

Oracle® Banking Accounts Cloud Service

Release Notes



Release 14.8.1.0.0

G44774-03

October 2025

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Oracle Banking Accounts Cloud Service Release Notes, Release 14.8.1.0.0

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Purpose

The purpose of this Release Notes is to highlight the various features in Oracle Banking Accounts Cloud Service.

Oracle Banking Accounts Cloud Service is built on a highly scalable, cloud native architecture capable of high concurrent transaction processing with enhanced controls and minimal risks. The offering enables banks to handle massive transactional volumes thereby providing the industry's highest TPS (Transaction per second) per CPU that scales linearly.

Oracle Banking Accounts Cloud Service allows for highly configurable process automation and workflow. Real-time insights, intuitive dashboards and simple enquiry screens facilitate tracking and maintaining a 360-degree view of the account operations.

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>.

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.

Acronyms and Abbreviations

This abbreviations used in this guide are as follows:

Table Abbreviations

Term	Description
API	Application Programming Interface
BWHT	Backup Withholding Tax
CD	Certificate of Deposit
EOD	End of Day
IRA	Individual Retirement Accounts
KYC	Know Your Customer
PII	Personally Identifiable Information
TD	Term Deposit
TIN	Tax Identification Number
UI	User Interface

Related Documents

For more information, refer to the following documents:

- *Account Configurations User Guide*
- *Corporate Accounts User Guide*
- *Nostro Reconciliation User Guide*
- *Retail Accounts User Guide*
- *Retail Deposits User Guide*
- *Teller User 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.

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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 sub-topics:

- [Release Highlights](#)
The following new or enhanced features are released as a part of Oracle Banking Accounts Cloud Service version 14.8.1.0.0.
- [Release Enhancements](#)
The enhancements in this release are listed in this topic.

1.1 Release Highlights

The following new or enhanced features are released as a part of Oracle Banking Accounts Cloud Service version 14.8.1.0.0.

The release notes contain the details of the new features that are part of release 14.8.1.0.0.

Following are the features included in the release along with forward porting of applicable fixes related to the incidences reported in previous versions.

- Enhancements in Oracle Banking Party

This release also focused on technical qualification to comply with approved Tech Stack along with data privacy features.

- [Retail Accounts \(Current/Checking and Savings\)](#)
This topic provides the release highlights for Retail Accounts.
- [Retail Deposits](#)
This topic provides the release highlights for Retail Deposits.
- [Common Enhancements - Retail Accounts and Retail Deposits](#)
This topic provides the highlights for the enhancements applicable for retail accounts and deposits.
- [Corporate Accounts \(Current/Checking and Savings\)](#)
This topic provides the release highlights for Corporate Accounts.
- [Nostro Accounts](#)
This topic provides the release highlights for Nostro Accounts.
- [Teller](#)
This topic provides the release highlights for Teller.
- [Party](#)
This topic provides the release highlights for Party.
- [Individual Retirement Account](#)
This topic provides the release highlights for Retail Accounts and Retail Deposits Servicing (US regionalization).

1.1.1 Retail Accounts (Current/Checking and Savings)

This topic provides the release highlights for Retail Accounts.

Generic Feature Enhancements

- Availability of business products can be configured by branch, currency and transaction code.
- Enhancements in statement parameter definition to support multi-currency statement.
- Enhanced the Initial funding parameters at product definition to support Min and Max thresholds.
- Configurable Non-Financial Activities to reckon for Dormancy reactivation.
- Enhancements carried out to ensure PII (Personally Identifiable Information) compliance for RESTful APIs .

Generic Feature Enhancements in Account Servicing

- Secured OD against TD
- MCA Support for Account Servicing Screens
- Access Restriction Validation for Joint Holder
- Simplified Auto Auth Configuration

US Geography Feature Enhancements

- At the business product level, enable configuration of prerequisite products required for opening a Money Market Savings Account.
- In addition to existing IRA–Traditional and ROTH variants, enhancements have been made to support another IRA variant - Simplified Employee Pension (SEP).

For more information about the enhancements, refer to [Retail Accounts \(Current/Checking and Savings\)](#).

1.1.2 Retail Deposits

This topic provides the release highlights for Retail Deposits.

Generic Feature Enhancements

- Auto Rollover To New Product.
- Zero Balance Term Deposit creation.
- Addition of configurable Min & Max thresholds at product level.
- Out of the box integration with OBPM for payin and payout by checks and support to allow payout by check through a third-party check processing engine and payout by wire (using Fed-wire).
- API Enhancements to support Data Segment level modifications for TD services.
- Enhancements include addition of new batches to the End of Day (EOD) workflow.

Generic Feature Enhancements in Deposits Servicing

- Zero Balance CD Account Creation
- MCA Support for TD Payin and Payout

- Minimum and Maximum Limit for Deposit Account
- Transaction Inquiry-Display Transaction Branch
- Mimic Sync flow for Servicing Screens
- Simplified Auto Auth Configuration
- Payments integration with CD and IRA CD. Includes Payin and payout by checks and external Accounts.
- Account Number LOV-Closed Account Handling
- CD Auto rollover to new business product

US Geography Feature Enhancements

In addition to existing IRA (CD) –Traditional and ROTH variants, enhancements have been made to support another IRA (CD) variant - Simplified Employee Pension (SEP).

For more information about the enhancements, refer to [Retail Deposits](#).

1.1.3 Common Enhancements - Retail Accounts and Retail Deposits

This topic provides the highlights for the enhancements applicable for retail accounts and deposits.

- New account period definition in Common Core.
- Account and Deposit service has been enhanced to capture and maintain multiple nominees, including nominee type and percentage allocation.
- Enhancements in IC for retrying the failed transactions.
- Enhancements to support display of audit date and time in Coordinated Universal Time (UTC).

1.1.4 Corporate Accounts (Current/Checking and Savings)

This topic provides the release highlights for Corporate Accounts.

Enhancements in the Corporate Accounts

- Business Event Summary – Eventing
- Online Interest Calculation
- Online Interest Liquidation
- Account Class Transfer
- Manual ECA Input
- Copy function for maintenance screens
- Customer transfer - Novation
- SCIM for Roles - SMS
- Account Closure
- Availability Information under **Transaction Enquiry** screen
- Availability Information under **Account Enquiry** screen
- Enhancements for Account Class and Account Creation

For more information, see [Corporate Accounts \(Current/Checking and Savings\)](#).

