

Oracle® Banking APIs Cloud Service

Release Notes



Release 25.1.2.0.0

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ORACLE®

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Purpose

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

Audience

This document 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.

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 you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Cloud Service Licensing Manuals

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDXCS	Oracle Banking Digital Experience Cloud Service

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Features and Enhancements

The following describes the new enhancements made in Oracle Banking APIs Cloud Service 25.1.2.0.0 release:

- [Retail & Corporate](#)
This topic provides information about enhancements in the Open Banking.
- [Payments](#)
This release includes following regulatory and functional enhancements.
- [Originations](#)
The following enhancements have been made in the Originations module in this release:
- [Cash Management](#)
The following enhancements have been made in the cash management module in this release.
- [Supply Chain Finance](#)
This topic provides information about enhancements in the Supply Chain Finance.
- [Virtual Accounts Management](#)
This topic provides information about enhancements in the Virtual Accounts Management.
- [Liquidity Management](#)
This topic provides information about enhancements in the Liquidity Management.

1.1 Retail & Corporate

This topic provides information about enhancements in the Open Banking.

Table 1-1 Retail & Corporate

Enhancements	Description
Account Activity Enhancements	<ol style="list-style-type: none"> Pending Transactions List Added a dedicated view on the Transactions screen to display transactions received by the payment product processor but not yet processed, with a separate pending count and drill-down list of transactions. This is applicable to Current & Savings accounts only; available out-of-box for Cloud setup—on prem implementation to be handled by the bank. Search Transactions by Description Introduced a description-based search on the Transactions screen, enabling users to quickly find account activity using keywords/phrases. Display Account Balance for User-selected Date Enabled users to view account balances as of a selected date on the Account Listing page, showing Current/Available balances for today, and Opening/Closing balances for prior dates (based on configured transaction history range). If no account was opened on the selected date, an appropriate message is shown. Grouping of Transactions on Account Statement Enhanced transaction listing with clearer visualization like credits are highlighted in bold and transactions can be optionally grouped month-wise via a filter switch (sorting applies within each month and pagination is replaced with a single scrollable list). Grouping available for Current & Savings, Loan and Deposit accounts; not supported in PDF downloads. Also, added options on the Transactions screen to initiate payments and view outgoing payments for the selected account. Display Transaction Code-based Logo Added transaction category/code-based logos in Account Activity, displaying a mapped logo per transaction with a default logo fallback when no mapping exists. This functionality includes a new administrator maintenance screen to manage logo-to-transaction category mappings.
Bonds Overview and Details	Added a configurable Bonds widget and relationship card to show bond holdings summary, with navigation to a detailed bonds view and date-based filtering.
View and Copy Account & Card Details	Enabled Retail and Corporate users to securely view and copy masked account/card details, with unmasking protected by configured 2FA and copy-to-clipboard options. Also, a “Copy All Details” feature is added where specific information can be copied for accounts and deposits.
Digital Management of Debit Cards	Expanded debit card servicing to self-service, enabling customers to view/manage cards, limits, block (temporary/permanent), replacement, PIN actions, activation and card upgrades without raising service requests.
Transaction Authorization for POS Card Payments	Introduced real-time approve/reject flow for retail card payments via push/email notifications. This will allow customers to authorize merchant/POS transactions within a configurable expiry window. Post request expiry, the transaction will be automatically cancelled or expired.

Table 1-1 (Cont.) Retail & Corporate

Enhancements	Description
Automatic Retail User Onboarding	Introduced automatic retail user onboarding in OBDX upon CIF creation in the product processor. Once a CIF and at least one account are created, an automated notification (including CIF) triggers end-to-end onboarding. A new application initiation flag enables digital banking services for eligible customers, with configurable Day-0 parameters to auto-provision username format, roles, limit packages, touchpoints and entity assignment. Banks can also configure the onboarding flow at user-type level (IDCS-originated/SCIM vs OBDX-originated) through Global Settings in System Configuration. Added a Digital Banking Auto-Onboarding Status Report with flexible filters to monitor success/failure trends and support operational follow-up.

