Oracle® Banking Supply Chain Finance

Release Notes

Release 14.8.0.0.0
G31011-01
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Oracle Banking Supply Chain Finance Release Notes, Release 14.8.0.0.0

G31011-01

Contents

Preface

Background

Oracle® Banking Supply Chain Finance is a comprehensive, digitized, end-to-end solution that supports the full lifecycle of supply chain finance across receivables and payables, providing both supplier-centric and buyer-centric financing. The solution addresses each of the supply chain processes from design through execution, thereby enabling the banks to optimize the working capital and supply chain operations of their corporate customers. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

Purpose

This guide provides the details of the new enhancements in the Oracle Banking Supply Chain Finance.

Audience

This guide is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

For more information, refer to the following resources:

- *Oracle® Banking Supply Chain Finance User Guides*
- *Oracle® Banking Supply Chain Finance License Guide*

Conventions

The following text conventions are used in this document:

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

Acronyms and Abbreviations

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

Abbreviation	Description
API	Application Programming Interface
UI	User Interface
PO	Purchase Order
EOD	End of Day
FIFO	First In First Out
OBSCF	Oracle Banking Supply Chain Finance
OBCM	Oracle Banking Cash Management
OBSCFCM	Oracle Banking Supply Chain Finance and Cash Management
OBCL	Oracle Banking Corporate Lending
OBDX	Oracle Banking Digital Experience
OBPM	Oracle Banking Payments

Abbreviation	Description
IOPK	Full Screen Request and Full Screen Response
FSFS	Input Only Request and Primary Key Response
RFR	Risk Free Rate
RBAC	Role-based Access Control
SMS	Security Management System
LIBOR	London Interbank Offered Rate
IBOR	Interbank Offered Rate
FCUBS	Oracle FLEXCUBE Universal Banking Solutions
OJET	Oracle JavaScript Extension Toolkit
SWIFT	Society for Worldwide Interbank Financial Telecommunications

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Release Notes

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

This topic contains the following subtopics:

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

1.1 Release Highlights

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

The scope of the current Oracle® Banking Supply Chain Finance release is to deliver the following enhancements:

Functional features

- UI for System Parameters
- Multi-Branch Support for Products
- Min/Max Percentage for Invoice Assignment
- Enhancements in Charges
- Customer Category based Interest Pricing
- Risk Free Rates
- Monthly Rest
- Enhancements in Margin and Interest Refund
- Credit Cover Percentage for Import Factor
- Addition of Committed and Uncommitted Credit Lines
- Enhancements in Auto-Debit Accounting Set Up
- Template Maintenance and Linkage in Alerts
- Generative AI for Sales Contract Handling
- Invoice Purchase Order Linkage
- Editing for Invoices and Purchase Orders
- Enhancements in Invoice/Debit Note/Purchase Order File Upload Format
- Configurable Dedupe Check for Invoices/Debit Notes/Purchase Orders
- Reject option for Invoices/Debit Notes/Purchase Orders

- Mark Invoices as 'Paid' on Financing
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- Enhancements in Link Program Workflow
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- Conversion of Pre-Shipment Finances to Post-Shipment Finances
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- Modification of Interest during Disbursement
- Preferred Supplier Account during Disbursement
- Partner Integration for Duplicate Invoice Financing Check
- Support for SWIFT Payments
- Override of Debit Account for Settlement
- Reject reason for ECA Block
- Finance Amendment
- Transaction Reversal
- FCI Message 1 - Seller's Information
- FCI Message 9 - Invoices and Credit Notes
- FCI Message 12 - Indirect Payment
- FCI Message 14 - Dispute
- Batch Job for FCI Incoming Messages
- Enhancements in EOD
- Source Identification and Linkage in Transactions
- Priority Classification and SLA Tracking
- Enhancements in Dashboard
- Common Enhancements Across Inquiry Screens

Non-Functional features

- Redwood Theme
- Coherence Cache
- Oracle Banking Microservices Architecture Installer for Patchsets
- SMS-RBAC
- OBCL Gateway Request change for Payment Reversal Support
- Extensibility in Inquiry Screens

- Extensibility in Alerts Screens
- Common Entity – Increase Field Length
- sfs-alerts-services
- Enhanced Audit Date/Time Handling: UTC Storage with Configurable Time Zone Display

Technical Changes

- Kafka Resilience Configuration
- Conductor Upgrade
- Kafka is upgraded to 2.13-3.8.0
- WebLogic Server is upgraded to 14.1.12
- Oracle JET version is upgraded 17.0.4
- Oracle Database 19c Enterprise Edition Release is upgraded to 19.25.0.0.0
- JDK has been upgraded to Oracle JDK 17.0.12

Integrations

- Oracle Banking Digital Experience
- Oracle Banking Corporate Lending
- Oracle Banking Payments
- Oracle FLEXCUBE Universal Banking Solutions
- External Invoice Registry

Deprecated Features

1.2 Release Enhancements

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

This topic contains the following subtopics:

- Functional Features
  This topic provides the information about the various functional features added to the product in this release.
- Non-Functional Features
  This topic provides the information about the non-functional features added to the product in this release.
- Technical Changes
  This topic provides the information about the technical changes added in this release.
- Integrations
  This topic provides the information on the integration enhancements added to the product in this release.
- Deprecated Features
  This topic provides the information on the features deprecated from the product in this release.

1.2.1 Functional Features

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

UI for System Parameters

System Parameters UI is introduced to view and edit Day Zero System Parameters for Supply Chain Finance, and Receivables and Payables.

```
Supply Chain Finance > Maintenance > System Parameters > View System Parameters
```

```
Receivables and Payables > System Parameters > View System Parameters
```

Following tabs are introduced for the respective application:

- **Supply Chain Finance**
  - Workflow
  - Finance
  - Dashboard
  - Lending Product Mapping
  - Delinquency
  - Application
  - Feature Activation
- **Receivables and Payables**
  - Workflow
  - Dashboard
  - Integration
  - Application
  - Feature Activation

Multi-Branch Support for Products

Multi-Branch support for Product maintenance is introduced to enable financial institutions to define or restrict the use of a product across multiple branches.

Processing Changes
The following processing changes are carried out to facilitate multi-branch support for the products.