1.1.5 Nostro Accounts

This topic provides the release highlights for Nostro Accounts.

Enhancements in the Nostro Account Creation

- Unmatching of Matched Entries
- New Dashboard widget for Nostro account
- MT950 – New validations

For more information, see [Nostro Accounts](#).

1.1.6 Teller

This topic provides the release highlights for Teller.

- Enable cash denomination difference computation.
- Extract or Download option to be introduced in Teller Inquiry Screens.
- Support Branch Inquiries Access without Validating Batch Status.
- Display of Charge amount in Account Currency
- Provision for maker to recall or cancel the transaction before Auth.
- Vault Denomination Exchange
- Interactive Override Handling with OBA
- Operational Ledger Cloud Service integration – Phase 1
- Static Data Update
- Transaction Notification Alert

For more information, Refer to the [Teller](#).

1.1.7 Party

This topic provides the release highlights for Party.

- Functional Enhancements
- Non-Functional Enhancements
- Event Enhancements
- API Enhancements

For more information, Refer to the [Party](#).

1.1.8 Individual Retirement Account

This topic provides the release highlights for Retail Accounts and Retail Deposits Servicing (US regionalization).

Generic Feature Enhancements in Individual Retirement Account

- Individual Retirement Account (IRA) Plan Inquiry

- [IRA Contribution and Distribution](#)
- [IRA Menu Structure](#)
- [IRA CD Account Opening](#)

1.2 Release Enhancements

The enhancements in this release are listed in this topic.

- [Retail Accounts \(Current/Checking and Savings\)](#)
This topic provides information about enhancements in the Retail Accounts.
- [API Enhancements for Retail Accounts Service](#)
This topic provides details of incremental changes in ReSTful API for Retail Accounts.
- [Retail Deposits](#)
This topic provides information about enhancements in the Retail Deposits.
- [API Enhancements for Retail Deposits Service](#)
This topic provides details of incremental changes in ReSTful APIs for Retail Deposits.
- [Common Enhancements - Retail Accounts and Retail Deposits](#)
This topic provides the technical enhancements of Retail Accounts and Retail Deposits.
- [Corporate Accounts \(Current/Checking and Savings\)](#)
This topic provides information about enhancements in the Corporate Accounts.
- [Nostro Accounts](#)
This topic provides information about enhancements in the Nostro Accounts.
- [Teller](#)
This topic provides information about enhancements in the Teller.
- [Party](#)
This topic provides information about enhancements in the Party.
- [Individual Retirement Account](#)
This topic provides information about enhancements in the Individual Retirement Accounts.

1.2.1 Retail Accounts (Current/Checking and Savings)

This topic provides information about enhancements in the Retail Accounts.

Generic Feature Enhancements

- Business product configuration has been enhanced with a new parameter, allowing banks to define product availability based on branch, currency, transaction code, and customer category.
- Statement parameters can now be configured at the currency level for multi-currency accounts. Additionally, statement frequency options have been enhanced to support user-defined dates for statement generation.
- Business product configuration is further enhanced for balance parameters, enabling banks to validate initial funding based on funding method, minimum funding amount, and maximum funding amount.
- State group parameter updates now allow banks to configure non-financial activities and set reactivation criteria for transitioning accounts from inactive/dormant to active status.

- PII (Account Masking-CASA): Introduced configuration to mask Personally Identifiable Information (PII) in API responses. Account service API responses are masked for PII based on the configurations.
- During account creation, if the **branchLcy** value is provided in the request payload, it must match the Operational (header) branch currency (ccy).

Generic Feature Enhancements Accounts Services

Secured OD against TD:

A new servicing screen is introduced to allow bank user to capture the details of secured overdraft limits that a customer requests by providing Term Deposits as collateral to the Bank.

MCA Support for Account Servicing Screens:

Enhanced Account serving operations for Multi Currency Account.

Access Restriction Validation for Joint Holder:

Access restrictions are now validated when displaying Customer Panel, Account 360, and Deposit 360 details for both primary and joint holders.

Simplified Auto Auth Configuration:

A new screen has been introduced to enable or disable auto-authorization for branch servicing screens, supporting the ability to enable or disable single or multiple screens at a time.

US Geography Feature Enhancements

Money Market Savings Account:

To enable Money Market Savings Account (MMSA) functionality, a new data segment has been introduced. This enhancement allows banks to configure specific business products that a customer must already hold as a prerequisite for opening an MMSA. By setting these configurations, banks can ensure compliance with their internal product bundling or eligibility policies. This provides both operational flexibility and tighter control over account opening requirements for MMSA products.

A new RESTful API has been developed that accepts customer number and MMSA business product as input criteria, and returns active account numbers along with their status, based on the configured prerequisite business products.

Individual Retirement Accounts (IRA) – Savings:

- For SEP IRA variant contribution limits can be configured, as a **Percentage of Annual Compensation OR Absolute amount**, at the plan level.
- IRA Account Service has been enhanced to automatically generate and assign a plan reference number during the account origination process, according to the plan type provided.
- The IRA Account Service has been enhanced to support capturing and maintaining multiple nominees for each account, with explicit identification of primary and contingent nominees. Additionally, percentage allocation for each configured nominee can now be defined at the account level.
- The IRA Contribution Service has been enhanced to allow the option of identifying a contribution as an employer contribution if done by the employer for IRA-SEP accounts.

- A new Customer- Plan level maintenance screen allows the user to have the option to maintain the employment history details and also allows the user the view/ add the mapped accounts for that customer – plan combination.

1.2.2 API Enhancements for Retail Accounts Service

This topic provides details of incremental changes in ReSTful API for Retail Accounts.

All the existing ReST APIs nomenclature has been modified to support Versioning for upcoming changes.

Table 1-1 ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
IRA Account Service API	-	Existing	<p>Endpoint Level Changes:</p> <ol style="list-style-type: none"> 1. API VERSIONING CHANGES: All existing endpoints 2. New Endpoints: <ul style="list-style-type: none"> • /service/v14.8.1.0.0/accountservices/iraPrerequisite/.search (POST) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountBasicDetails (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountStatus (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountFeatures (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountOperatingInstructions (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraInterestDetails (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountStatementPreferences (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountPreferences (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountMis (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraProvisioningAndGI (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountSignatory (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountNominee (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountGuardian (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountAddress (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraAccountProfileMaster (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/iraEffectiveAddress (PATCH) • /service/v14.8.1.0.0/iraAccountsServices/accountCreationValidation (POST) • /service/v14.8.1.0.0/iraAccountsServices/accountModificationValidation (PUT) <p>Field Level Changes accountNominee Data segment:-</p> <ol style="list-style-type: none"> 1. For 'nomineeCountry' and 'guardianCountry' fields maximum length restriction is removed and it is indicated to pass the country code maintained in common core . 2. 'nomineeType' and 'nomineeSharePercentage' new fields are added.

