the existing BIC Directory screen (Function ID: ISDBICDE).

> **Note**
>
> There will be no support for uploading the **IDENTIFIERS-HISTBIC** file, as it contains historic records that are not in use. The population of BIC directory details will be limited to the existing fields in the **ISDBICDE** screen.

2.3 Generic Wires

- Changing Credit Account Branch Code
- Displaying BIC Name
- Displaying Account Name
- Summary Screen - Search by UETR
- MT MX Duality Support
- Statement Browser Changes
- RTGS Branch Assignment for bank with Multiple BICs
- RTGS Address Scheme Changes
- UK PSR Changes

2.3.1 Global Validation Framework

Generic validation rules can be set up in the **Generic Validation Framework (PMDGVALD)** screen for various ISO tags in the ISO message, based on the selected transaction type. Validations can be maintained for a combination of Network Code, Transaction Type, Message Type, and Resultant Action. For each resultant action, multiple validations can be configured within the same maintenance record using this screen.

During transaction processing, validations are performed based on the configured rules, and the corresponding resultant actions are applied. These changes are applicable to RTGS MX transactions.

2.3.2 Sort Code Changes

Sort code upload is supported through SortCodeDir (flat file) using **File Envelope Upload (PMDFLEVP)**, including multipart upload through REST.

The **Clearing Code Maintenance (ISDCTMEX)** screen is enhanced to support ISO structured address fields. A new sub-screen, **Clearing Network Participation**, is introduced to capture and view clearing network participation details.

A new REST service, `/obpm-foundation-service/service/v14.8.2.0.0/queryClearingCodeMnt`, is provided to retrieve clearing code details. The service accepts Network Code as mandatory input, with Country, Member ID, and Bank Name as optional inputs. The system derives the Clearing Network from Network Preference (PSDGRTNP) and returns the matching Clearing Code Maintenance (ISDCTMEX) record.

2.3.3 REST API to List Own Bank Sort Codes

A new REST API, `/BranchIdentifierQuery`, can be used to query the list of branch clearing codes by providing the **Generic Wires** or **Generic ACH** network code.

- To verify whether a clearing code belongs to the bank's own branches, **both Network and Sort Code** must be provided in the request.
- To confirm the branch clearing code for a specific branch, **Network, Branch Code, and Sort Code** must be provided in the request.

Screen Changes:

The existing Branch Identifier Maintenance for Generic ACH (Function ID: PMDACHBR) is renamed to Branch Identifier for Domestic Networks.

The Network Code field lists valid CBPRPlus and RTGS MX (GN-RTT) network codes defined in the system, in addition to the existing Generic ACH networks.

If the Generic Wires module is used for domestic networks that use clearing codes for routing, this screen supports maintaining clearing identifiers for the bank's own branches.

2.3.4 Generic RTGS Network Changes

The network type code **GN-RTT** has been defined for Generic RTGS MX networks. This network type code has been added to RTGS MX–related maintenance and transaction screens.

2.3.5 PACS.010 Priority Processing for Future-Dated Book Transfers

A parameter-based enhancement has been introduced for book transfers created from incoming Interbank Direct Debit (pacs.010) messages to allow immediate processing on the receipt date.

A new system parameter, **Enable Priority Processing for Book Transfers**

(ENABLE_PRIORITY_BOOK_TRANSFER), has been added with values Y/N (Default: N).

When enabled (Y), future-dated book transfers originating from pacs.010 messages are processed on the receipt date and are not sent to the warehouse queue.

Same-day camt.054 debit/credit confirmations are generated when transactions are processed immediately, in accordance with Agreement Maintenance (PMDCMAGT) and customer advice preferences.

When the parameter is disabled (N), existing behaviour is retained: future-dated transactions are processed on their scheduled value date. If a future-dated transaction is released from exception queues and the parameter is enabled, processing will occur on the receipt date.

Scope: Applies to SWIFT CBPRPlus and TARGET2 incoming pacs.010 messages resulting in Book Transfer transactions.

2.3.6 Inbound Customer Payment Cancellation Request (camt.055) Changes

When an incoming camt.055 message is received and matched to a previously received pain.001 message in the Warehouse Queue (using existing matching criteria), the transaction status of the corresponding pain.001 message will be updated to **Cancelled** following successful matching.

Scope: Applies to SWIFT CBPRPlus incoming camt.055 messages received for SWIFT CBPRPlus pain.001 messages.

2.3.7 Notification to Receive Cancellation Advice (camt.058) Changes

Outbound camt.058 generation is now supported for prior camt.057 notifications under SWIFT CBPR+ SR2025. The legacy GENERATE_CAMT058 auto-generation parameter is replaced with a guided, screen-driven process.

Key enhancements include:

- A new summary/browser to list eligible transactions (those with outgoing camt.057) and provide an action to generate the camt.058 message.

- A dedicated screen for generating camt.058 messages.
- Sanctions screening for each generated camt.058 message.
- Validation of the generated camt.058 message against the XSD (PMDFLPRM).

Scope: Applies to SWIFT CBPRPlus Outgoing camt.058 message generation.

2.3.8 Debit / Credit Advice

Structured Address Support for Debtor and Creditor Fields in Debit/Credit Advice

Introduce new elements for Debtor and Creditor fields to enable population of structured addresses in mail-based Debit/Credit advice.

Ensure these elements are included in the Debit/Credit advice generated for SWIFT CBPRPlus and TARGET2 ISO pacs.008/pacs.009 messages, consistent with existing functionality.