- ‘User does not have privileges to modify/authorize this product’ warning appears when the user tries to modify the product for which the branch does not have access.
- When a product is defined for multiple branches, modification of that product record is allowed only for users with access to the respective multiple branches.
- When a product is restricted for specific branches, modification of branches for the product record displays the following warnings:
  - Switch from Restricted option – “Product linkage to selected Restricted branches will be overwritten”

- Switch from Allowed option – “Product linkage to selected Allowed branches will be overwritten”
- Switch from ALL option – “Product linkage to All branches will be overwritten”

Min/Max Percentage for Invoice Assignment

Assignment amount calculation is introduced in the application basis Min/Max assignment percentage definition in program/spoke parameters. Assignment transactions can be processed to the extent of max assignment amount instead of net invoice amount. Limits and Accounting for Assignment transactions can now be based on Assignment amount instead of net invoice amount.

Enhancements in Charges

- **External Pricing Configuration for Charges**
  External Pricing is introduced in the application to integrate with the external pricing system to enable the financial institutions to levy specific charges in the transactions.
- **Override, Waive, or Modification of pricing for Charges**
  Oracle® Banking Supply Chain Finance introduces the feature to allow Override, Waiver of charges, or Modification of pricing rule for charges during finance transactions.
- **Schedule of Charges**
  Oracle® Banking Supply Chain Finance is enhanced to display the schedule of charges if the charge collection is **Periodic** to make sure that the bank users are aware of all the charges levied for the entire period.
- **Customer Category Filter criteria for Charges**
  A new filter criteria **Customer Category** is introduced in Charges to enable the banks and financial institutions to define specific charges to a single or a multiple group of customers. This facilitates them to levy preferential or different charges to such groups during transaction processing.
- **Charges for Export Factor**
  Following processing changes are carried out to allow the user to define charges for an Export Factor.
  - When Factoring Profile in a Program is selected as Import Factor, then the Export Factor Charges maintained will be levied when the said event occurs.
  - The charges can be levied on an import factor or export factor during processing, only when the said factor is identified in the invoice.
- **Enhancements in Charge Decisioning Maintenance**
  Charge Decisioning maintenance screen is enhanced with the following changes:
  - **Charge Pricing Rule** field is updated as a hyperlink in the **Add/Override Charges**, and **Default Charges** search results grid to view the details of the selected charge pricing rule.
  - **Batch** label is renamed as **Periodic** label for both **Collection Type** and **Calculation Type** fields.

Customer Category based Interest Pricing

A new filter criteria **Customer Category** is introduced in Interest to enable the banks and financial institutions to define specific interest to a group of customers of a specific customer category. This facilitates the bank user to levy preferential or different interest to such groups.

Risk Free Rates

Oracle® Banking Supply Chain Finance application now supports the Risk Free Rates (RFR). RFR's are a benchmark in financial transactions that are designed to exclude risk solely for economic factors and are more robust and less susceptible to manipulation than interbank offered rates (IBORs), such as LIBOR.

Monthly Rest

Monthly Rest feature is introduced to support the banks and financial institutions to collect monthly interest for a loan i.e., at the beginning or the end of each month.

Reconciliation processing and appropriation logic changes
Generic Recon processing and appropriation logic undergoes changes to include multiple generic reconciliation rules for Finance Payment Reconciliation to support monthly interest.

- Multiple Generic Rules can now be maintained for Recon category Finance Payment Recon. These generic rules direct the application to reconcile finances based on outstanding components such as interest, penalty on interest, etc.,
- When multiple generic rules are maintained for Finance Payment Recon, the application will sort finances in the highest priority order till the payment amount is exhausted or till they are appropriated fully.
- When multiple payments are made, it is possible that a particular finance is part-paid due to a previous payment. In such cases, the application will always attempt to settle a part-paid finance first for a given due date before settling unpaid components for the same due date.
- In case a payment settles all due components, then other outstanding components will be settled as per the appropriation sequence.
- Generic appropriation in the payment record/file to override the appropriation sequence of maintenance for that payment record/file.
- In addition to the existing rules which are based on finance dues, financial institutions can define rules specific to reconciliation of penalty components and monthly interest dues.

Enhancements in Margin and Interest Refund

- **Configuration Changes in Product/Program/Spoke Parameters**
  A new option is introduced in the **Create Product Parameters** and **Create Program Parameters** screens to allow auto-refund of leftover amount when the margin and interest refunds are used to settle finances using auto-reconciliation.
  - Margin Handling
  - Interest Refund Handling
- **Processing of Margin and Interest Refund**
  Existing process of Auto-reconcile and refund is enhanced to support the Auto-settle and Refund options of **Margin Handling** and **Interest Refund Handling**.
  - If **Auto-settle and Refund** is selected, the leftover amount after settling the outstanding finances as per the reconciliation rules will be refunded to the supplier/ interest bearing party.
  - If no recon rule is executed successfully, then the payment record (status is unreconciled) can be marked for refund from the payment management UI.
  - The user will have the option of initiating manual recon from back-office before marking the payment for refund.

Credit Cover Percentage for Import Factor

Credit cover percentage is introduced in program parameters which enables definition of Credit Cover by import factor for factoring transactions.

Processing Changes

- System calculates the utilization amount based on the Credit Cover (%) defined and book the utilization during the assignment.
- Assignment entries are based on the credit cover limit utilized based on the percentage.
- During authorization, checker will be able to see the utilization amount calculated as per the percentage defined.

Addition of Committed and Uncommitted Credit Lines

New limit types, committed and uncommitted, are introduced in relevant screens for limit maintenance and credit limit mapping.

Limits Type drop-down lists the following new values in addition to the existing:

- Committed
- Uncommitted

Enhancements in Auto-Debit Accounting Set Up

- **Accounting Entries** maintenance in Supply Chain Finance and Receivables and Payables module is enhanced to display the **Accounting Entry Code** field in the search results grid as a hyperlink to view the details of the selected accounting entry code.
- **Accounting Entries** maintenance in Supply Chain Finance module is enhanced to handle the settlement of a finance if the debit is initiated through Auto-Debit.
- **Is Auto-Debit** toggle switch is introduced for the **Settlement** event for all the **Filter Criteria**.

Template Maintenance and Linkage in Alerts

Alerts maintenance is enhanced to introduce Alert Template ID and Alert Template Details UI for customizable email/SMS content per language and delivery mode. Alerts are now enabled as a shared service across Oracle® Banking Cash Management and Oracle® Banking Supply Chain Finance, allowing centralized management. Enhancements include support for placeholders, attachments, and detailed alert scheduling.

Alerts Decisioning screen is enhanced to include Alert Before Event, Alert on Event, and Alert after Event sections to improve the scheduled alerts capability.

Generative AI for Sales Contract Handling

Generative AI feature for handling Sales Contract/Loan Agreement is introduced in the application to allow the banks or financial institutions to extract data automatically to create or update the relationship and the program. This facilitates the banks or financial institutions to save the efforts of manual data entry, thereby reducing errors. This is an optional feature, that can be enabled at the time of implementation, if required.