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
			<ol style="list-style-type: none"> 3. 'iraAccountDetails' data segment in the existing Web Model . 4. 'dormancyParameter' within accountStatus data segment now accepts value from the enum [A,M]. 5. 'primaryDueType', 'primaryDueOnDate', 'primaryDueYear' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.
IRA Customer Plan Configuration API	-	New	-
IRA Transaction Service	-	Existing	<p>Endpoint Level Changes:</p> <ol style="list-style-type: none"> 1. API VERSIONING CHANGES: All Endpoints 2. 'simulation' field added as query param for contribution and distribution endpoints. <p>Field Level Changes</p> <ol style="list-style-type: none"> 1. 'employerContribution' field added in IraTxnReqModel 2. brn' is marked as mandatory in IraTxnReqDetails 3. required field 'currency' added in IraTxnQueryModel 4. 'currentYear' field added in TaxPerFyModel
Transaction Balance Service	-	Existing	<p>Endpoint Level Changes: API VERSIONING CHANGES</p> <ol style="list-style-type: none"> 1. /ob/oba/tbs/v1/transactions/accountings -> /service/v14.8.1.0.0/transactions/accountings 2. /ob/oba/tbs/v1/transactions/amountBlocks -> /service/v14.8.1.0.0/transactions/amountBlocks 3. /ob/oba/tbs/v1/transactions/legalBlocks -> /service/v14.8.1.0.0/transactions/legalBlocks

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
Account Service API	-	Existing	<p>Endpoint Level Changes:</p> <ol style="list-style-type: none"> Removed /ob/oba/retailacc/v1/accounts/accountClosureDetails (PATCH) API Versioning Changes: All Endpoints <p>Field Level Changes</p> <ol style="list-style-type: none"> accountNominee Data segment;- <ul style="list-style-type: none"> For 'nomineeCountry' and 'guardianCountry' fields maximum length restriction is removed and it is indicated to pass the country code maintained in common core. 'nomineeType' and 'nomineeSharePercentage' new fields are added. 'dormancyParameter' within accountStatus data segment now accepts value from the enum [A,M]. 'primaryDueType', 'primaryDueOnDate', 'primaryDueYear' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.
Account Closure Service API	-	Existing	API Versioning Changes: All Endpoints.
Business Product Service	-	Existing	<p>Endpoint Level Changes:</p> <ol style="list-style-type: none"> API Versioning Changes: All Endpoints <p>Field Level Changes</p> <ol style="list-style-type: none"> 'regionalParam' data segment added in existing web model. 'validateInitFund', 'fundingOption', 'dfmtMaxOpenBalance', 'maxOpenBalance' fields added in MinBalanceModel Data segment. 'primaryDueType', 'primaryDueOnDate' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
IRA Product Service	-	Existing	API Versioning Changes: All Endpoints. Field Level Changes <ol style="list-style-type: none"> 'regionalParam', 'charges', 'regulatoryparams', 'minBalance' data segments are added in existing web model. 'primaryDueType', 'primaryDueOnDate' fields added in accountStatementPreferencesModel 'primaryOnAccOpenDate' is removed from the same.
Integration Service	-	Existing	API Versioning Changes: All Endpoints. New Fields added: <ol style="list-style-type: none"> 'accCcy' in AccountBalanceRequestModel. 'accountType' in AccountBalanceResponse.
Interest and Charges Maintenance	-	Existing	/icProduct (POST) Removed New Endpoints Introduced: <ul style="list-style-type: none"> /service/v14.8.1.0.0/icInput/icProducts (GET) /service/v14.8.1.0.0/icInput/icProductsDetails (GET) /service/v14.8.1.0.0/icInput/icdrnavs (POST) /service/v14.8.1.0.0/icInput/icdrnavs (PUT) /service/v14.8.1.0.0/icInput/icdrnavs (GET) /service/v14.8.1.0.0/icInput/icdrnavs/rateCodeDetail (GET) /service/v14.8.1.0.0/icInput/icRates (POST) /service/v14.8.1.0.0/icInput/icRates (PUT) /service/v14.8.1.0.0/icInput/icRates (GET) /service/v14.8.1.0.0/icInput/udeVals/genCondN (GET) /service/v14.8.1.0.0/icInput/udeVals/genCondN (POST) /service/v14.8.1.0.0/icInput/udeVals/genCondN (PUT) /service/v14.8.1.0.0/icInput/prodUdeList (GET) /service/v14.8.1.0.0/icInput/icttEntries/histories/.search (POST) /service/v14.8.1.0.0/icInput/rate/icRates/.search (POST)
Courtesy pay	-	Existing	API Versioning Changes: All Endpoints.
Garnishment Order	-	Existing	API Versioning Changes: All Endpoints.
IRA Plans Service	-	New	-
Garnishment Parameters	-	Existing	API Versioning Changes: All Endpoints.
Joint Holder Maintenance	-	Existing	API Versioning Changes: All Endpoints.

Table 1-1 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Accounts

API Name (as in Swagger)	API Functional Description	New API/ Existing	Brief of the Change(s)
Relationship Maintenance	-	Existing	API Versioning Changes: All Endpoints.

1.2.3 Retail Deposits

This topic provides information about enhancements in the Retail Deposits.