Scope: Applies to Mail based Debit / Credit advice generated for SWIFT CBPRPlus, RTGS ISO pacs.008 / pacs.009 transactions.

2.3.9 Early Nostro / Vostro Posting

A configurable option has been introduced to enable early posting of the debit leg immediately after booking for Generic Wires ISO transactions; the default behaviour remains unchanged unless this option is enabled.

Two new flags, **Early Nostro Entry Posting** and **Early Vostro Entry Posting** (Yes/No; default: No) have been added to the **Generic Wires ISO Inbound Network Preferences (PSDIGWNP)** screen.

When enabled, debit entries (SIDR) are posted and the accounting handoff is initiated immediately after booking, prior to Non-STP Rule evaluation; processing then continues as usual.

For Vostro accounts, an ECA check is performed with the DDA system. Debit posting and the handoff proceed only upon a successful ECA response.

If a cancellation occurs after an early debit has been posted, only a credit entry (SICR) is posted to the Return GL to offset the initial debit.

Scope: Applies to SWIFT CBPRPlus, RTGS ISO FI-to-FI Customer Credit Transfer (pacs.008) and FI Credit Transfer (pacs.009) Inbound and Pass-through transactions.

2.3.10 Ignore Settlement Days Processing

A new field labelled **Ignore Settlement Days** has been added to the pacs.008 and pacs.009 transaction input / view screens. This field enables users to specify whether settlement days should be ignored during processing.

Date derivation will be adjusted based on the **Ignore Settlement Days** preference selected at the time of booking the transaction. If this flag is selected, then the Settlement Days derived from BIC Cutoff maintenances will be ignored and final value date will be derived.

Scope: Applies to SWIFT CBPRPlus outbound pacs.008 and pacs.009 transactions.

2.3.11 LCY Amount Changes for Single Payout Requests Originated by Other Product Processors

Service Changes: New tags, lcyRateApplied and lcyAmtApplied, will be introduced in SPS requests (SOAP/REST services) to receive the local currency (LCY) rate and amount as applied in the origination system. When these values are included in an outbound request, and if the transfer currency differs from the local currency, the LCY rate and amount from the request will be used in the payment transaction created. These LCY values will also be passed along in the accounting request.

Screen Changes: New fields such as LCY Rate Applied at Source and LCY Amount Applied at Source will be added to the Single Payout and Cross-Border MT / MX transaction view screens.

- Single Payout Service Detailed (Function ID: PMDPNSPS)
- Cross Border Outbound FI Credit Transfer View (Function ID: PSDOCNVW)
- RTGS ISO Outbound FI Credit Transfer View (Function ID: PSDORBTV)
- Cross Border Inbound FI Credit Transfer View (Function ID: PSDICNVW)
- RTGS ISO Inbound FI Credit Transfer View (Function ID: PSDIT2BV)
- Outbound Cross Border Payments View (Function ID: PXDOVIEW)
- Inbound Cross Border Payments View (Function ID: PXDIVIEW)

Scope: Applies to SWIFT CBPRPlus, RTGS ISO, Cross-border MT and RTGS MT transactions.

2.3.12 Payment Chain Building Changes

The currency correspondent derivation as first step based on Currency Correspondent rule is changed when Credit Account / Receiver is not given.

System will resolve the Instructed Agent or Receiver from Global Correspondent if a valid RMA is available and if Creditor Agent is not having a valid RMA. If not, system will check the Currency Correspondent Rule and populate the derived BIC as Receiver or Receiver of Cover if the derived BIC is a valid Currency Correspondent having RMA.

If there is no valid Currency Correspondent rule is found, then the Standard Currency Correspondent is considered as Receiver of Receiver of Cover.

Scope: Applies to SWIFT CBPRPlus Outgoing pacs.008 / pacs.009 and SWIFT MT 103 / 202 transactions.

2.3.13 Currency Correspondent Rule - Additional RuleElements

Additional Rule Elements are introduced in Currency Correspondent Rule.

- Ordering institution BIC [Debtor Agent BIC in ISO parlance]
- Ordering institution country
- Sender Country
- Sender [Instructing Agent BIC in ISO parlance]
- Intermediary Agent Clearing Code

- Intermediary Agent Member ID
- Creditor Agent Clearing Code
- Creditor Agent Member ID
- Network Code
- Service Level Code
- Instructed Agent
- Instructed Agent Country

Scope: Applies to SWIFT CBPRPlus pacs.008 / pacs.009 transactions.

2.3.14 Cover Suppression Rule - Additional Rule Elements

Additional Rule Elements are introduced in Cover Suppression Rule.

- Intermediary Agent Clearing Code
- Intermediary Agent Member ID
- Creditor Agent Clearing Code
- Creditor Agent Member ID
- Service Level Code
- Network Code
- Creditor Agent BIC
- Creditor Agent Country
- Intermediary Agent BIC
- Intermediary Agent Country

Scope: Applies to SWIFT CBPRPlus pacs.008 / pacs.009 transactions.

2.3.15 Debtor Address Defaulting

An enhancement has been introduced to apply the **PAINFILE_CUST_DEFAULT** parameter to outgoing pacs.008 messages.

- WhenPAINFILE_CUST_DEFAULT = N, any structured or unstructured Debtor Address provided in the incoming request is passed through to the outgoing pacs.008 without transformation.
- WhenPAINFILE_CUST_DEFAULT = Y, the Debtor Address is defaulted from existing customer or account details, using the POPULATE_CIF_DET (Y/N) setting from STDCIFCR / STDCRACC, and the incoming address values are ignored.