Smart Maintenance UI

Smart Maintenance UI is introduced to extract data from a sales contract/loan agreement to create/update the relationship and program. The Smart Maintenance screen can be accessed at the following path:

`Receivables and Payables > Maintenance > Smart Maintenance`

Invoice Purchase Order Linkage

- Maker-Checker workflow is introduced for linking PO with an Invoice.

  If **Auto Auth – Invoice** toggle is switched Off in Receivables and Payables module **System Parameters**, then a **Link PO** transaction is populated in the **Free Tasks** under **Instrument** task type.

- **Currency Conversion support for Invoice Purchase Order Linkage**
  Currency Conversion support is introduced in the Oracle® Banking Supply Chain Finance application to facilitate currency conversion when a PO is linked with an Invoice in scenarios where PO and Invoice are raised in different currencies. The application is enhanced to display the Invoices and Purchase Orders in their respective currencies with addition of Exchange Rate field.

Editing for Invoices and Purchase Orders

Receivables and Payables Management screen is enhanced with the following changes:

- **Enhancements in Edit Action type**
  Edit action is enhanced to allow the bank users to modify the instruments after they are uploaded or financed.
  - **Bulk Edit** toggle switch is introduced to edit multiple instruments together.
  - **Review Edits** column is introduced in the search results grid next to **Due Date** column. It displays the **View Edits** hyperlink to review the original and modified values.
- **Enhancements in Free Tasks UI to support new Edit feature**
  Free Tasks screen for **Instruments** is enhanced to support the newly introduced edit capabilities wherein the authorizer can view the modified instruments and accept/reject them. **Review Edits** column is introduced in the grid next to **Due Date** column. It displays the **View Edits** hyperlink to review the original and modified values.

Enhancements in Invoice/Debit Note/Purchase Order File Upload Format

File Upload format for Invoice and Purchase Order is enhanced with the below changes:

- Following fields are introduced in the Invoice upload file:

Field Column 1	Field Column 2	Field Column 3
Shipment Date	Phone Number	Misc Charge1 Desc
Shipment Number	Tax ID	Misc Charge 1 Amount
Shipment Address	Reason for Export	Misc Charge 2 Desc
Shipment Country	Terms of Sale	Misc Charge 2 Amount
City	Country of Origin	-
Zip Code	Remarks	-

- Following fields are introduced in the Purchase Order upload file:

Field Column 1	Field Column 2	Field Column 3
Funding Request Date	Terms of Sale	Misc Charge1 Desc
Requested Shipment Date	Payment Terms	Misc Charge 1 Amount
Shipment To	Country of Origin	Misc Charge 2 Desc
Phone Number	Remarks	Misc Charge 2 Amount

Field Column 1	Field Column 2	Field Column 3
Reason for Export	-	-

- Following validations are now introduced for Invoice upload file:
  - Total Invoice Amount = Base Invoice Amount - Discount + Tax
  - Net Invoice Amount = Total Invoice Amount + Misc Charges

Configurable Dedupe Check for Invoices/Debit Notes/Purchase Orders

- Instrument creation (invoice, debit note, credit note, and purchase order) via Create Receivables and Payables, and File uploads are enhanced to include the following additional fields for duplication check in addition to the existing validation of Instrument number, and Supplier ID.

Invoice	Debit Note	Credit Note	Purchase Order
Buyer Id	Buyer Id	Buyer Id	Supplier Id
Invoice Date	Debit Note Date	Credit Note Date	Purchase Order Date
Filler 3	Filler 3	Filler 3	Filler 3

- **Enhancements in System Parameters**
  As part of this enhancement, System Parameters screen is updated to include the following fields to support duplication check.
  - Additional Duplication Check Required
  - Invoice Duplication Check Parameters
  - Debit Note Duplication Check Parameters
  - Credit Note Duplication Check Parameters
  - PO Duplication Check Parameters

Reject option for Invoices/Debit Notes/Purchase Orders

Invoices, Debit Notes, and Purchase Orders that are not yet Accepted/Assigned/Financed can be rejected from the Receivables and Payables Management screen for valid business case scenarios. **Reject** is different from **Cancel** action, i.e., a rejected instrument can be created/ uploaded with the same instrument number again. An option is also provided in the **Receivables Inquiry** screen, to search for rejected instrument.

Mark Invoices as 'Paid' on Financing

An invoice that is financed, is marked as Paid during finance disbursement, provided the borrower is the Buyer, and the Product Category is **Invoice**.

Auto-Financing on Invoice Actions from Back Office

- **Invoice**
  At present if the **Auto-Initiate Finance** toggle switch is On, the application triggers an auto finance request when an invoice is created via **Create Receivables and Payables** UI or when an Invoice File is Uploaded. Auto Finance request is not triggered for an invoice if relevant conditions such as acceptance and assignment are not satisfied.

  Auto-Finance processing is enhanced to automatically trigger the auto-finance requests if the invoice is manually **Accepted** or **Assigned** subject to the following condition. **Auto-Initiate Finance** switch is On, and one or both of the **Assignment Applicable** or **Acceptance Applicable** switch is On.

- **Purchase Order**
  At present if the **Pre-Accepted** toggle switch is On, the application triggers an auto finance request when a purchase order is created via **Create Receivables and Payables** UI.

  Auto-Finance processing is enhanced to automatically trigger the auto-finance requests for purchase order creation through File Upload, if the **Pre-Accepted** flag in the file is set to Y.

Enhancements in Link Program Workflow

Maker-Checker workflow is introduced for linking Invoice, PO, or Debit Note with a Program.

If **Auto Auth –Invoice** toggle is switched Off in Receivables and Payables module **System Parameters**, then a **Link Program** transaction is populated in the **Free Tasks** under **Instrument** task type.

If **Auto Auth – PO creation and Processing** toggle is switched Off in Receivables and Payables module **System Parameters**, then a **Link Program** transaction is populated in the **Free Tasks** under **Instrument** task type.

Enhancements in Dynamic Discounting

Following enhancements are made to support new features in Dynamic Discounting.