Generic Feature Enhancements

- **Auto Rollover to a new Business Product during CD/TD Rollover:** Enables maturing term deposits (TDs) to automatically roll over into a different (successor) business product based on configurations set at the business product level.
- **Zero balance FD creation:** Allows opening of term deposit (TD) accounts without an initial deposit. Accounts remain in a pending funding status until funds are received by the hold date. If funding is not received by the specified hold date, the TD account is automatically closed through a batch process.
- **Min Max Balance Checks for TD life cycle:** Minimum and maximum balance thresholds can now be configured at the product level for top-up event and for balance threshold (across the lifecycle of the TD) apart from already supported Deposit Opening event. This enhancement prevents the creation or rollover Top-up, Redemption or other online lifecycle operations (system event such as interest liquidation do not consider the threshold) of TDs that do not meet the specified balance criteria.
- **API Enhancements to support Data Segment level modifications for TD services:** The existing RESTful APIs have been enhanced to support granular data modifications, allowing the API-calling application to retrieve or update specific fields instead of entire records. This enhancement eases the complexity of returning large data sets. This also reduces the data load to the calling application as there is no enforcement to send the full data segment data.
- **List of new TD End of Day (Batches) added/modified in the EOD workflow**
 - OBRDEP-DEPTXN-EXP
 - OBRDEP-DEPTXN-ESCH
 - OBRDEP-DEPTXN-TDZB
 - OBRDEP-DEPTXN-EFF
 - OBRDEP-DEPTXN-TANK
 - OBRDEP-DEPTXN-ZBPRIMAT
 - OBRDEP-IC-APYE
 - OBRDEP-IC-APYE-STMT

Refer the User manual EOD Configurations for details on the above batches.

- **Pay-in and payout by checks:**
 - Pay-In:** OBA has enhanced existing service to facilitate the funding of Term Deposits (TD) via checks. As an out-of-the-box solution, OBA is integrated with OBPM.
 - Pay-out (Banker's check/Drafts):**

- As out of box solution OBA supports payouts (interest/maturity proceeds) through OBPM.
- In the absence of Oracle Banking Payments (OBPM), OBA generates and provides only the necessary data required for processing payouts. This enables any third-party payment application to consume the data and handle the issuance of banker's checks or demand drafts.
- **Pay-in by ACH and Pay-out by Wire and ACH:**
 - Pay-in and Pay-out by ACH (Nacha Debit): OBA(Services) is integrated with Oracle Banking Payments (OBPM) system for **Nacha Debit** (Pay-in by ACH) and **Nacha Credit** (Payout by ACH).
 - Pay-out by Wire: OBA(Services) is integrated with Oracle Banking Payments (OBPM) system for pay-out by Wire.

Generic Feature Enhancements in Deposits Servicing

CD Auto rollover to new business product:

The Deposit Account Opening screen has been enhanced to capture the payout account for settling excess amounts above the threshold during Auto Rollover.

Account Number LOV-Closed Account Handling:

The Deposit Account Number LOV is now restricted from fetching closed CD accounts on screens where operations for closed CD accounts are not allowed.

Payments integration with CD and IRA CD. Includes Payin and payout by checks and external Accounts. :

- The Deposit Account Opening Screen has been enhanced to support Pay-in by cheque and payout modes by External Account (Fed Wire) and Instrument.
- Deposit Pay-in by cheque has been enhanced in the Top-Up and Initial Pay-in screens.
- Payout to External Account (Fed Wire) has been enhanced in the Deposit Redemption screen.

Simplified Auto Auth Configuration:

A new screen has been introduced to enable or disable auto-authorization for branch servicing screens, supporting the ability to enable or disable single or multiple screens at a time.

Mimic Sync flow for Servicing Screens:

Branch users will now see the host system's response immediately after approving or submitting a transaction for auto-approval. For auto-auth TD openings, the account number will also be displayed in the response.

Access Restriction Validation for Joint Holder:

Access restrictions are now validated when displaying Customer Panel, Account 360, and Deposit 360 details for both primary and joint holders.

Minimum and Maximum Limit for Deposit Account:

The Deposit Account Opening and Deposit 360 are enhanced to display the minimum and maximum limits for Top-Up, Account Opening, and the balance threshold for an account.

Transaction Inquiry-Display Transaction Branch:

Display transaction branch in the Transaction Inquiry and Reversal screens.

MCA Support for TD Payin and Payout:

The Deposit Account Pay-in and Pay-out mode is enhanced to support Multi-Currency Accounts.

Zero Balance CD Account Creation:

The existing Deposit Account opening screen is enhanced to support the creation of zero-balance CD accounts and fund the account after its creation.

US Geography Feature Enhancements

- External Parameter screen to facilitate the payout of deposit proceeds.
- A new intraday batch, **ICCalcBatchTask**, has been introduced and must be configured to invoke external system payments from OBRDEP.
- **APYE**: Annual Percentage Yield Earned (APYE) is calculated and displayed for CDs on periodic statements.
- **Individual Retirement Accounts (IRA) – CD** : For SEP IRA variant contribution limits can be configured, as a **Percentage of Annual Compensation OR Absolute amount**, at the plan level.
- IRA Account Service has been enhanced to automatically generate and assign a plan reference number during the CD creation process, according to the plan type provided.
- The IRA CD Account Service has been enhanced to support capturing and maintaining multiple nominees for each account, with explicit identification of primary and contingent nominees. Additionally, percentage allocation for each configured nominee can now be defined at the account level.
- The IRA CD Contribution Service has been enhanced to allow the option of identifying a contribution as an employer contribution if done by the employer for IRA-SEP accounts.
- A new Customer- Plan level maintenance screen allows the user to have the option to maintain the employment history details and also allows the user the view/ add the mapped accounts for that customer – plan combination.
- The below enhancements mentioned previously for conventional CD will be applicable for IRA CD products too as part of this release.
 - Zero Balance IRA CD creation
 - Auto-rollover to a new IRA CD product
 - Min and Max Balance Threshold for IRA CD products
 - Payin and Payout using checks o Payout using wire

Note

Account Servicing UI support for pay-in and pay-out using checks and payout using wire for IRA CDs will be part of the subsequent releases.

1.2.4 API Enhancements for Retail Deposits Service

This topic provides details of incremental changes in ReSTful APIs for Retail Deposits.