Table 1-2 Enhancements in Platform Framework

Enhancements	Description
Numeric Input Keypad Enablement	Introduced numeric keypads for Amount and OTP inputs to speed up entry and reduce errors. Supports both a standard 0–9 keypad (e.g., PIN) and an amount keypad with 0–9 plus comma and decimal for monetary values.
SMS Notification for New User Setup	Provision to trigger SMS notifications to customers for key events such as new user setup and forgotten password, ensuring timely communication and enhanced security.
Notification for Planned and Unplanned Maintenance	Introduced new feature to display prominent maintenance or ad hoc/broadcast alerts immediately upon user login, ensuring visibility without navigating menus or inboxes. Bank Admins can configure validity period, priority, target audience (all users or specific groups), and activate/deactivate messages as needed.
Provision to skip 2FA for Biometric Login	When users login via registered biometric methods (fingerprint/face recognition), they can be exempted from the additional 2FA step, enabling faster sign-in while maintaining secure access controls and a streamlined login experience.
Auto Biometric Login on Mobile	A provision is given to handle continuous login–logout loop when Face ID (or any biometric login) is enabled. If Face ID is set, then automatic login happens upon app launch and after the user logs out, an intermediate logout page is shown instead of directly redirecting to the biometric login page, preventing auto re-login.
Customer Data Migration	Introduced a migration capability to move customer data (Payees, Users, GCIF) along with associated rules and workflows to a new environment, ensuring data integrity and a smooth, end-to-end transition.
Anonymous Entitlements on Role Maintenance Screen	Enhanced the Role Maintenance screen to support an “Anonymous Role” user type. When selected, all anonymous entitlements are available in Role Maintenance create and update, grouped under the General Access Entitlement category with the appropriate subcategories.
System Configuration Revamp and Entity Maintenance	Revamped system configuration into a dedicated microservice and migrated existing module configurations to the new architecture. Administrators can now manage entities via the Entity Maintenance screen, with options to view the entity list as well as add, edit or view entity details.

Table 1-2 (Cont.) Enhancements in Platform Framework

Enhancements	Description
Introduction of Persona Maintenance	Introduced a Persona Maintenance screen to view, create and update Personas mapped to enterprise roles, defining user responsibilities within the application. Persona-based restrictions control user creation e.g., System Administrators can create only Bank/System Administrators; Bank Administrators can create only Retail/Corporate users. Personas are applicable across Report Mapping, Mailers, Limit Package and Transaction Working Window transactions.
Multiple Drafts & Parallel Administrator Updates	Enabled multiple independent drafts per GCIF/CIF so Bank and Corporate Administrators can work in parallel on maintenance/onboarding activities. Also, added record-level locking to prevent conflicting updates while preserving data integrity.

1.2 Payments

This release includes following regulatory and functional enhancements.

Table 1-3 Enhancements in Payments

Enhancements	Description
Implemented New Payment Scheme - UK Domestic Payments	<p>UK domestic payments are now supported end to end alongside existing SEPA Credit/Instant capabilities, enabling banks to offer a broader set of payment rails.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • New UK schemes supported: BACS, CHAPS, Faster Payments (in addition to SEPA Credit & SEPA Instant in the SEPA region) • Network classification & grouping available for UK schemes, with consistent display on Payee and Payment screens. • Transaction & network configuration for UK payments enabled through regional configurator.
Confirmation of Payee (CoP) Enhanced to include Secondary Reference	<p>CoP capabilities are strengthened to improve payee assurance and meet bank expectations for UK payment journeys.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Introduced New CoP field: "Secondary Reference". • Enabled CoP for "Within Bank" payments (configurable as per bank needs).
Merged Within Bank payment option into Domestic Payments	<p>To simplify user journeys and prevent incorrect initiation paths, within-bank payments are merged into domestic payments flow.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Merged Within Bank into Domestic transaction by creating Within Bank as a network under Domestic transactions. • Controls added so users cannot initiate within-bank transfers through the domestic payment networks (where required by bank policy).
Support provided to configure allowed debit account currencies by network from which payments can be initiated	<p>Key Features:</p> <ul style="list-style-type: none"> • Bank can now configure through backend which currencies account for each network to be shown while making a payment. • User can now filter the debit accounts by currency in case there are large number of accounts. (Based on backend configuration) • Debit account currency validation is extended to bulk payments to prevent invalid file processing.