During address defaulting, the network-permitted address format (structured vs. unstructured) isobserved, according to the priority defined in Network Address Preferences (PMDNWADD), in line with hybrid address requirements.

Scope: Applies to SWIFT CBPRPlus, RTGS ISO Outgoing pacs.008 transactions booked via Single Payout Service and MT101 channel types.

2.3.16 Debtor Agent BIC Defaulting

If no Debtor Agent BIC is entered at the time of Enrich-click, default the field automatically.

For transaction booking via service, default the Debtor Agent BIC if no value is received in the respective field.

For pass-through transactions, do not default the Debtor Agent BIC if a value is not received.

For reverse pacs.008/pacs.009 transactions, populate the Debtor and Debtor Agent BIC fields with the Branch BIC.

Scope: Applies to SWIFT CBPRPlus, RTGS ISO Outgoing pacs.009 transactions.

2.3.17 Charge Bearer Defaulting

If **Charge Bearer** is not provided during **Enrich**, the system defaults it from the **CHARGE_WHOM** system parameter, if a valid value is maintained.

Scope: Applies to SWIFT CBPRPlus, RTGS ISO Outgoing pacs.008 transactions.

2.3.18 ISO 2 Character Clearing System Code

- Support for inputting a 2-character Clearing System Code in the Outbound / Inbound pacs.008 / pacs.009 transactions.
- Manualbooking of outgoing transactions with a 2-character Clearing System Code.
- Manualbooking of incoming transactions with a 2-character Clearing System Code
- Display of the 2-character Clearing System Code on transaction viewscreens

Scope: Applies to SWIFT CBPRPlus Outgoing / Incoming pacs.008 / pacs.009 transactions.

2.3.19 Clearing System Member Identification

The **Clearing System Member Identification** field has been enhanced to function as a List of Values (LOV) field, enabling value selection from Clearing Code Maintenance and population.

This change applies to SWIFT CBPRPlus messages in the following screens:

- SWIFT CBPRPlus Outbound FI to FI Customer Credit Transfer TransactionInput (PSDOCBCT)
- SWIFT CBPRPlus Outbound FI Credit Transfer Transaction Input(PSDOCBBT)
- SWIFT CBPRPlus Inbound FI to FI Customer Credit Transfer TransactionInput (PSDICBCT)
- SWIFT CBPRPlus Inbound FI Credit Transfer Transaction Input(PSDICBBT)

Scope: Applies to SWIFT CBPRPlus Outgoing / Incoming pacs.008 / pacs.009 transactions.

2.3.20 Changing Credit Account Branch Code

Enables the selection of a different branch for the credit account when crediting a GL account.

Accounting entries will be posted to the selected credit account branch.

Scope: Applies to SWIFT CBPRPlus Incoming pacs.008 / pacs.009 transactions.

2.3.21 Displaying BIC Name

Display BIC Name for Selected BIC Code

Add a **BIC Name** field on transaction input, view, and template screens. Populate the **Name** of the selected **BIC Code** in the **BIC Name** field.

Scope: Applies to SWIFT CBPRPlus Outgoing pacs.008 transactions and only for the Instructed Agent and Creditor Agents.

2.3.22 Displaying Account Name

Debit Account Name Field: Introduce a field to display the name of the debit account on outbound transaction input, view, and template screens.

Credit Account Name Field: Introduce a field to display the name of the credit account on inbound transaction input and view screens.

Scope: Applies to SWIFT CBPRPlus Outgoing / Incoming pacs.008 / pacs.009 transactions.

2.3.23 Summary Screen - Search by UETR

The field **UETR** has been added in the Search Block in the Transaction Input and Transaction View Summary screens.

- SWIFT CBPRPlus Outbound FI to FI Customer Credit Transfer Transaction Input Summary (Function ID:PSSOCBCT)
- SWIFT CBPRPlus Outbound FI to FI Customer Credit Transfer Transaction View Summary (Function ID: PSSOCBVW)
- SWIFT CBPRPlus Outbound FI Credit Transfer Transaction Input Summary (Function ID: PSSOCBBT)
- SWIFT CBPRPlus Outbound FI Credit Transfer Transaction View Summary (Function ID: PSSOCNVW)
- SWIFT CBPRPlus Inbound FI to FI Customer Credit Transfer Transaction Input Summary (Function ID:PSSICBCT)
- SWIFT CBPRPlus Inbound FI to FI Customer Credit Transfer Transaction View Summary (Function ID: PSSICBVW)
- SWIFT CBPRPlus Inbound FI Credit Transfer Transaction Input Summary (Function ID: PSSICBBT)
- SWIFT CBPRPlus Inbound FI Credit Transfer Transaction View Summary (Function ID: PSSICNVW)
- RTGS ISO Outbound FI to FI Customer Credit Transfer Transaction Input Summary (Function ID:PSSOT2CT)
- RTGS ISO Outbound FI to FI Customer Credit Transfer Transaction View Summary (Function ID: PSSOT2CV)
- RTGS ISO Outbound FI Credit Transfer Transaction Input Summary (Function ID: PSSORTBT)
- RTGS ISO Outbound FI Credit Transfer Transaction View Summary (Function ID: PSSORBTV)
- RTGS ISO Inbound FI to FI Customer Credit Transfer Transaction Input Summary (Function ID:PSSIT2CT)
- RTGS ISO Inbound FI to FI Customer Credit Transfer Transaction View Summary (Function ID: PSSIT2CV)

- RTGS ISO Inbound FI Credit Transfer Transaction Input Summary (Function ID: PSSIT2BT)
- RTGS ISO Inbound FI Credit Transfer Transaction View Summary (Function ID: PSSIT2BV)

2.3.24 MT MX Duality Support

Support for recall, response, and notice-to-receive flows with automated matching across MT and ISO 20022 message types, including pacs.008, pacs.009, camt.056, camt.057, MT202/205, MT210, MTn92, and MTn96.