Table 1-2 ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
API versioning changes	API versioning changes 14.8.1.0.0.	All the exposed APIs	API versioning changes done across all the swagger endpoints to include v14.8.1.0.0 in the URL.
IRA Deposit Account Services	This service is used to create IRA Deposit Accounts.	New	New endpoints: <ul style="list-style-type: none"> • POST /service/v14.8.1.0.0/iratermdeposit • POST /service/v14.8.1.0.0/iratermdeposit/validateTD • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositBcPayoutDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositPayin • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositPayout • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositInterestDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositRollOverDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountNominee • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountGuardian • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositBasicDetails • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountMis • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountStatementPreferences • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositAccountAddress • PATCH /service/v14.8.1.0.0/iratermdeposit/termDepositEffectiveDate • PATCH /service/v14.8.1.0.0/iratermdeposit/accountProfitMaster • POST /service/v14.8.1.0.0/iraDepositSimulation

Table 1-2 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
Deposit External Parameter Configuration	The set of services are used for maintaining external parameters configuration.	New	<p>New endpoints:</p> <ul style="list-style-type: none"> • POST /service/v14.8.1.0.0/tdexternalparam • GET /service/v14.8.1.0.0/tdexternalparam • GET /service/v14.8.1.0.0/tdexternalparam/{resourceId} • GET /service/v14.8.1.0.0/tdexternalparam/{keyId}/aggregate • GET /service/v14.8.1.0.0/tdexternalparam/{keyId} • PUT /service/v14.8.1.0.0/tdexternalparam/{keyId} • PATCH /service/v14.8.1.0.0/tdexternalparam/{keyId}/close • PATCH /service/v14.8.1.0.0/tdexternalparam/{keyId}/reopen • PATCH /service/v14.8.1.0.0/tdexternalparam/{keyId}/aggregate
Deposit Business Product Services	Business Products can be defined with set of configurable attributes to cater to the target market segments and fulfil the Bank's promotional campaigns.	Existing	<ol style="list-style-type: none"> 1. New fields added New fields added <ul style="list-style-type: none"> • rolloverToDiffProd • targetProdRollover TdPreferencesModel <ul style="list-style-type: none"> • statementDueType • statementDueOnDate • zeroBalanceDeposit • zeroBalHoldDays • zeroBalPriorNoticeDays MinMaxModel <ul style="list-style-type: none"> • thresholdType 2. ProductMappingModel -> productCode and currency are required fields.

Table 1-2 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
Deposit Account Servcies	Term Deposit services	Existing	<ol style="list-style-type: none"> TermDepositWebModel <ul style="list-style-type: none"> New tag added "depositExternalFunding" Removed tags - "denomDep", "dualCurrencyDepositDetails" "tdAmount" is made non-mandatory (for zero balance cases) In "accountMis", new tag "transactionMisDetails" is added. New endpoints added - <ul style="list-style-type: none"> PATCH /service/v14.8.1.0.0/termDepositBasicDetails PATCH /service/v14.8.1.0.0/termDepositPayout PATCH /service/v14.8.1.0.0/termDepositPayin PATCH /service/v14.8.1.0.0/termDepositAccountStatementPreferences PATCH /service/v14.8.1.0.0/termDepositAccountAddress PATCH /service/v14.8.1.0.0/termDepositInterestDetails PATCH /service/v14.8.1.0.0/termDepositRollOverDetails PATCH /service/v14.8.1.0.0/termDepositAccountMis PATCH /service/v14.8.1.0.0/termDepositAccountNominee PATCH /service/v14.8.1.0.0/termDepositAccountGuardian PATCH /service/v14.8.1.0.0/termDepositJointHolder PATCH /service/v14.8.1.0.0/termDepositPcPayoutDetails PATCH /service/v14.8.1.0.0/termDepositBcPayoutDetails PATCH /service/v14.8.1.0.0/termDepositEffectiveDate PATCH /service/v14.8.1.0.0/termDepositAccountMemo PATCH /service/v14.8.1.0.0/childTdPayout PATCH /service/v14.8.1.0.0/accountProfitMaster
Deposit Penalty Parameter Configuration	Endpoints for penalty parameter configurations	Existing	Correction done in payload of /service/v14.8.1.0.0/tdpenaltybasis - In TdPenaltyBasisModel , TdPenaltyDaysMappingModel is added.
Deposit Reversal	Endpoints for Deposit reversal	Existing	New endpoint added - /service/v14.8.1.0.0/reverseTransaction

Table 1-2 (Cont.) ReSTful APIs (enhancements/amendments) in Retail Deposits

API Name (as in Swagger)	API Functional Description	New API / Existing	Brief of the Change(s)
Redemption	Redemption endpoints	Existing	Payload changes In icdredmnDetailsModel -> TdredmpayoutDetailsModel , new tag "externalFunding" is added.
Top-up	Deposit Top-up endpoints	Existing	<ol style="list-style-type: none"> In DepositRequestDTO, removed tags <ul style="list-style-type: none"> "planRefNo" "finCycle" In TDPayinDto, removed tags <ul style="list-style-type: none"> "fcyAmount" "originalExchangeRate" "appliedExchangeRate" "seqno" "referenceNo"
Deposit Enquiry Services	This service is used to query the details of Deposit Accounts, Business Products and Payin Maintenances	Existing	<ol style="list-style-type: none"> New APIs added <ul style="list-style-type: none"> /service/v14.8.1.0.0/glQuery/.search In queryResponseModel, new tags added <ul style="list-style-type: none"> "jointHolder" "accountMis" "ictmPCPayoutDetailCollection" "ictmBCPayoutDetailCollection"
Statement Generation	This service is used to generate and download statements	New	/POST /service/v1/accStatement GET /service/v1/accStatement POST /service/v1/accnconsolidatedstatement GET /service/v1/accStatement/download/{referenceNo}

1.2.5 Common Enhancements - Retail Accounts and Retail Deposits

This topic provides the technical enhancements of Retail Accounts and Retail Deposits.

- A new **Accounting Period** maintenance feature has been introduced in Common Core to replace the previous **Period Code** maintenance under Interest and Charges. All the existing data under **Period Code** to be maintained in the new configuration.
- New tags **nomineeType** and **nomineeSharePercentage** are added under Nominee data segment of account creation and modification requests. These are mandatory when more than one nominee is added in the request payload.
- A new UI process, **Accounting Handoff Browser**, is introduced for viewing and retrying failed entries related to accounting handoffs.
- UTC Changes: OBMA time handling is standardized to UTC to remove ambiguity from local time zones and daylight saving time (DST). All persisted and exchanged timestamps are normalized to UTC; display localization remains at the presentation layer.

- The **Handoff Parameters** are no more required, hence the screen under Interest and charges has been removed.
- The existing Branch Parameters under Account Configuration mandatory fields have been added to configure **Credit GL** and **Debit GL** under the **Waiver/Residual GL Number** section, enabling the zeroing of an account during the account closure process.