Table 1-3 (Cont.) Enhancements in Payments

Enhancements	Description
Miscellaneous Enhancements	Key Features: <ul style="list-style-type: none"> Enhancement in Bank Code options – Bank can now configure an additional bank code type that is search the bank and display bank details when the user tabs out after entering the bank code in the text box. Provision to add free label fields on Payments and Payee screens – Bank can now configure these free labels using regional configurator. This is enhanced to provide capability to the bank to give some warning or informative text on the payee or payment screens. Numeric Keypad Enablement – Numeric keypad are enabled on touch devices for numeric fields to improves data entry experience. Open-ended Standing Instructions – Open-ended flag is now supported on payment screens for the user to create open ended recurring payments.
Support to display Inquiry for Direct Debit Instructions	Key Features: <ul style="list-style-type: none"> This enhancement is currently provided for UK region as out of the box feature. Screen has been provided to View Direct Debits instruction summary and details page. Cancel Direct Debit is supported. RTM entitlement/menu alignment for controlled access.
Enhancements in Bulk File Upload	Key Features: <ul style="list-style-type: none"> Capability to enable or disable a network for on-screen payments or bulk payments or both using a 'Enabled For' flag in network configuration through backend. Out-of-the-box bulk UK payment networks are added in bulk file upload. Within Bank File Upload template is merged into domestic file template for payments and payee file uploads. Domestic and Mixed File Upload file templates are given per region with validation driven by regional configuration.
Enhancements in Forex Deal Booking	Key Features: <ul style="list-style-type: none"> Screens are enhanced to provide end to end capabilities for a deal booking. Bank can configure the fields displayed on Initiate Deal and View Deal Screen is using regional configurator. FX Deal booking is qualified with OBTR as out of the box feature for Aston bank.

1.3 Originations

The following enhancements have been made in the Originations module in this release:

Table 1-4 Enhancements in Originations

Enhancements	Description
Joint Application Support for Loans - Retail RW & US regions	The OBDX Originations module now supports joint applications for Retail Loans (unsecured personal loans, auto loans and home loans). There can be a maximum of two applicants per product application and the primary as well as joint applicants can either be new to the bank or existing customers of the bank. Note – If the primary applicant is applying as an existing customer, they need to be an existing online customer of the bank.
Enhancement in Joint Checking and Savings Account Applications	Joint applications of Retail Checking and Savings account applications are now extended to support primary applicants being existing customers with online banking access.
Auto Loan Enhancement	The retail auto loan application form has been enhanced to capture extensive information of the vehicle being purchased. Information such as Vehicle Identification Number, Condition, Make and Model etc. are now being captured in the application form.
Online KYC Configuration	With this enhancement, banks can now enable or disable Online KYC (applicable for National ID Verification and Liveness Check via Selfie Capture) at the entity level. If disabled Online KYC will not be part of any product applications (Retail & SMB) for the specific entity.
PII Masking of Sensitive Fields	The retail and SMB applications and application trackers have been enhanced to support masking of personally identifiable information such as account numbers, ID numbers, phone numbers, email addresses, etc..
Regulatory Disclosures	In addition to the already supported disclosures, the OBDX originations module now also makes disclosures such as the Cooling off Period and Right to Withdraw disclosure, Loan Agreement disclosure (UK template), Savings and Checking Account Overdraft Agreement (UK template) and the Pre-Contractual Disclosures applicable for Loans, Savings and Checking Accounts; available to retail applicants applying from the digital channel. Based on the configuration in the mid-office system, links to these disclosures will be available to retail applicants on the terms of service page of the applications and/or the application tracker.
Corporate Credit Facility Lead Generation	New to bank corporate customers can now initiate online inquiries on the bank's offerings towards credit facilities. Once submitted, the customer can also track the status of the inquiry form through the corporate application tracker, also available on the digital channel. Processing of these inquiries are done in Oracle CFPM system and the bank is expected to contact the customer offline to procure additional information including collateral, documents, etc.