- **Processing changes**
  - If the user selects ‘Auto Applicable’ as Yes while creating a discount offer, then post-authorization of the offer, an **Accept the Discount Offer** event gets automatically triggered for eligible invoices and the task gets auto processed.
  - For the **Pay by Date** Applicability Basis, if the buyer pays for the invoice before invoice due date, or between the payment date and the payment due date, then the discount offer gets applied.
  - The invoice should be marked as fully reconciled post successful rule execution if Payment Amount Invoice Outstanding Amount - Discount Amount.
  - Amount to be reconciled for marking the invoice/debit note record as fully paid should always be invoice/debit note outstanding minus discount amount. If the payment amount is greater than the invoice outstanding, then the amount left to be reconciled in the payment record should be payment amount – invoice/debit note outstanding – discount amount.
- **Enhancements in Manual Recon UI**
  The **Manual Recon** screen is enhanced to capture and apply the discount offer when an invoice with a dynamic discount rule is reconciled.

Conversion of Pre-Shipment Finances to Post-Shipment Finances

Oracle® Banking Supply Chain Finance now supports conversion of pre-shipment finances to post-shipment finances wherein the application establishes relevant linkages between the pre-shipment finances and post-shipment finances to facilitate the conversion of a pre-shipment-based finances to a post-shipment-based finances.

- **Processing changes for Pre-Shipment to Post-Shipment conversion**
  The following processing changes are carried out to facilitate conversion of Pre-Shipment finances to Post-Shipment finances.
  - When a Post-shipment disbursement is initiated, the application will verify if there is an outstanding pre-shipment finance for the said party and liquidate the pre-shipment finance per the **Pre-shipment Finance Liquidation Preference** parameter in program maintenance.

- If there is any balance amount, it is disbursed to the beneficiary party and the pre-shipment finance will be updated to **Fully settled** status. If not, the pre-shipment finance will be updated to **Partially settled** status.

- **Currency Conversion support for Conversion of Pre-Shipment finances to Post-Shipment finances**
  Currency Conversion support is introduced to facilitate the conversion of a pre-shipment-based loans to a post-shipment-based loans in scenarios where PO and Invoice are raised in different currencies. The application is enhanced to display the Invoices and Purchase Orders in their respective currencies with addition of Exchange Rate field.

Pre-Shipment Finance Settlement on Invoice Payment

Following enhancements are carried out to facilitate the settlement of Pre-shipment finances on the liquidation of both financed and unfinanced invoices.

- **Processing changes**
  The following processing changes are carried out to facilitate the settlement of pre-shipment finances on the liquidation of both financed and unfinanced invoice payments.

  Unfinanced Invoice Liquidation:

  - If there are no Post-Shipment programs linked to an Invoice, application will verify the **Liquidate Pre-Shipment finances on Invoice Payment** and **Pre-Shipment Finance Liquidation Preference** flags to determine the Pre-shipment finance liquidation and the order of liquidation when an invoice payment is received.
  - If there are Post-Shipment programs linked to an Invoice and not linked to a Pre-Shipment PO, then the application will verify the **Pre-Shipment Finance Liquidation Preference** parameter is set to **FIFO** or **Invoice Linked with PO and FIFO**.
  - If a Pre-Shipment finance is raised for multiple PO's together and an invoice payment is received against a single PO, then the liquidation of invoice will be used to settle the overall pre-shipment finance.

  Financed Invoice Liquidation:

  - When a Pre-Shipment finance is outstanding and payment is received against linked and financed invoices, the application will settle the pre-shipment finance first and settle the post-shipment finance if any balance payment is available. In case any margin is leftover, this will be credited back to the supplier.
  - When a Pre-Shipment finance is raised for multiple PO's together and an invoice payment is received against a single PO, the application will settle the pre-shipment finance first and settle the post-shipment finance if any balance payment is available. In case any margin is leftover, this will be credited back to the supplier.
  - When a Pre-Shipment finance settlement is skipped manually by the user, the application will skip the liquidation and mark the invoice as reconciled/paid. The user should initiate the pre-shipment finance settlement manually from **Finance Settlement** UI.

  Residual Payment Refund:

  - For the scenarios where invoice payment triggers pre-shipment liquidation for unfinanced invoices, a new **Event** type **Residual Payment Refund** is created to credit the remaining amount to the supplier after the post-shipment finance settlement.
  - In case of exception, **Residual Payment Refund** transaction is created in the **Free Tasks** screen under **Refund** Tasks.

- **Enhancements to resolve Pre-shipment to Post-shipment exception**

If there are any errors in the settlement of pre-shipment finances on liquidation of invoice payments, the transaction moves to the PrePostConversionException stage. Following enhancements are carried out in disbursement tasks screen for PrePostConversionException stage to resolve the Pre-Shipment Finance Settlement.

Auto-Debit for Accepted/Financed Instruments

A corporate user with Buyer role, can be debited automatically only for those instruments that have been **Financed**, or those that have been explicitly **Accepted** by the corporate.

Posting Failure Workflow in Auto-Debit

A new Finance Initiation Exception stage is introduced under the Disbursement operation to handle invoices and purchase orders that fail during the finance initiation process due to technical errors. Failed transactions will be displayed in a queue with a Reason for Failure. Users can choose to Retry or Reject these records; successful retries will be excluded from subsequent attempts. This ensures failed finance requests are not lost and can be acted upon without manual intervention.

Configuration for individual/consolidated Auto-Debit

A new **Consolidated Auto-Debit** flag is introduced in System Parameters, Product, Program, Spoke, and Relationship maintenances to control whether auto-debits should be processed individually or in a consolidated manner. The flag is applicable only when **Auto-Debit Applicable** is set to Yes. Backend thresholds (default to 100) is introduced to enforce consolidation when the number of requests exceeds the limit.

Configuration for individual/consolidated Financing

A new **Consolidated Disbursements** flag is introduced in Product, Program, and Spoke Parameters to control whether invoices, debit notes, or purchase orders should be bunched or financed individually. When set to No, invoices will be processed separately even if they meet bunching criteria, unless their total exceeds a defined threshold (default to 100). By default, the flag is set to Yes at the product level to maintain the existing behavior.

Future Dated Disbursements for Purchase Orders

As a part of this release, provision of **Funding Request Date** is added for the purchase order records based on which a batch job is executed to trigger automatic financing on funding request date.

- **Processing Changes**
  - The application parks the purchase order for a future dated disbursement in case funding request date is a future date.
  - The purchase order can be edited or accepted at any time prior to the funding request date.
  - If the funding request date is blank or current business date and auto-finance parameter is enabled, then the application will verify other relevant parameters as per existing workflow and disburse the finance.
  - If the funding request date is blank or current business date and auto-finance parameter is disabled, then the purchase order can either be manually financed or the funding request date can be added.
  - A daily batch job will be run to identify and finance all eligible purchase orders for the specified funding request date.
- **Batch Job Configuration**

A batch job is created to process the future dated disbursement requests automatically on the disbursement date. This batch job will identify the purchase orders with funding request date as current business date and process the requests basis the **Auto-Initiate Finance**, **Disbursement Auto-Processing**, and **Disbursement Auth Required** flags.

