

Oracle® Banking Virtual Account Management Release Notes



Release 14.8.2.0.0
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ORACLE®

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Background

Oracle® Banking Virtual Account Management enables the banks to offer virtual account management services to their corporate customers. Oracle® Banking Virtual Account Management supports application of virtual accounts in the areas of Receivable and Payable Management, Client Money Segregation, Liquidity Management and Receipt Identification.

Purpose

This guide provides the information to propagate the enhancements in Oracle® Banking Virtual Account Management.

Audience

This guide is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Diversity and Inclusion

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

Related Resources

The related documents are as follows:

- Oracle® Banking Virtual Account Management User Guides
- Oracle® Banking Virtual Account Management 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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
API	Application Programming Interface
DDA	Demand Deposit Account

Table 1 (Cont.) Acronyms and Abbreviations

Abbreviation	Description
OS	Operating System
UI	User Interface

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Release Notes

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

This topic contains the following subtopics:

- [Release Highlights](#)
This topic provides the information on the release highlights added to the product in this release.
- [Release Enhancements](#)
This topic provides the information on the release enhancements in this release.
- [Deprecated Features](#)
This topic provides the information on the features deprecated from the product in this release.

1.1 Release Highlights

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

Oracle Banking Virtual Account Management 14.8.2.0.0 offers a comprehensive standalone solution for virtual accounts management.

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

- Charges Enhancements - Virtual-Account-Level Charging and Retry of Failed Charge Collections
- Audit Details for Records Created via File Uploads

1.2 Release Enhancements

This topic provides the information on the release enhancements in this release.

- [Functional Features](#)
This topic provides the information about the various functional features added in this release.
- [Non-Functional Features](#)
This topic provides the information about the various non-functional features changes in this release.
- [Technical Changes](#)
This topic provides the information about the technical changes added in this release.
- [Integrations](#)
This topic provides the information about the various system integrations with Oracle Banking Virtual Account Management application.

1.2.1 Functional Features

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

Charges Enhancements - Virtual-Account-Level Charging and Retry of Failed Charge Collections

- Banks can now levy and collect charges at the virtual account level. In this scenario, charges are collected from the virtual account and the linked real account. The following charge types are supported at the virtual account level:
 - Virtual account maintenance charges
 - Charges based on the number of transactions
 - Tax on charges
- Automatic retry of failed charge postings is now supported through a configurable parameter.
- Additional options are provided to reverse a previously collected charge, waive a specific charge, and retry failed charge collection on an ad hoc basis.
- Charge posting has been enhanced to hand off charges and any associated VAT (if configured) to the DDA system as a single transaction. If any posting fails, both the charge and VAT postings are rolled back.

Audit Details for Records Created via File Uploads

Audit stamping has been enhanced to capture and store the actual maker and checker from the uploaded file at the individual record level for records created through file uploads in Oracle Banking Virtual Account Management.

1.2.2 Non-Functional Features

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

Archival and Purging

Archival and purging data periodically. For more detail, refer to OBVAM Archival and Purging User Manual. For more information on archival and purging adoption, refer to Oracle Banking Microservices Platform Foundation Installation Guide.

Resiliency - Adding JVM Args for Services

As part of JVM resilience, below JVM parameters are added to improve performance and efficiency.

- XX:MaxRAMPercentage
- -XX:InitialRAMPercentage
- -XX:NewRatio
- -Xss
- -XX:+UseParallelGC
- -XX:+UseCompressedOops
- -XX:+HeapDumpOnOutOfMemoryError

1.2.3 Technical Changes

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

Tech Changes for this release are given below:

Blue-Green deployment

software deployment strategy has been adopted to reduce risk and minimize downtime – nearly zero downtime.

Artifact Version and Environment Display

- The user logs will display the current artifact version and environment name configured.
- The application user interface will display product release version in the About Section and environment name configured on the app-shell header after Login.

1.2.4 Integrations

This topic provides the information about the various system integrations with Oracle Banking Virtual Account Management application.