Other Enhancements

Table 1-5 Other Enhancements

Enhancements	Description
Online Banking Access Flag	All Retail (US and ROW) & SMB applications that involve new to bank/prospect applicants (primary, joint and guardians included) have been updated to send a flag identifying that the applicants should be given access to the online banking channel as well as phone and kiosk banking access. The options for Digital Banking, Kiosk Banking and Phone Banking that were previously available on Retail Savings Account, Checking Account and Deposit applications and on SMB Savings Account and Checking Account applications will no longer be displayed in the application forms.
Collateral Enhancements in SMB Loan Applications	The collateral information section of the SMB loan applications has been enhanced specific to the capture of information for collateral type, Vehicle. The applicant can now specify extensive information of the vehicle being added as collateral, which will include the type of vehicle i.e passenger or commercial, capacity, vehicle identification number, condition etc..
Disbursement & Repayment Enhancements	This section of the Retail and SMB loan application forms has been streamlined to capture essential information only.
Regionalization Enhancements	<p>The following enhancements have been made in the OBDX Originations module in this release, utilizing the regionalization framework:</p> <ul style="list-style-type: none"> • Address Regionalization Regionalization enhancements focusing on UK, US and India regions have been made so as to support capture of addresses specific to each region. • Product Offerings Page Maintenance The bank administrator can now maintain the product offerings page available pre-login as well as post login on the digital channel. The maintenances include updating the product category names, the informative text displayed in each product category card as well as the labels of the customer categories. These changes can be made at entity level.
Zip Code Enhancement	The zip code field has been enhanced to support entry of alphanumeric characters as well as certain special characters and spaces. This enhancement has been made so as to support capture of zip codes/postcodes of regions that have alphanumeric, spaces and certain special characters included in the zip codes/postcodes. This enhancement has been made in Retail & SMB ROW application forms.

Table 1-5 (Cont.) Other Enhancements

Enhancements	Description
US Region specific Enhancements	<p>The following enhancements have been made specifically to the US region product application forms:</p> <ul style="list-style-type: none"> • Service Member/Defense Officer Information The set of fields pertaining to service member/defense officer information in the US personal loan and US credit card application forms has been streamlined to capture important information only. • External Account Information Capture Enhancements This enhancement is applicable to the Disbursement & Repayment section of the Unsecured Personal Loan application. The information to be captured in case an external bank account is being entered for loan disbursement and/or repayment has been enhanced to be specific to the US region. • Gender Validation extended to Joint Applicants Certain banking products might be offered to certain groups of retail applicants. E.g. Home Loans created just for women. In order to support such product applications from the digital banking channel, validations need to be in place to ensure that only women can apply for such products. This validation was already in place for primary applicants. The same has now been extended to also support validation of gender for joint applicants.

1.4 Cash Management

The following enhancements have been made in the cash management module in this release.

Table 1-6 Enhancements in Cash Management

Enhancements	Description
Enhancements in Create Expected Cashflow	<p>The One-Time Cashflow Creation page has been enhanced to support additional fields, improving flexibility and data capture. Newly introduced fields include</p> <ul style="list-style-type: none"> • Custom Category: Provision added to enable users to define and classify cashflows using user defined categories. • Counterparty ID and Name: Provision to select counter party code and name, representing the entity to/from whom the cashflow is expected. • External Bank Account, Virtual Account (for external banks): Enabling the user to select external bank account or enter virtual account to or from which the cashflow is expected. • Actual Date and Amount: Enabling the user to enter actual date and amount enabling user to enter reconciled cashflow amount if applicable.
View /Edit Expected Cashflow Details	<p>The View Cashflow Inquiry search criteria have been enhanced with two additional filters to quickly locate cashflows based on reference identifiers and their current processing state.</p> <ul style="list-style-type: none"> • Customer Reference Number • Status