Back Dated Disbursements

Back dated disbursements is introduced to request finance disbursement for invoice, debit note, or purchase order wherein the funding request date is lesser than the current business date for valid business case scenarios.

Processing Changes

- Validation for **Funding Request Date** i.e., Funding Request Date should be greater than or equal to the Current Business Date is enhanced to support Back-dated disbursements when **Allow Back-dated Disbursements** flag is set to YES. This enhancement is applicable to both File upload and create receivables/payables screen for invoice, PO, and Debit Note.
- When a back-dated disbursement is initiated, the application validates the **Allow Back-Dated Disbursements** flag as per hierarchy.

Modification of Interest during Disbursement

Modification of Interest components during the disbursement is introduced in the application for valid business case scenarios. When a disbursement is in processing stage, Modify button in the Interest data segment allows the users to edit the pre-loaded Interest, Penalty on Principal, and Penalty on Interest components. Once saved, the revised pricing is fetched via the OBCL Simulation API and displayed along with the original values.

Preferred Supplier Account during Disbursement

- **During Receivables and Payables creation via UI**
  A new capability is introduced to capture and process **Disbursement Credit Account** details at the time of Receivables and Payables creation (Invoice, Debit Note, and Purchase Order) via UI to facilitate the users to input or fetch accounts from internal/external maintenance or add new accounts for disbursement proceeds. Related changes have also been made to the authorization screens and service APIs for seamless processing. The same enhancements are extended to API services, ensuring these fields are honored during finance processing, with validations against internal/external mappings. Authorization and Inquiry screens have been updated to reflect modified values, maintaining transparency and auditability.
- **During Receivables and Payables creation via File Upload**
  The file upload process for creating Receivables and Payables (Invoice, Debit Note, and Purchase Orders) is enhanced to support entry of a **Disbursement Credit Account** at the initiation stage. This allows users to specify an internal or external account other than the default for disbursement of finance proceeds. New fields have been added in the upload templates and validation rules apply based on system parameters.
- **During Edit/Modification of the Receivables and Payables**
  The Edit functionality for Receivables and Payables (Invoice, Debit Note, and Purchase Order) is enhanced to allow modification of **Disbursement Credit Account** field, with behavior consistent with creation screens. Bulk Edit and pre-population of values are supported to streamline operations.

Partner Integration for Duplicate Invoice Financing Check

As part of ongoing efforts to mitigate trade finance fraud and enhance cross-border invoice verification capabilities, a comprehensive integration is introduced with MonetaGo - an

established Invoice Registry partner. This integration provides a robust framework for detecting and managing duplicate financing requests through a combination of real-time API interactions and intelligent exception handling workflows. New flags and threshold configurations have been introduced across the System, Product, Program, and Spoke levels to enable granular control of invoice registry checks, including a Duplicate Finance Screening Threshold for minimum finance amounts that should be subject to verification.

The disbursement processing and reversal workflows now include multiple exception stages, such as Registration Status Exception, Duplicate Finance Exception, Duplicate Finance Verification, and Cancellation Update Exception. These stages allow users to take corrective actions such as Retry, Reject, or Skip the external invoice registry verification call. Skipping the call prompts a mandatory manual authorization and disallows any further calls to MonetaGo for that transaction. The system also captures all request and response timestamps, ensuring audit compliance.

Support for SWIFT Payments

Oracle® Banking Supply Chain Finance application is enhanced to support Cross-Border Transfer as a new payment mode for international fund transfers. This includes UI changes across Product, Program, and Accounting maintenances, enabling capture of SWIFT/BIC details, beneficiary and intermediary bank information. A new BIC lookup functionality is introduced for easy retrieval of bank details.

Override of Debit Account for Settlement

The Finance Settlement screen is enhanced to allow the banks to specify the debit account for effecting the settlement. In such cases, any internal account mapped to the borrower for finance settlement will be ignored.

Reject reason for ECA Block

Finance transactions in the application involves invoking of ECA Block for lien marking during transaction processing. The lien marking is placed for all the accounts which are being debited as part of the transaction. FCUBS validates the ECA Block requests before actual blocking and sends a negative response in case of a failure. As part of this release, the application allows the capture and display of reason for rejection of an ECA Block from FCUBS if the validation is failed.

Finance Amendment

Finance Amendment feature is introduced in the application wherein the tenor of a disbursed finance can be extended or reduced for valid business scenarios.

- **Finance Amendment UI**
  Finance Amendment UI is introduced to enable bank users to modify the tenor of an active loan or modify the interest of the existing finances. For more information, refer to **Finance Amendment** section in the *Supply Chain Finance User Guide*.

  The **Finance Amendment** screen can be accessed in the following path:

  `Supply Chain Finance > Finance Amendment`

- **Finance Amendment Tasks UI**
  The Amendment task screen is introduced in the application. When a finance is amended, an amendment task is created in the system based on the associated system, product, and/or program parameters.

- **Amendment Processing Workflow**
  Following processing workflows are introduced to extend or reduce the tenor, and modify the interest of the disbursed finance.

- The status of the Finance remains the same after the amendment operation.
- Amendment can be used to modify the maturity date/interest of an active finance even if the loan has become overdue, provided no settlements are made against penalty components. Once modified, the delinquency status of the finance will be updated.
- Maturity date of a finance cannot be reduced before current business date/amendment date.
- The application will verify the **Min Tenor**, and the **Max Tenor** when the tenor of a finance is modified.
- The application generates an Interest Refund when the tenor is reduced for a Front Ended finance during amendment operation.
- The application collects an Interest Due when the tenor is extended for a Front Ended finance during amendment operation.
- Maturity date for a finance can only be changed to an effective date wherein it does not affect the schedules of Interest/Charges components that are partly/fully liquidated i.e., revised maturity date should not be beyond the last liquidation date.

Transaction Reversal

Transaction Reversal feature is introduced in the application to allow the financial institutions to reverse the disbursement, settlement, and amendment transactions for valid business scenarios.