Inbound MTn92 (MT192/MT292) recall requests:

Auto-matching with inbound pacs.008/pacs.009 messages: When a match is found and the status is eligible, the transaction moves to the Inbound Recall Request Queue (PXSICLRQ) for user action. Upon user action, a camt.029 message is generated for Accept, Interim and Reject user actions. If no match is found, the item is logged as Unmatched in Inbound Cancellation Browser (PXSICLBR).

Scope: Applies to Inbound SWIFT CBPRPlus pacs.008 / pacs.009 transactions and only auto-matching.

Inbound MTn96 recall/cancellation responses:

Auto-matching with outbound camt.056 message: Update the Recall Status of the original pacs.008/pacs.009 transaction based on MTn96 Field 76 values: **CNCL** for Accepted, **RJCR** for Rejected, and **PDCR** for No Change. Display the MTn96 message in the Messages and R-Transaction tabs of the original transaction.

Scope: Applies to SWIFT CBPRPlus camt.056 messages and only auto-matching.

Inbound MT210 notice-to-receive - inbound pacs.009:

If no MT202/205 match exists, the MT210 message will be checked against pacs.009. Similarly, if no camt.057 match exists, pacs.009 will be checked against MT210. Upon a successful match, the Generated Reference is updated and the Process Status is set to Processed. The MT210 message will also be displayed in the Messages tab of the pacs.009 transaction.

Scope: Applies to SWIFT CBPRPlus pacs.009 messages and only auto-matching.

Inbound camt.057 notification-to-receive - inbound MT202/MT205:

If no pacs.009 match exists, camt.057 is checked against MT202/205. Likewise, if no MT210 match exists, MT202/205 is checked against camt.057. Upon a successful match, the Generated Reference is updated and the Process Status is set to Processed. The camt.057 message is also displayed in the Messages tab of the MT202/205 transaction (PXDIVIEW).

Scope: Applies to SWIFT CBPRPlus camt.057 messages and only auto-matching.

Generation of camt.057 from Cross-border MT transaction:

Support for generating SWIFT CBRPPPlus Notice to Receive (camt.057) message from the Inbound Cross-border MT transaction booked manually or via Service from other product processors based on system parameter **NOTIF_TO_RECEIVE_PREFERENCE**.

Scope: Applies to SWIFT CBPRPlus camt.057 messages and only auto-matching.

Inbound pacs.009 / camt.054 for Outbound MT191:

Support for auto-matching of incoming SWIFT CBRPPPlus FI Credit Transfer (pacs.009) or SWIFT CBPRPlus Debit Credit Notification (camt.054) message with Outbound Charge Claim Request (MT191) message sent earlier.

Scope: Applies to SWIFT CBPRPlus pacs.009 / camt.054 messages and only auto-matching.

2.3.25 Statement Browser Changes

Support for increasing the Statement Reference field length from 20 to 35 characters in the Statement Browser (PMDSTBRW) screen.

2.3.26 RTGS Branch Assignment for bank with Multiple BICs

RTGS BIC Management and Auto-Population

Introduce New Maintenance (PMDBRRTN):

Create a Branch to RTGS Network BIC maintenance (PMDBRRTN) to:

- Manage multiple RTGS BICs perbranch
- Set a default RTGS BIC for eachbranch
- Decouple RTGS BIC from the branch SWIFT BIC maintained inSTDCRBRN

Auto-Population:

Automatically populate the Instructing Agent/Sender BIC from PMDBRRTN in the following scenarios:

- Manual booking (PSDOT2CT, PSDORTBT)
- Template input screens (PSDOTTBT, PSDOTBTR, PSDOTTCT, PSDOTCTR)
- Single Payout Service
- Channel-initiatedRTGS

Pass-Through (RTGS ISO to CBPR+):

Validate that the Instructed Agent BIC matches an RTGS Network BIC configured in PMDBRRTN.

Fallback:

If no RTGS Network BIC is available in PMDBRRTN, default to the BIC maintained in Branch Core Maintenance (STDCRBRN).

2.3.27 RTGS Address Scheme Changes

A new field for capturing Address Scheme has been added to the Generic RTGS Network Preference screen (PSDGRTNP). The value entered for Address Scheme will be used to populate the BICFI or Clearing System Code fields on the pacs.008 / pacs.009 transaction input screens (PSDOT2CT, PSDORTBT).

Scope: This enhancement applies to RTGS ISO messages.

2.3.28 UK PSR Changes

Host-Level Scheme Preference for PSD2 and UKPSR

New Maintenance:

Introduce host-level Scheme Preference (PMDSCMPR) to allow selection between PSD2 and UKPSR.

UI Enhancement:

Rename and enhance the existing PSD Preference screen to PSD/PSR Preference Detailed (PMDPSDMT).