1.2.6 Corporate Accounts (Current/Checking and Savings)

This topic provides information about enhancements in the Corporate Accounts.

Business Event Summary – Eventing

It allows businesses to define which fields are published under specific conditions. Multiple business events can be configured per domain event, with publication decisions driven by Plato Rules.

Online Interest Calculation

This screen allows users to view the interest accrued on a single or multiple accounts.

Online Interest Liquidation

This screen allows users to liquidate accrued interest for single or multiple accounts.

Account Class Transfer

This screen allows users to change the account class of an active account without closing it or opening a new one. Also, making it simpler to get new features while following the required rules maintained in the new account class.

Manual ECA Input

ECA transactions can be manually captured in corporate accounts for exceptional cases. Such transactions are subject to Maker or Checker validation.

Copy Function for Maintenance Screens

The system allows users to copy an existing record and create a new one by modifying only the minimum required parameters. This eliminates the need to re-enter all parameter values across multiple screens.

Customer Transfer

An existing customer account can now be transferred to a different customer through the customer transfer process. The account remains active throughout the transfer, eliminating the need to close the current account and open a new one.

SCIM for Roles - SMS

Introduced a new **Create Group Role Mapping** screen to define group-to-role and branch associations under Security Management.

Account Closure

Introduction of detailed workflow process for account closure that handles the various payout methods. Corporate accounts can be closed by submitting a formal request, settling all dues.

Availability Information under "Transaction Enquiry"

The **Transaction Enquiry** screen now includes an **Availability Information** section displaying fund availability.

Availability Information under "Account Enquiry"

The **Accounting Enquiry** screen now includes an **Availability Information** section displaying fund availability.

Account Class

- **Features and Restrictions tab at Account Class:** The CCYs selected in the **Features** tab are auto-populated in the **Restrictions** tab as **Allowed**, and users may edit or add additional CCYs, except removing those already selected in **Features** tab.
- **Currency Wise Statement Preferences:** A new **Apply to all currencies** toggle is added to **Statement Preferences** screen for multi-currency account classes. Users can set default or currency-specific preferences, with fallback logic applied when not defined.
- **Initial Funding:** Initial funding is the minimum amount to activate a new corporate account through cash, check, demand draft, or internal transfer, ensuring the account moves to **Funded** status. No debits are allowed in the account if the status is **Non-Funded**.

Account Creation

- **Account Operating Instructions:** Allows users to fetch and link the correct operating-instruction document to a corporate account. Transactions are validated against the operating instructions linked in the account.
- **Currency Wise Statement Preferences:** Statement preferences for multi-currency accounts are now auto-defaulted and can be edited per currency, regardless of the **Apply to all currencies** setting.
- **Multi Currency Account Creation Process:** Account creation process for multi-currency account has been enhanced where users can add multiple currencies at once using **Add Currency** with a **Select All** option.

1.2.7 Nostro Accounts

This topic provides information about enhancements in the Nostro Accounts.

Unmatching of Matched Entries

Users can now manually un-match the incorrectly matched records through a controlled workflow with selection, submission, and approval steps.

New Dashboard widget for Nostro Account

Introduction of a Dashboard widget to show the Nostro account having Debit or credit balance.

MT950 – New Validations

Missing page sequence validations had been introduced for the incoming MT950 statements.

1.2.8 Teller

This topic provides information about enhancements in the Teller.

Table 1-3 Enhancements in Teller

Summary	Description
Enable cash denomination difference computation.	The denomination capture screens have been enhanced to allow the entry of negative values in denomination units. This enables the teller to accurately handle excess cash scenarios and ensures automatic calculation of refund amounts to be returned to the customer, streamlining both deposits and withdrawals. A new Difference Amount field and corresponding tooltips have been added for improved transparency and reconciliation.
Extract or Download option to be introduced in Teller Inquiry Screens.	A new feature is introduced , allowing users to download and save inquiry results from Branch Inquiry Screens.
Support Branch Inquiries Access without Validating Batch Status.	Access to key Branch Inquiry screens, such as Branch Total Position , Till Vault Position , Open Tills , and Breaching Limits , has been enabled without requiring an open teller batch. This update allows branch managers and staff to perform key inquiries without process interruptions, improving operational flexibility.
Display of Charge amount in Account Currency	Charge Details in the Transaction screens is enhanced to display the charges in Account Currency, along with Transaction Currency and Local Currency for all Teller Transaction Screens .
Provision for maker to recall or cancel the transaction before Auth.	A Discard option has been provided in the Sent for Approval queues, allowing makers to recall or cancel transactions that have not yet been authorized. This enhancement empowers tellers to proactively address transaction errors or changing customer needs before final approval, thus improving accuracy and flexibility.
Vault Denomination Exchange	Introducing a new screen to facilitate currency denomination exchange directly from the Vault. This screen mirrors the functionality of the current Denomination Exchange Screen and is accessible only to Vault Users.
Interactive Override Handling with OBA	An enhancement now ensures that all DDA Account and Accounting-related overrides are displayed to the teller upon transaction submission. The teller can review and either confirm the overrides and submit them for supervisor approval or choose to discard the transaction.
Operational Ledger Cloud Service integration – Phase 1	Teller transactions involving only General Ledger (GL) accounts have been enabled for direct integration with Oracle's Operational Ledger Cloud Service (OBOLCS). This enhancement streamlines posting, reconciliation, and reporting for GL- Only transactions, ensuring robust control and data consistency.
Screen for Static Data	A user-friendly maintenance screen has been made available for the configuration of static data on Cloud. Authorized users are now able to View , Add , Modify , or Delete records for supported static tables directly from the UI, thereby reducing dependency on back end support and expediting configuration updates.
Transaction Notification Alert	A new instant notification feature has been added to inform supervisors Whenever a teller requests approval for a transaction. This guarantees prompt transaction processing and quicker authorization decisions, which helps minimize delays in customer service.

1.2.9 Party

This topic provides information about enhancements in the Party.