- **Transaction Reversal Processing Workflow**
  Following processing workflows are introduced to reverse the transactions.
  - Transactions submitted for reversal gets rolled back completely.
  - When the finances are searched for reversal, only the latest transaction record of the reference number is listed. The transactions that are In Progress does not get listed.
  - If an invoice based finance is selected for reversal which has a settled pre-shipment finance, then all the linked pre-shipment finances are selected for reversal.
  - If a finance has more than one amendment transactions, then the latest completed amendment transaction is listed for reversal.
- **Transaction Reversal UI**
  Transaction Reversal UI is introduced to enable the users to initiate the reversal of disbursement, settlement, and amendment transactions. This section is provided with a list of fields to search for the completed transactions. For more information, refer to **Transaction Reversal** section in the *Supply Chain Finance User Guide*.
- **Transaction Reversal Tasks**
  When a transaction reversal is initiated, a reversal task is created in the system based on the associated system parameters.

FCI Message 1 - Seller's Information

Message 1 is introduced in the application to allow the Export Factor to send the prospective seller's information to Import Factor i.e., when a Two-factor Program is created with Factoring Profile as Export Factor. The introduction of Message 1 feature facilitates the following functions:

- To provide information to Import Factor on a prospective seller.
- To obtain a quote for import factoring commission from the Import Factor.
- To create a new seller entry into the FSBC table.

- To inform the Import Factor that a factoring agreement has been signed.
- **FSBC Table**
  As part of this feature, a new **FSBC (Factor-Seller-Buyer-Currency)** conversion table customized to Supply Chain Finance is built in the application in accordance with the EDIT FACTORING guidelines. This facilitates the capture of the seller's information and send them to the Import Factor.
- **Customer Enrichment**
  A **Customer Enrichment** UI is introduced to allow the bank users to add additional information while creating a corporate. The **Customer Enrichment** screen can be accessed at the following path:

  `Receivables and Payables > Maintenance > Customer Enrichment`
- **Enhancements in Program Parameters**
  As part of this feature, Program Parameters screen is enhanced to enable the users to add more information while creating a program for the required corporate. After the required information is captured, Message 1 will be generated once the program is authorized.

FCI Message 9 - Invoices and Credit Notes

FCI Message 9 has been fully integrated into the application to transfer invoice details of assigned invoices to the Import Factor, specifically when a Two-factor Program is created with the Factoring Profile set to Import Factor.

This enhancement further strengthens the handling of Message 9, enabling the following functionalities:

- When a Message 9 is received, an invoice will be created and assigned.
- If an invoice already exists, it will be assigned.
- If an invoice has already been created and assigned, the incoming Message 9 will be linked to the existing invoice.
- **Enhancements in Create Receivables and Payables UI to include additional fields**
  - For Instrument type **Invoice**:
    - **Bank** and **Branch** fields are introduced before the **Repayment Account Number** field.
    - **Filler Fields/Miscellaneous Fields** section is introduced with the **Filler Fields 1 to 4** to allow the bank users to input filler information
  - For Instrument type **Debit Note**:
    - **Bank** and **Branch** fields are introduced before the **Repayment Account Number** field.
    - **Filler Fields/Miscellaneous Fields** section is introduced with the **Filler Fields 1 to 10** to allow the bank users to input filler information.
  - For Instrument type **Credit Note**:
    - **Filler Fields/Miscellaneous Fields** section is introduced with the **Filler Fields 1 to 10** to allow the bank users to input filler information.
  - For Instrument type **Purchase Order**:
    - **Filler Fields/Miscellaneous Fields** section is introduced with the **Filler Fields 1 to 6** to allow the bank users to input filler information.
- **Enhancements in Inquiry screens to display additional fields**

Purchase Order Inquiry, **Receivables Inquiry**, and **Credit Note Inquiry** screens are enhanced to display the filler fields information, if applicable, in the **Basic Details** tab.

FCI Message 12 - Indirect Payment

- **Addition of fields to payments upload file template for FCI Message 12 Requirements**
  The following fields have been added to the payments upload file template, to make relevant payments eligible for FCI Message 12 processing:
  - Payment Under Approval
  - Indirect Payment
  - Instrument Cleared
  - Bank Charges
  - Deduction Amount
- **Enhancements in Reconciliation Rule Definition Maintenance**
  Reconciliation Rule Definition maintenance screen is enhanced to include the **Payment Under Approval (PUA)** value for both **Invoice Attributes** and **Payment Attributes**.
- **External Channel Identifier Reference field in the Payment file**
  Previously, when a payment file is uploaded from the corporate portal, the External Channel Identifier was passed in the **Filler 9** field. Currently, all the filler fields are made available to the corporate user for input. Hence, a new field called **External Channel Identifier Reference** is added to the payment upload file template to capture the reference number from External Channel.

FCI Message 14 - Dispute

Message 14 is introduced in the application to allow the Import Factor to notify the Export Factor of a dispute raised by the buyer. The introduction of the Message 14 feature facilitates the following functions:

- To inform the Export Factor of a buyer’s dispute concerning an invoice.
- To provide specific details regarding the nature, amount, and reason for the dispute.
- To initiate the resolution process in coordination with the Export Factor and the seller.
- To maintain a formal record of dispute communication within the two-factor system.

Batch Job for FCI Incoming Messages

As part of this release, new batch jobs are introduced to process FCI Incoming messages:

- First batch job to retrieve, read, and store the incoming messages in a message envelope.
- Second batch job to process the message envelope into a details table via a configurable workflow.

Enhancements in EOD

As part of this release, Pre-EOD workflow is enhanced to check the pending transactions of Invoice and Recon process in addition to the Finance transactions. Following are the list of enhancements:

- Check for pending transaction for Finance, Invoice, and Recon process can be customized by respective workflow's Event and Stage.
- Option 'ALL' is provided, if selected, system will check all the event/stage for the process (Finance, Invoice, and Recon).

- If the system finds any pending transactions for Finance, Invoice, or Recon process, then PRE-EOD step will return false and EOD execution will stop.
- If there are no pending transactions, EOD execution will continue.
- Existing Service API for Finance process is modified to support the changes.
- New Service APIs are created for Invoice, and Recon process to support pending transaction check for Invoice process and payment process, and Recon process respectively.

Source Identification and Linkage in Transactions

Source Stamping is introduced to display the source channel of all the transactions. The source channel is identified based on where the transaction is initiated from.

Priority Classification and SLA Tracking

- **Service Level Agreement**
  Oracle Banking Supply Chain Finance now supports Service Level Agreement (SLA). Service Level Agreement is where the service provider assures the customer about the time taken for a given service.