Scheme-Specific Logic:

- Apply UKPSR-specific logic only when UKPSR is selected. This includes validating the sending and receiving bank country codes.
- All other processing to follow PSD2 rules.

Defaulting:

If no Scheme Preference (PMDSCMPR) exists for the host, default the scheme to PSD2.

Scope:

Applies to outbound SWIFT CBPRPlus and TARGET2 ISO pacs.008 transactions via:

- Manual input
- Single Payout Service
- C2B
- MT101
- pacs.008 generated from pain.001

2.4 Generic Wires / Core

2.4.1 Outbound Payee Validation Changes

The generic framework in OBPM for maintaining External Pre-validation Systems and processing payee pre-validation requests has been extended to support payee validation checks for the Generic Wires module (networks of type GN-CBX or GN-RTT). Changes have been made to define a generic request specification that produces all data required for Payee Validation (VOP, CoP, and SWIFT Payee Validation), regardless of the applicable scheme. Data transformation to the specific target system must be configured in OBRH (Interconnect).

Note: These changes cover outbound pre-validation requests and response processing.

Additional fields have been added to the existing **Pre-validation System** maintenance (Function ID: PMDPYVAL) to support both synchronous and asynchronous response modes. A new sub-screen has been added to list the mandatory fields required for the pre-validation system.

The **Network to Pre-validation System Linkage Maintenance** (Function ID: PMDNWVAL) now includes a new option to configure the handling of on-us requests from channels.

The **Pre-validation Exception Message** maintenance (Function ID: PMDVLEXP) has been added to display user-defined error messages upon receipt of a CoP response, based on the reason code received in the response.

In the CBPRPlus and RTGS MX customer transfer screens, a new **Validate Payee** button has been added to generate the outbound request. Payee validation details are displayed in the **Payee Validation Details** sub-screen.

2.5 Generic ACH

2.5.1 Generic ACH Configurability

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

A new screen, XSD File Maintenance (Function ID: PMDXSDUP), is provided to upload XSDs. The ISO Schema Preference screen (Function ID: PMDISOSH) has been introduced to allow users to configure network-specific XSDs for the applicable message types. Once the XSD details are updated, the system reads the XSD and captures the required information for further processing.

- **Inbound payments:** Inbound payment messages are validated against the XSD attached to the network. If an XSD validation failure occurs and the message is flagged as a parsing failure, it can be viewed in the **ACH Inbound Browser** (PMSINACH).
- **Outbound payments:** Outbound payment and dispatch messages are generated based on the XSD configured for the network.

These changes apply to pacs.007, pacs.004, pacs.002, and pacs.003 messages.

Updates have also been made to the Single Payout REST API and transaction-related input/view screens to support additional fields available in different ISO versions.

Note: Network-specific XSDs must follow the ISO 20022 message standard and maintain the same element/node structure as the corresponding ISO message version.

2.6 EU SEPA Payments

2.6.1 SEPA Directory - PARTICIPANTS-SEPA and RELATIONSHIPS-SEPA File Upload

The SEPAROUTING directory file is being replaced with the **PARTICIPANTS-SEPA** file, which lists all SEPA participant BICs.

Support is now provided to upload the PARTICIPANTS-SEPA file in XML format via the File Envelope upload.

A new file type, participantsSEPA, has been added on the File Envelope screen (Function ID: PMDFLEVP) for this purpose.

The system will process uploaded records with Transaction Type codes SCT, SDD CORE, SDD B2B, and SCT INST to update the SEPA Directory (Function ID: PMDSEPAD), creating a separate directory record for each transaction type.

For indirect participants, direct participant details are available in a separate file, RELATIONSHIPS-SEPA.

A corresponding file type, relationshipsSEPA, has also been introduced in the File Envelope screen (Function ID: PMDFLEVP) to support the upload of the RELATIONSHIPS-SEPA file.

Note

- Banks using the new directory uploads should replace any existing Channel IDs in Network Maintenance (Function ID: PMDNWMNT) with the new equivalent Service IDs, as specified in the updated files. Channel IDs are replaced by Service IDs in the new directory files.
- It is assumed that banks will upload the RELATIONSHIPS-SEPA file before the PARTICIPANTS-SEPA file. This ensures that the system can accurately populate direct participant details.
- SEPA directory details are limited to the existing fields available in PMDSEPAD.
- SEPA Routing Director Enhancements (Function ID: PMDSEPAD):
  - The screen name has been changed to SEPA Participant Directory.
  - The City field has been renamed to Town Name.
  - The Channel ID field now supports data type 20c. This data type change has also been applied to the Channel ID field in the PMDNWMNT screen.

2.6.2 Addition of Instructing/Instructed Agent Tags in SEPA Inbound Transactions and SC Requests

The Instructing/Instructed Agent BIC has been added to SCT, SCT Inst, and SDD inbound transaction tables, as well as to sanctions screening requests.

2.6.3 SEPA R-Processing Queue – Support for camt.087 and camt.029 Messages

Enhancements have been introduced to route uploaded camt.029 and camt.087 messages that do not match the original transaction to the R-Processing Queue. Messages in the R-Processing Queue can be matched to the original transactions, enabling the generation of corresponding responses.

2.6.4 SEPA Direct Debit - Screen for Updating Network Status

Currently, if the system parameter **SDD_PACS002S2_CHECK** is set to **Y**, the system validates the network status of the file before accounting handoff is completed for SDD transactions.

A new screen, **Network Status Change**, is now available and can be accessed from the Dispatch File Browser (Function ID: PMSDSPBR).