DDA systems

Oracle Banking Virtual Account Management is integrated with Oracle FLEXCUBE Universal Banking and Oracle Banking Accounts product as a DDA system for real account related services.

Oracle Banking Virtual Account Management can be configured to work with the DDA systems in a synchronous or asynchronous manner for transaction posting to the real (physical) account.

The APIs consumed from DDA system for creating an amount block, closing or releasing an amount block, External account check, creating a transaction will be configured in Oracle Banking Routing Hub and Oracle Banking Routing Hub will route the call to DDA. For more details on Oracle Banking Routing Hub configuration, refer to **Routing Hub Configuration User Guide**.

Payments processors

Oracle Banking Virtual Account Management is integrated with Oracle Banking Payments as a payment product processor for incoming and outgoing payment processing on virtual accounts.

Retail Teller

Oracle Banking Virtual Account Management is integrated with Oracle Banking Branch product for accepting transactions on virtual accounts. For more details, refer to **Oracle Banking Branch Release Notes**.

Liquidity Management systems

Oracle Banking Virtual Account Management is integrated with Oracle Banking Liquidity Management product as a liquidity management and interest engine.

Supply Chain Financing

Oracle Banking Virtual Account Management is integrated with Oracle Banking Supply Chain Finance product where virtual accounts can be used in supply chain finance transactions e.g.,

invoice payments and auto liquidation of finance contracts. For more details, refer to **Oracle Banking Supply Chain Finance Release Notes**.

Cash Management

Oracle Banking Virtual Account Management is integrated with Oracle Banking Cash Management product for receivable/ Invoice reconciliation and allocating real account transactions to virtual accounts. For more details, refer to **Oracle Banking Cash Management Release Notes**.

Corporate Self-service applications

Oracle Banking Virtual Account Management is integrated with Oracle Banking Digital Experience as a corporate self-service portal for virtual accounts management.

Corporate Self-service API

APIs which provide for self-service functionality in Virtual Account management are provided for surfacing APIs through the Oracle Banking API product. The details of the APIs are available in Oracle Banking API documentation.

Enterprise Party Management System

Oracle Banking Virtual Account Management is integrated with Oracle Banking Enterprise Party Management system for corporate 360-degree view of Virtual Accounts.

Host To Host Data Exchange System

Oracle Banking Virtual Account Management is integrated with Oracle Banking Electronic Data Exchange system for bulk virtual account creation and closure through file upload via Host to Host.

1.3 Deprecated Features

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

Not Applicable

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Components of the Software

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

Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note and Installer Kit
- User and Installation manuals

Software Components

Software Components of Oracle Banking Virtual Account Management that form part of this release are as follows:

- Service and API Components
- UI Components
- Database objects which includes tables, sequences and seed data
- Configuration files used for deployment

A

Environment Details

This topic provides the information about the environment details of Oracle Banking Virtual Account Management.

Table A-1 Tech Stack - Oracle Banking Virtual Account Management

Layer/ Component	Operating System	Technology Stack Software	Technology Stack Version Number
Oracle Banking Microservices Architecture (OBMA)	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic	14.1.2.0.0
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 17.0.18
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database 19c Enterprise Edition Release 19.29.0.0.0
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Mozilla Firefox	Mozilla Firefox Release (132+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Apple Safari	Apple Safari(17+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Google Chrome	Google Chrome Release (Version 131+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Microsoft Edge	Microsoft Edge(131+)
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Kafka	2.13-3.9.1
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Gradle	8.10.2
	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Conductor	3.15.2

① Note

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

① Note

Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 10 and Mac OS.

Note

For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at : <https://www.oracle.com/middleware/technologies/browser-policy.html>

B

Third-Party Software

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

For information on the third-party software, refer to **Oracle Banking Virtual Account Management License Guide** in the OHC Documentation Library.

<https://docs.oracle.com/en/industries/financial-services/banking-virtual-account/index.html>

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