  As part of this release, customers can define the SLA for all the transactions of Oracle Banking Supply Chain Finance so that the banks and financial institutions can control the delivery of service to the customer and monitor the same. SLA Status Summary widget is introduced in the dashboard to enable the customers to view the SLA for all the transactions.
- **Priority Management Framework Adaption**
  Oracle Banking Supply Chain Finance now supports Priority Management Framework. This enables the bank users to define the priority code for all the transactions of Oracle Banking Supply Chain Finance, and Oracle Banking Supply Chain Finance and Cash Management, so that the banks can prioritize the completion of critical transactions as well as the transactions of important customers.

Enhancements in Dashboard

The dashboard is enhanced to display the following widgets that provides information on the pre-post shipment finance conversion, and interest due to the banks and financial institutions.

- **Enhancement of Finances Maturing widget**
  Finances Maturing widget is enhanced to display the pre-shipment finances and post Shipment finances separately that are maturing in the next 4 months. The widget displays the following values as a line graph:
  - Purchase Order (Pre-Shipment Finances)
  - Invoices (Post-Shipment Finances)
  - Total Outstandings (Total Outstanding Finances)
- **Upcoming Repayments widget**
  The **Upcoming Repayments** widget is introduced to display the upcoming repayments for a week including the current business date. The widget displays the following values as a bar chart for each date:
  - Finance Payment Due
  - Interest Payment Due
- **Outstanding Pre-Shipment Finances widget**

Outstanding Pre-Shipment Finances widget is introduced to display the outstanding pre-shipment finances. The widget displays the following values as a donut:

- Finances with Linked Invoices (Eligible for Conversion to Post Shipment Finances)
- Finances without Linked Invoices

The widget also displays the Total Outstanding Finances with options to filter the finances based on the supplier, program, and/or buyer.

- **Settlement Trend for Pre-shipment Finances widget**
  Settlement Trend for Pre-shipment Finances widget is introduced to display the settlement trend for pre-shipment finances for a period of 6 months or 12 months. The widget displays the following values as a line graph:
  - Settled Through Post-Shipment Disbursement
  - Settled Through Invoice Payment
  - Settled Through Direct Finance Payment

Common Enhancements Across Inquiry Screens

- **Basic Details Tab**
  Displays filler field information in the Basic Details tab for Purchase Order, Receivables, and Credit Note Inquiry screens.
- **Finance Inquiry**
  - **Amended Finance Search**: The Amended Finances filter now allows users to specifically search for amended finances.
  - **Request ID-Based Search**: A new Request ID filter is introduced in the Finance Inquiry UI, enabling users to search by request ID, owing to the new Finance Initiation Exception stage for failed requests.
  - **Interest Payment Schedule Enhancements**: The Interest Payment Schedule tab now displays the due date, number of days, interest accrued, and total interest, incorporating the monthly rest feature.
  - **Interest Due Column Addition**: A new column has been added to show the interest due, aligned with the introduction of monthly rest capability.
  - **Charge Status Column**: The Charge Status column in the Charge Data Segment now allows users to take view if a charge has been waived or overridden or modified.
  - **Reversal Tracking**: Reversal Tracking now allows users to search and view reversal transactions (Amendment, Disbursement, and Settlement Reversed).
  - **Cross-Border Transfer Visibility**: Cross-Border Transfer Details now display beneficiary account details along with relevant SWIFT/BIC data in the Accounting Data Segment.
- **Purchase Order Inquiry**
  - **Disbursement Credit Account**: Added for better visibility of financing details.
  - **PO Available Amount**: Displays remaining PO amount for invoice linkage or further financing.
  - **New Filters**: Allows filtering by PO Amount, PO Available Amount, and Financeable Amount.
  - **Rejected Purchase Orders**: Includes a "Rejected" status filter and a Historical Status tab for lifecycle events.
- **Receivables Inquiry**

  - **Account Visibility**: Displays Supplier Disbursement Credit Account and Collection Account in both creation/modification and invoice detail view.
  - **Status Tracking:** Tracks statuses in four columns: Instrument, Other, Payment, and Finance Status. Includes MonetaGo-integrated statuses (REGU, REDU, DFIN, PNDG). Enhances Historical Status with timestamps and clickable transaction references.
  - **Linked Purchase Orders**: New tab to show associated POs for each invoice. Rejected Instruments: Supports searching and displaying rejected instruments, with rejection events recorded in Historical Status.
- **Charges Inquiry**
  - **Search Enhancements**: New search fields for Charge Status - Waived, Overriden or Modified and External Pricing.
  - **Grid Enhancements**: Added Charge Status and External Pricing columns in the grid.
- **Message Inquiry**
  Now supports viewing Message 1, Message 9, Message 12, and Message 14 for both inward and outward types.

1.2.2 Non-Functional Features

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

Redwood Theme

The Oracle Redwood user experience has been implemented across all the screens in the Oracle Banking Supply Chain Finance appshell to provide a consistent and effective user experience to drive efficiency.

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

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

Coherence Cache

Oracle Banking Supply Chain Finance now supports Coherence. Coherence stores frequently accessed data as serialized key-value pairs for a fast read, write, and query operations to achieve maximum application performance and stability.

The use cases for coherence in domain services include replacing REST API calls to common core services with coherence wrapper methods, replacing Spring caches and new methods to cache processed data.

Refer ***Oracle Banking Microservices Architecture Installation Guide*** for the detailed explanation on Coherence implementation with plato-coherence-server.

Oracle Banking Microservices Architecture Installer for Patchsets

Oracle Banking Microservices Architecture Installer supports the patchset upgrade for the product and related services.

SMS-RBAC

As part of this release, RBAC mechanism is optimized to enhance performance and reduce overhead. The RBAC check is now centralized at the plato-apigateway, using REST endpoint URL patterns and HTTP methods for precise identification. This update eliminates redundant checks during interservice calls and maintains the same level of control. Additionally, coherence caching at the gateway ensures faster response times.

OBCL Gateway Request change for Payment Reversal Support

Previously, Supply Chain Finance sends the payment reversal gateway request to OBCL using IOPK format i.e., only sending the contract reference number without the event sequence number (ESN). This causes the reversal of all the subsequent payments. As part of this release, the payment reversal request will be sent through FSFS format which will include the event sequence number (ESN) as well.

Extensibility in Inquiry Screens

As part of this release, Inquiry screens are enhanced to provide the users the ability to add the required fields at the code level.

Extensibility in Alert Screens

As part of this release, Alerts screens are enhanced to provide the users the ability to add the required fields at the code level.

Common Entity – Increase Field Length

As part of this release, the application is enhanced to increase the field length of the following fields; Branch Code, User ID, Customer Number, Customer Name, Account Number, Account Description, GL Code and Entity Code.

sfs-alerts-services

obscfcm-alerts-services has been replaced by a new microservice, i.e., sfs-alerts-services, which is a shared service with other OBMA products.