This option is applicable when **SDD_PACS002S2_CHECK** is **Y**, and for SDD DNF/pacs.003 files that have been dispatched but have a null **Network Status**.

On this screen, users can manually update the Network Status to either **Accepted** or **Rejected**. The **Partial Reject** status is not available for selection from this manual screen.

2.6.5 SEPA Instant Outbound - Positive Response Handling for Recall Cancellation Accounting

SCT Inst Outbound - pacs.004 Processing Enhancement

If the processing of a pacs.004 message is cancelled from any Exception queue, the system will now post the accounting to the Return GL, provided it is maintained in the Network Currency Preferences (Function ID: PMDNCPRF).

2.6.6 SEPA Instant - SI Changes

Standing Instructions (SI) Support for SEPA Instant Outbound Transactions:

Introduced support for Standing Instructions (SI) in SEPA Instant outbound transactions.

Added a dedicated SI template screen for maintaining SEPA Instant instructions, including relevant validations during template creation.

Enhanced the common Template Summary screen to display SEPA Instant templates.

Provided a new REST service enabling addition, modification, deletion, and query operations for SEPA Instant templates.

Enabled SI creation and end-to-end SI processing for SEPA Instant transactions.

2.6.7 SEPA Instant - Bulk File Processing

Previously, SEPA Instant payments from C2B pain.001 file uploads were processed as individual (urgent) payments. The system now supports consolidated debit processing of pain.001 files by regrouping payments based on Network, Activation Date, Value Date, Transfer Currency, FX Reference, and Charge Account.

For consolidated processing, payment types with processing type ‘N’ must be maintained in the static table **PMTB_PAYMENT_PREFERENCE_TYPE**.

If **Accounting Before Messaging** is set to **No** in Network Preferences (PMDNWPRF), debit consolidation will occur only upon receipt of the Network confirmation pacs.002 message.

In Batch Processing Preferences (Function ID: PMDBTPRF), a new field **Wait Time for Network Confirmation** has been introduced. This field is applicable when accounting consolidation occurs after receiving network confirmation.

2.6.8 SEPA Instant - Settlement Method Population

Currently, the settlement method is populated as **CLRG** for SEPA Instant payments and **INDA** for TIPS payments.

For indirect participants, the settlement method must be determined based on the direct participant’s format. Additionally, support for **CLRG** as a settlement method is now extended to TIPS payments.

In the Faster Payment Addition Preferences screen (Function ID: PFDNWAPR), a settlement method field has been added. By default, this field is populated based on the Network Type code of the selected Network, but users can amend the value to either **CLRG** or **INDA**.

If this new maintenance is unavailable, the system will continue to use the existing default logic.

2.6.9 SEPA Instant - Payee Pre-validation - SEPA Verification of Payee Changes

For VOP outbound requests, if a single URL is maintained in the Prevalidation System Maintenance (Function ID: PMDPYVAL), that URL will be used to connect to all Participant BICs. This supports the use of a single URL for RVMs.

If a single URL is not present, the Participant BIC-specific URL, as uploaded from the EDS directory, will be used as per existing functionality.

A new automated job, PMDPVCHG, has been introduced to handle liquidation of charges related to pre-validation activities

2.7 India Payments

- UPI Circle
- UPI Screens
- Rupay Credit Card UPI Transactions
- India Payments - Transaction Reassign Support
- India Payments - NEFT EOB Camt.054 Batch Amount and Count Validation for Inbound
- India Payments - NEFT ISO SFMS Changes
- India Payments – NEFT Additional Changes
- India Payments - RTGS FCRA Changes
- India Payments - RTGS Inbound OAT Settlement Pick-up Changes

2.7.1 UPI Circle

Support is provided for UPI Circle, which enables a primary UPI user to authorize a secondary UPI user to initiate transactions from the primary user's account, based on defined limits and permissions.

New UPI APIs introduced

ReqDelegateAdd to add, update, or remove authorization between a primary UPI user and a secondary UPI user.

ReqDelegateAuth to send a payment approval request from the secondary UPI user to the primary UPI user.

Existing UPI APIs enhanced for UPI Circle

- ReqValAdd enhanced to add the Payee Mobile Number tag and support purpose 87.
- ReqPay enhanced to support purpose 87 and roleType DELEGATE.
- ReqAuthDetails enhanced to support purpose 87.
- ReqTxnConfirmation enhanced to support purpose 87.
- ReqChkTxn enhanced to support purpose 87.
- ReqMandate enhanced to support recurrence pattern ASPRESENTED and purpose 87.
- ReqAuthMandate enhanced to support recurrence pattern ASPRESENTED and purpose 87.
- ReqMandateConfirmation enhanced to support recurrence pattern ASPRESENTED and purpose 87.

2.7.2 UPI Screens

The following new screens are provided to maintain UPI-related parameters and to enquire or view UPI details:

- **UPI Payment Preference Detailed** (Function ID: **PVDNWOPF**) to maintain and inquire preference parameters for the UPI payment system.
- **UPI Registered Mobile Detailed** (Function ID: **PVDREGMB**) to maintain registered mobile number and account number combinations for the UPI payment system.
- **UPI Registered Mobile Summary** (Function ID: **PVSREGMB**) to inquire registered mobile number and account number combinations for the UPI payment system.
- **UPI Transaction View Detailed** (Function ID: **PVDTVIEW**) to view details of financial transaction(s) performed using the UPI payment system.
- **UPI Transaction View Summary** (Function ID: **PVSTVIEW**) to view the summary of financial transaction(s) performed using the UPI payment system.
- **All Messages** (Function ID: **PVDALMGS**) to inquire all request and response communications between the Bank and NPCI for a single transaction. This screen also supports initiating **ReqChkTxn** (Type = **BACKOFFICE**) for the transaction and sending it to NPCI.
- **Request Message Detail** (Function ID: **PVDVWMSG**) to view the request XML message.
- **Response Message Detail** (Function ID: **PVDRWMSG**) to view the response XML message.