- [Functional Enhancements](#)

1.2.9.1 Functional Enhancements

The following are the functional enhancements as a part of Party in this release:

Table 1-4 Enhancements in Oracle Banking Party

Summary	Description
Response Model Name Change	<p>Response model name updated from PartyResponseRetailModel to PartyMsgResponseModel</p> <p>Impacted APIs</p> <p>POST - /service/v1/retail/onboardParty</p> <p>POST - /service/v1/retail/partyAmend</p> <p>PATCH - /service/v1/retail/basicInfo</p> <p>PUT - /service/v1/retail/basicInfo</p> <p>GET - /service/v1/retail/basicInfo/{externalCustomerNo}</p> <p>POST - /ob/obpy/party/v1/retail/basicInfo/.search</p> <p>PATCH - /service/v1/retail/addressInfo</p> <p>PUT - /service/v1/retail/addressInfo</p> <p>GET - /service/v1/retail/addressInfo/{externalCustomerNo}</p> <p>POST - /ob/obpy/party/v1/retail/addressInfo/.search</p> <p>POST - /ob/obpy/party/v1/addressInfo/.search</p> <p>GET - /service/v1/retail/idInfo/{externalCustomerNo}</p> <p>POST - /ob/obpy/party/v1/retail/idInfo/.search</p> <p>PATCH - /service/v1/retail/idInfo</p> <p>PUT - /service/v1/retail/idInfo</p> <p>PATCH - /service/v1/retail/contactInfo</p> <p>PUT - /service/v1/retail/contactInfo</p> <p>GET - /service/v1/retail/contactInfo/{externalCustomerNo}</p> <p>POST - /ob/obpy/party/v1/retail/contactInfo/.search</p> <p>GET - /ob/obpy/party/v1/retail/partyAddInfo/{externalCustomerNo}</p> <p>POST - /service/v1/smb/onboardParty</p> <p>PATCH - /ob/obpy/party/v1/smb/amendParty</p> <p>POST - /service/v1/smb/partyAmend</p> <p>PATCH - /service/v1/smb/businessDetails</p> <p>PUT - /service/v1/smb/businessDetails</p> <p>POST - /ob/obpy/party/v1/smb/businessDetails/.search</p> <p>PATCH - /ob/obpy/party/v1/smb/contactInfo</p> <p>PUT - /ob/obpy/party/v1/smb/contactInfo</p> <p>GET - /ob/obpy/party/v1/smb/contactInfo/{externalCustomerNo}</p> <p>POST - /ob/obpy/party/v1/smb/contactInfo/.search</p> <p>PATCH - /ob/obpy/party/v1/smb/addressInfo</p> <p>PUT - /ob/obpy/party/v1/smb/addressInfo</p> <p>GET - /ob/obpy/party/v1/smb/addressInfo/{externalCustomerNo}</p> <p>POST - /ob/obpy/party/v1/smb/addressInfo/.search</p> <p>PATCH - /ob/obpy/party/v1/smb/taxInfo</p> <p>PUT - /ob/obpy/party/v1/smb/taxInfo</p> <p>POST - /ob/obpy/party/v1/smb/taxInfo/.search</p> <p>POST - /ob/obpy/party/v1/smb/migrateTHSMBByEvent/{cifNumber}/{applicationNo}</p>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
Source Branch Field (Retail/SMB)	<p>Enhancement: A new "Opening Branch Code" field has been introduced on UI.</p> <p>- Details: Display-only field to show the branch captured during customer onboarding.</p> <p>Note: No changes to the API payload, as this is an existing backend field now exposed in the UI.</p>
Relationship Enhancements (Related Party)	<ul style="list-style-type: none"> • UI Simplification: Removed "Related To", "Related With", and "Relationship Types" tabs; introduced a single grid to view all relationships. • Field Renaming: <ul style="list-style-type: none"> – Primary Party → Party Relationship – Secondary Party → Related Party Relationship • New Relationship Type: Can now be selected during Party-to-Party creation. • Edit Enhancements: Improved ability to update existing relationships. • Delete Enhancements: Enhanced deletion process. • New Relationship Code field added to Related Party Relationship. • Relationship Maintenance: New Maintenance introduced for managing Related Party Relationships. • Relationship Code column added in Insta and STP relationship tables. <p>Impacted APIs</p> <p>New versions of APIs introduced to support relationship enhancements for Related Party:</p> <p>POST: /ob/obpy/party/v2/retail/party-onboardings</p> <p>POST: /ob/obpy/party/v2/retail/party-amendments</p> <p>PATCH: /ob/obpy/party/v2/retail/granular</p> <p>POST: /ob/obpy/party/v2/smb/party-onboardings</p> <p>POST: /ob/obpy/party/v2/smb/party-amendments</p> <p>PATCH: /ob/obpy/party/v2/smb/amendParty</p> <p>PATCH: /ob/obpy/party/v2/partyToParty/relatedParty</p> <p>POST: /ob/obpy/party/v2/partyToParty/relatedParty</p> <p>PUT: /ob/obpy/party/v2/partyToParty/relatedParty/{id}</p> <p>Events Impacted</p> <p>obpyRetOnboard</p> <p>obpyRetAmendPartyInfo</p> <p>obpyRetAmendRelatedPartyRel</p> <p>obpySmbOnboard</p> <p>obpySmbAmendPartyInfo</p> <p>obpySmbAmendRelatedPartyRel</p>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
TIN Format Validations	<p>Validations for TIN types—SSN, ITIN, ATIN, and EIN—have been enhanced to support multiple input formats, including with hyphens, without hyphens, and all-zero entries, while ensuring compliance with regulatory standards.</p> <p>Impacted APIs</p> <p>POST: /service/v1/retail/onboardParty POST: /service/v1/retail/partyAmend PATCH: /ob/obpy/party/v1/retail/granular PUT: /service/v1/retail/taxInfo PATCH: /service/v1/retail/taxInfo POST: /service/v1/smb/onboardParty POST: /service/v1/smb/partyAmend PATCH: /ob/obpy/party/v1/smb/amendParty PUT: /ob/obpy/party/v1/smb/taxInfo PATCH: /ob/obpy/party/v1/smb/taxInfo</p> <p>Data Migration Impact</p> <p>Adjusted accordingly to align with new validation rules.</p>
Minor Party Relationship Enhancements	<ul style="list-style-type: none"> Validation Relaxation: Removed validations related to party relationships for minor parties during onboarding and amendments. New Field: Introduced "Emancipate Minor" flag to identify emancipated minors in onboarding and amendment flows. <p>Impacted APIs</p> <p>Minor Validation</p> <p>POST: /service/v1/initiatePartyOnboarding POST: /service/v1/retail/onboardParty POST: /service/v1/retail/partyAmend PATCH: /ob/obpy/party/v1/retail/granular</p> <p>Emancipated Flag</p> <p>POST: /service/v1/initiatePartyOnboarding POST: /service/v1/retail/onboardParty POST: /service/v1/retail/partyAmend PATCH: /ob/obpy/party/v1/retail/granular PUT: /service/v1/retail/basicInfo PATCH: /service/v1/retail/basicInfo POST: /ob/obpy/party/v1/retail/basicInfo/.search</p> <p>Impacted Events</p> <p>Emancipated Flag obpyRetOnboard obpyRetAmendPartyInfo obpyRetAmendBasicInfo</p> <p>Data Migration Impact</p> <p>New Field Introduced in Retail Party Info</p>
Business Name Field Update	<p>UI Change: Doing Business As field renamed to Registered Business Name for clarity and consistency.</p>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
Party to Account History	Oracle Banking Party has been enhanced to capture Party-to-Account history as part of the amendment process, enabling better traceability and auditability of changes over time
Party to Account - Unique Key	<p>The Party to Account Relationship process previously relied on a combination of the CIF ID and Account Number to identify unique records and prevent duplicates. However, to support scenarios where the same CIF ID and Account Number can have multiple types of relationships, the validation has been enhanced to include Party Relationship as part of the uniqueness check. This ensures that records with the same CIF ID and Account Number but different Party Relationships can coexist without conflict.</p> <p>Impacted APIs</p> <p>POST: /ob/obpy/party/v1/partyToAccount/.search POST: /ob/obpy/party/v1/partyToAccount PUT: /ob/obpy/party/v1/partyToAccount PATCH: /ob/obpy/party/v1/partyToAccount</p> <p>Data Migration</p> <p>During migration, more than one Party to Account relationship can be created with the same PTY_ACC_REL_CIF_ID and PTY_ACC_REL_ACCOUNT_NUMBER but different PTY_ACC_REL_PARTY_RELATIONSHIP values.</p>