Enhanced Audit Date/Time Handling: UTC Storage with Configurable Time Zone Display

Audit timestamps were recorded using each branch's local date and time zone, leading to inconsistencies when users in different time zones accessed audit records.

To address this, audit timestamps are now stored in Coordinated Universal Time (UTC), ensuring a consistent and accurate reference to the actual time of operations. Additionally, the branch context is retained to maintain backward compatibility and traceability.

Users can now choose to view timestamps in UTC, their local time zone, or their branch’s time zone, providing flexibility and clarity when reviewing audit records.

1.2.3 Technical Changes

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

- **Kafka Resilience Configuration**
  As part of Kafka resilience and fault tolerance setup for an on-premise environment, configuration had been done to establish a new Kafka cluster with three brokers using latest kafka version. Resilience properties were configured at both the Kafka brokers and the producer/consumer services to automatically recreate Kafka topics with appropriate resilience settings, such as a replication factor of 3 and a minimum of 2 in-sync replicas.
- **Conductor Upgrade**
  Following activities are carried out as part of Conductor upgrade:
  - **JDK upgrade**: The conductor JDK is now upgraded from jdk-8 compileTime to jdk-17 compileTime.
  - **Migration to SpringBoot**: The codebase has been refactored to adopt Spring Boot, replacing Google Guice.
  - **Integration of Promethus**: Prometheus integration has been implemented, with an endpoint available for monitoring and analysis.
  - **Poller Code Migration**: Transitioned from periodic polling to an event-driven listener for monitoring orch-service table updates.
- Kafka is upgraded to 2.13-3.8.0.
- WebLogic Server is upgraded to 14.1.12.
- Oracle JET version is upgraded to 17.0.4.
- Oracle Database 19c Enterprise Edition Release is upgraded to 19.25.0.0.0.
- JDK has been upgraded to Oracle JDK 17.0.12.

1.2.4 Integrations

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

Oracle Banking Digital Experience

- OBDX, Service, and Web APIs are introduced/enhanced for the below features:
  - Monthly Rest
  - Pre-Post Enhancements integration with OBDX
  - Assignment Amount basis Min/Max Percentage
  - Multi-Branch Support for Products
  - Finance Amendment
  - Currency Conversion Support for Invoice-PO linkage
  - Edit Invoice/Debit Note
  - Edit Purchase Order
  - Enablement of Cross-Border Transfer functionality with SWIFT integration
  - Integration with Invoice Registry Partner (MonetaGo)
- **Enhancement to Initiate Finance service API to receive Requested Finance Amount**
  Previously, when a finance was requested through the OBDX portal, the entire financeable amount of the underlying invoice/purchase order was passed as the Finance Amount. As part of this release, there is a provision to explicitly enter the finance amount against each

instrument being financed. This allows the corporate user to modify the requested finance amount.

- **Enhancement to Limits Inquiry service API to search for limits pertaining to Product/ Program/Spoke**
  The Limits Inquiry service API has been enhanced such that, a corporate user can now enquire limits pertaining to a particular Product, Program, or Spoke.
- Finance Inquiry Service API is enhanced to fetch the existing finances to display the interest pricing changes for the Finance Amendment feature.
- OBDX API of Get Invoice is enhanced to list PUA (Payment under Approval), and Indirect Payment fields.
- Internal Account Mapping Fetch API is enhanced to fetch the account balance on OBDX with the addition of branch code.
- Get Finance service API is enhanced to display the Request Finance and Repay Finance links in the OBDX.
- Linked Purchase orders service API is enhanced to include Action or Event to display the status of the purchase orders.
- Historical Status service API for Invoice, Debit Note, Credit Note, and Purchase Order is enhanced to include the action, comment fields.

Oracle Banking Corporate Lending

- **Monthly Rest**
  Monthly rest feature is integrated with Oracle Banking Corporate Lending for Disbursement, EOD, and Settlements. Oracle Banking Supply Chain Finance now integrates with Oracle Banking Corporate Lending to fetch interest schedules for monthly rest loans.
- **Risk Free Rates**
  Oracle Banking Supply Chain Finance is integrated with Oracle Banking Corporate Lending to maintain the same rate codes for the respective currencies.

Oracle Banking Payments

Oracle Banking Supply Chain Finance is integrated with Oracle Banking Payments to enable support for SWIFT payments.

Oracle FLEXCUBE Universal Banking Solutions

Oracle Banking Supply Chain Finance is integrated with Oracle FLEXCUBE Universal Banking Solutions such as ECA and Account Entry Posting to enhance the error handling capabilities.

External Invoice Registry

Oracle Banking Supply Chain Finance is integrated with an external invoice registry partner MonetaGo through OBRH for detecting and managing duplicate financing requests.

1.2.5 Deprecated Features

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

The following services are deprecated as part of this release:

- obscf-day0-services
- obscfcm-day0-services

- obscfcm-alerts-services

2

Components of the Software

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

Documents accompanying the software

The various documents accompanying the software are as follows:

- Product Release Notes and Installer Kit
- User Manuals and Installation manuals

Software Components

Software Components of Oracle® Banking Supply Chain Finance that form part of this release are as follows:

- Core
  - UI Components
  - The Swagger / YAML for the services supported
  - Configuration files for the services
  - Service Components
  - Tables, Sequences, Static Data
- Installation utilities
  - Installation documents for Database, UI, Web services

3
System Requirements and Tech Stack

For successful installation and configuration of Oracle Banking Supply Chain Finance, users must ensure the following hardware and software prerequisites are met before installation.

Tech Stack

The tech stack for Oracle Banking Supply Chain Finance is listed below.

Deployment Option: Single Instance Standalone

Table 3-1 Tech Stack

Machine	Operating System	Software	Version Number
Application Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
		Java HotSpot™ JDK (with WebLogic Application Server)	Oracle JDK 17.0.12
Database Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle Database 19c Enterprise Edition Release	19.25.0.0.0
Message Broker	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Kafka (Apache Zookeeper embedded with Kafka)	2.13-3.8.0
		Gradle	8.10.2
		Conductor	3.15.0
		Coherence	14.1.2.0.0

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

UI Stack

Table 3-2 UI Stack

Software Type	Recommended Software	Version Number
UI	Oracle JET	v17.0.4

Client Machines

For detailed information on Browser Support, please refer to Oracle Software Web Browser Support Policy.

> **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.

4

Third Party Software Details

This topic describes about the license information for third-party software.

For information on the third-party software, refer ***Oracle® Banking Supply Chain Finance License Guide***.