- **UPI Transaction Limit Detailed** (Function ID: **PVDPTPTL**) to maintain transaction limits applicable for UPI transactions.
- **UPI Transaction Limit Summary** (Function ID: **PVSPTPTL**) to enquire transaction limits applicable for UPI transactions.
- **UPI Full Delegation Transaction Limit Detailed** (Function ID: **PVDFDLTL**) to maintain transaction limits applicable for full delegation transactions.
- **UPI Full Delegation Transaction Limit Summary** (Function ID: **PVSFDLTL**) to inquire transaction limits applicable for full delegation transactions.
- **UPI Merchant Category Code Debit Transaction Limit Detailed** (Function ID: **PVDMCCDL**) to maintain transaction limits applicable for merchant category code(s).
- **UPI Merchant Category Code Debit Transaction Limit Summary** (Function ID: **PVSMCCDL**) to inquire transaction limits maintained for merchant category code(s).

2.7.3 Rupay Credit Card UPI Transactions

Support is provided for UPI transactions initiated using RuPay Credit Cards. The following existing APIs have been updated to support RuPay Credit Card onboarding and UPI payments:

PSP UPI Switch

- RespListAccPvd API is enhanced to receive Version no 2.99 with description CREDIT CARD in RespListAccPvd from the NPCI UPI switch.
- RespListPsp API is enhanced to receive Version no 2.99 with description CREDIT CARD in RespListPsp from the NPCI UPI switch.

PSP UPI Switch and Bank UPI Switch

- ReqListAccount API is enhanced to support Detail name ACTYPE with value CREDIT in the request.
- RespListAccount API is enhanced to support RuPay Credit Card details returned by the NPCI UPI switch.
- ReqOtp API is enhanced to support OTP for the RuPay Credit Card account.
- ReqReqMob API is enhanced to support registration of the RuPay Credit Card account for UPI transactions.

2.7.4 India Payments - Transaction Reassign Support

The user reassign feature has been extended to India Payment outbound and inbound transaction input screens. In the Unauthorized Entries View (Function ID: PMSUNAUT), listings now include India payment transaction function IDs.

Function ID-level reassign can be performed from the PMDREASN screen.

Transaction-level reassign can be initiated from the Transaction Reassign screen (Function ID: PMDRATXN).

The following screens are covered under this enhancement:

- NEFT Outbound Transactions Input (Function ID: PTDOTONL)
- NEFT Inbound Transactions Input (Function ID: PTDITONL)
- India RTGS Outbound Transactions Input (Function ID: PLDOTONL)

- India RTGS Inbound Transactions Input (Function ID: PLDITONL)
- IMPS Outbound Transactions Input (Function ID: PJDOTONL)

2.7.5 India Payments - NEFT EOB Camt.054 Batch Amount and Count Validation for Inbound

A new configuration option has been introduced on the India Payments Common Preference (PMDNFTPF) screen, enabling the system to either validate or bypass the matching of batch amount and transaction count in EOB/EOD Camt.054 (ISO) messages against system-calculated values.

Validation of inbound EOB/EOD Camt.054 (ISO) messages has been enhanced to improve processing accuracy and reliability.

When validation is enabled, any mismatch flags the batch for manual credit, provides error details in the NEFT EOB/EOD Browser (PTSNFN04), and allows manual processing via the NEFT EOB/EOD Manual Initiation (PTDMNN04) screen.

When validation is disabled, the system continues to process messages using the existing workflow.

This enhancement increases accuracy and control over inbound NEFT batch processing.

2.7.6 India Payments - NEFT ISO SFMS Changes

Enhancements have been implemented to support NEFT ISO FCRA and LEI requirements in line with SFMS guidelines:

- Camt.059 credit confirmation messages for inbound transactions now include both date and timestamp in the Expected Value Date field to enhance transaction tracking.
- For Indo-Nepal transactions, when the Category Purpose Code is **INDNPL**, the system will automatically set the debtor account type code to **51**. This validation is enforced on both the PTDOTONL screen and the corresponding REST service.
- **Legal Entity Identifier (LEI)** format validation is now enforced for both debtor and creditor information in outbound and inbound Pacs.008 transactions, as per SFMS business rules.
- The system now maintains and enforces SFMS-listed Reject/Return codes, allowing users to select the appropriate reject code when processing returns, and validates the Return Code in Pacs.004 messages at the sending bank's end.
- Support for special characters, as specified by SFMS, has been implemented; any such characters are now replaced with a space within the system.

These updates enhance the accuracy, integrity, and regulatory compliance of transaction processing.

2.7.7 India Payments – NEFT Additional Changes

For NEFT dispatch, non-financial messages (e.g., camt.059 notifications) will now be processed through a new JMS queue, **DISP_UPLOAD_NONFIN_Q**, separate from the existing **DISP_UPLOAD_Q** used for financial messages.

Additionally, a retry mechanism has been introduced for inbound NEFT N04 waited transactions.