Table 1-4 (Cont.) Enhancements in Oracle Banking Party

Summary	Description
Multi-Record Limitations	<p>Oracle Banking Party is Enhanced to limit the Minimum and Maximum number of records for Address, Contact and ID Details data segment.</p> <p>Maintenance</p> <p>A new Maintenance for Record Management is introduced to define maximum and minimum number of records for Address, Contact and ID Details based on the Entity and Sub-Entity Codes.</p> <p>Note: Optional data segments will be treated as mandatory if the minimum number of records is set to 1 or more. Conversely, mandatory data segments will remain mandatory even if the minimum number of records is defined as 0.</p> <p>Impacted APIs</p> <p>POST: /service/v1/retail/onboardParty POST: /service/v1/retail/partyAmend PATCH: /service/v1/retail/addressInfo PATCH: /service/v1/retail/idInfo PATCH: /service/v1/retail/contactInfo PATCH: /ob/obpy/party/v1/retail/granular PUT: /service/v1/retail/addressInfo PUT: /service/v1/retail/idInfo PUT: /service/v1/retail/contactInfo POST: /ob/obpy/party/v2/retail/party-onboardings POST: /ob/obpy/party/v2/retail/party-amendments PATCH: /ob/obpy/party/v2/retail/granular POST: /service/v1/smb/onboardParty POST: /service/v1/smb/partyAmend PATCH: /ob/obpy/party/v1/smb/contactInfo PATCH: /ob/obpy/party/v1/smb/addressInfo PUT: /ob/obpy/party/v1/smb/contactInfo PUT: /ob/obpy/party/v1/smb/addressInfo POST: /ob/obpy/party/v2/smb/party-onboardings POST: /ob/obpy/party/v2/smb/party-amendments PATCH: /ob/obpy/party/v2/smb/amendParty</p> <p>Data Migration</p> <p>Data Migration process will follow validation for number of records as per maintenance configuration.</p>
Party 360 Integration with OBRL	Party View 360 is integrated to with OBRL to retrieve Loan accounts of a party

1.2.10 Individual Retirement Account

This topic provides information about enhancements in the Individual Retirement Accounts.

Individual Retirement Account (IRA) Contribution and Distribution:

Introducing a streamlined servicing screen for bank users to manage contributions and distributions for IRA plans.

IRA Plan Inquiry:

Introducing a comprehensive inquiry screen for bank users to access detailed IRA plan information, including contribution limits, total balance, accrued and paid interest, penalties, and transaction history for current and previous years. This interface also displays associated accounts and deposits, enabling efficient and informed customer support.

IRA Menu Structure:

A separate menu structure is introduced for IRA services which allows a Bank user to perform servicing transactions on IRA Accounts and Deposits.

IRA CD Account Opening:

Introduced IRA CD Account opening for the existing customers.

2

Technical Changes

This topic provides the information on the Technical Changes.

Table 2-1 Technical Changes

Summary	Description
SQL-cL Adoption (Infra)	SQLcL is a Java-based command-line interface for Oracle Database. Using SQLcL, you can execute SQL and PL/SQL statements interactively or as a batch file. SQLcL provides inline editing, statement completion, command recall, and also supports existing SQL*Plus scripts. Converted all the existing flyway scripts to sqlcl scripts and new scripts released has to be in sqlcl format along with the change log files.
Support Correlation Id	Banking Branch Cloud now supports the inclusion of a request-level unique Correlation Id in all OBA (TBS) accounting calls, enhancing transaction traceability in cloud environments.
Adoption of API versioning as per release version	Implemented API versioning to support backward compatibility, enabling continued support for N-1 versions when significant changes are introduced to Service APIs.
OBRH Template Incremental release	A new enhancement in the Oracle Banking Branch streamlines the upload of Oracle Banking Routing Hub (OBRH) configuration templates in cloud environments. The obrh-config-feeder-service utility now enables users to upload Provider-level and Service-level JSON templates directly, improving the process for maintaining integration configurations. With this enhancement, the utility supports granular uploads—allowing you to update provider and service configurations independently, while enforcing robust data integrity by restricting consumer-level changes.

3

Components of the Software

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

Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Notes
- User Guides

Software Components

Software Components of Oracle Banking Accounts Cloud Service that are part of this release are as follows:

HOST

- Service Components
- UI Components (OJET)
- Tables, Sequences, Static Data
- Process Framework components (Conductor artifacts)
- Configuration files used for deployment
- FOP Report Templates

4

Environment Details

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

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