2.7.8 India Payments - RTGS FCRA Changes

Implemented system changes to enable identification of FCRA transactions during outbound RTGS processing.

Added user-selectable FCRA Category Purpose Code.

Introduced new fields on the PLDOTONL and PLDOVIEW screens to capture and display donor details for FCRA transactions.

Updated system processing and pacs.008 message generation to handle and transmit donor information whenever the FCRA code is selected.

2.7.9 India Payments - RTGS Inbound OAT Settlement Pick-up Changes

Currently, settlement account and current account for outbound and inbound India RTGS OAT transactions are derived from the OAT Preferences screen (Function ID: PMDOATAP), using the same configuration for both transaction types.

To enable separate configurations for outbound and inbound OAT transactions, a new Transaction Type field has been added to the OAT Preferences screen, with a default value of **Outgoing**.

2.8 Payments Core

2.8.1 pain.001 Origination File Processing and pain.002 Handoff to the Source System

When bulk files in **pain.001** format are sent by external sources, support is provided to send the file status to the source systems in **pain.002** format.

A new field, **Notification Format**, is added in **External Notification Queue Detailed (PMDEXTNT)** with options **Native** (default) and **ISO pain.002**. If a notification preference is maintained for a source code with the format set to **ISO pain.002**, then a **pain.002** message will be handed off via a multipart RESTful API.

> **Note**
>
> Either transaction-level notification or pain.002 notification can be configured for a source system. These options are mutually exclusive. The ISO pain.002 notification format should be configured only for sources that send pain.001 files to Payments.

2.8.2 Loan Account Listing in Restrictions

Loan accounts available in the **External Loan Account** screen (Function ID: STDCRCLN) are listed in the following existing restriction maintenance screens:

- Customer Payment Restriction (Function ID: PMDCRSTR)

- Customer Restrictions (Function ID: PMDCURPF)

2.9 Web Services

2.9.1 Product Processor Integration

OBVAM Integration

Support for manual Retry of ECA / EAC Requests sent to OBVAM - Timed Out requests.

Support for Auto Retry - cases like OBVAM service down. Retry is attempted for **n** of times - value **n** is based on the system parameters **RETRY_COUNT** and for the intervals defined in **RETRY_INTERVAL_MINS** value.

OBDX Integration

OBDX Integration REST APIs are provided for the following existing SOAP services:

- Price query service using `/queryAdtlTxn`
- Outward transaction query service using `/queryFetchOutwardRemittance`
- Inward transaction query service using `/queryInRemQueryService`
- Date query service using `/queryFetchDate`

2.9.2 Payee Validation API Changes

Additional tags have been added to the existing REST API for initiating beneficiary pre-validation (`/beneficiaryprevalidationrequest`), as listed below:

- **Creditor:** Account Type, Currency, Country
- **Creditor Agent:** LEI
- **Intermediary Agent Details:** BIC, Clearing System Code, Member Identification, LEI
- **Transaction Originator Details:** Customer Number and Company ID
- **Response Details:** Additional Information

In the **Initiate Beneficiary Prevalidation (PMDBENVL)** screen, the above fields have been added. The **Unstructured Remittance Information** header field has been relabeled as **Additional Remittance Information**.

2.9.3 SPS API Changes

The SPS REST API is enhanced to support additional tags for receiving LEI information for the Creditor Agent and Intermediary Agents 1, 2, and 3.

2.9.4 Price Query Service - Addition of Separate Source Code Tag

A separate tag has been added to the Price Query service to specify the source code to be used for price computation. If this tag is not present in the request, the system will use the source code provided in the service header, as per the existing functionality.

2.9.5 Foreign Currency Demand Draft - Issue / Query API Changes

New structured address tags have been added to the `/instrumentissue` and `/instrumentinquiry` REST APIs to support SWIFT MX message generation for foreign currency demand drafts.

2.9.6 REST Services - User Role Validation

Support for user role validation while booked payment transactions through REST APIs.

A new system parameter **IS_REST_AUTHZ_REQD** is added (Default value: N which means no impact on current flow).

- When set to **Y**, Payment REST API requests undergo source and user rights validation. If this flag is enabled, the Payment REST API request is validated against both the source external system) and the requesting user's rights.
- A static data with the service name as PaymentServices and the operation code as the REST endpoint.

Like the gateway, for PM REST services, users must also maintain the external system functions (GWDEXTFUN).

2.10 Open Development Tool (ODT) Common Core

2.10.1 Security Management System (SMS) Unification

Adds support to the System for Cross-domain Identity Management (SCIM) integration to synchronize users provisioned through the SCIM API for access to the Payments Console.

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

Roles required for Payments access must be created in the Core Application Console and enriched with the appropriate function mappings. The factory-shipped **ENTITY_ADMIN_ROLE** includes the privileges required to create the roles needed for Payments access.

Cloud Deployment

- Separate user creation in the Payments Console is no longer required.
- Separate user enrichment in the Payments Console is no longer required for standard access setup.

- Payments Console enrichment is required only to maintain user-specific preferences, such as date or number formats.

On-Premises Deployment

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

Summary

Users provisioned through SCIM or created in the Core Application Console can now access the Payments Console, eliminating the need for separate user creation in the Payments Console. Payments Console enrichment is required only when user-specific preferences or attributes must be maintained.

3
Deprecated Features

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

- SOAP Web Services

3.1 SOAP Web Services

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

4

Components of the Software

4.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Release Note
- User Guides

5 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.