Table 1-6 (Cont.) Enhancements in Cash Management

Enhancements	Description
Bulk file Upload – Cashflow Creation	<p>"Bulk file upload for One-Time Cashflow Creation has been enhanced to support three new optional fields in the existing file format</p> <ul style="list-style-type: none"> Existing Category code (Y/N) Existing Party (Y/N) Recurring Counter <p>These fields allow user to indicate if the category code and counterparty already exist in the system.</p>
Create Recurring Cashflow	<p>Create Recurring Cashflow has been introduced, enabling corporate users to define and manage cashflows that occur at regular intervals. Users can configure key details such as,</p> <ul style="list-style-type: none"> Cashflow Type Category Customer reference no Cashflow Start date Count of Cashflows Amount Frequency Counter party details Account Details Additional details
View Recurring Cashflow Details	<p>View Recurring Cashflow Details has been introduced to enable corporate users to efficiently inquire and monitor recurring cashflows. The feature includes enhanced search capabilities with filters such as</p> <ul style="list-style-type: none"> Customer reference no From/ To Date Cashflow Type Real/Virtual account Frequency <p>Status</p>

Table 1-7 Enhancements in Receivables and Payables Management

Enhancements	Description
Create Reconciliation rule	Support has been added for the 'Not Equal To (≠)' operator in Create Recon Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Edit Reconciliation Rule	Support has been added for the 'Not Equal To (≠)' operator in Edit Recon Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Create Allocation Rule	Support has been added for the 'Not Equal To (≠)' operator in Create Allocation Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Edit Allocation Rule	Support has been added for the 'Not Equal To (≠)' operator in Edit Allocation Rule enabling users to define more flexible and precise rules by allowing exclusion-based criteria in condition evaluation.
Associated Party dropdown	Dropdown displayed to select the associated parties is enriched to provide a categorized view. They are categorized as Anchor Buyer or Anchor Supplier and Counterparty buyer and counterparty supplier so that user can choose the party with its correct role.

1.5 Supply Chain Finance

This topic provides information about enhancements in the Supply Chain Finance.

Table 1-8 Enhancements in Supply Chain Finance

Enhancements	Description
View Finances	Detailed inquiry of Finance displays charges applied on the same as an existing feature. This display of charges has been enhanced to show a deferred status if the charges are deferred by the bank user to be collected at a later stage.
Finance Repayment	The account drop-down available in the finance repayment screen is enhanced to have the access management capability applied to the drop-down. The drop-down will list only those accounts for which the user has access.

Table 1-9 Enhancements in Trade Finance Conventional

Enhancements	Description
Export Collection Initiation, Modify and Inquiry	New field of Settlement account has been introduced in the screen to allow corporate users to input the desired settlement account to receive the collection proceeds. User can modify or edit the account as well. The account can also be queried in view screen. New fields to capture Invoice data is introduced while initiating export collection transaction as invoice is the main underlying document of an export trade arrangement. User should be able to capture multiple records of invoices. While modifying the transaction, user will be able to only view the invoice data. Inquiry screen will also list the captured invoice data.
Allow input of Preferred Exchange Rate	New feature was added to enable corporate users to input preferred exchange rate while providing collateral and charges. All the transactions where collateral and charges are available will support input of preferred rate and deal reference number.

Table 1-9 (Cont.) Enhancements in Trade Finance Conventional

Enhancements	Description
Structured/Unstructured Address	<p>As a regulatory compliance all the address fields are updated to display Structured/Hybrid type of address on the inquiry screens. The fields applicable for Structured/Hybrid and unstructured will now be supported in the inquiry screens. Structured/Hybrid address will be displayed if the same is maintained for any party in the host system.</p> <p>The Structured/unstructured and hybrid data fields are as follows-</p> <ol style="list-style-type: none"> 1. Department. – Structured/Hybrid 2. Sub Department – Structured/Hybrid 3. Address Line 1 – Hybrid/Unstructured 4. Address Line 2 – Hybrid/Unstructured 5. Address Line 3 – Unstructured 6. Building Name – Structured/Hybrid 7. Building Number – Structured/Hybrid 8. Floor -- Structured/Hybrid 9. Room – Structured/Hybrid 10. Street Name – Structured/Hybrid 11. Town Location Name – Structured/Hybrid 12. Post Box – Structured/Hybrid 13. Postal Code – Structured/Hybrid 14. District Name – Structured/Hybrid 15. Country Subdivision – Structured/Hybrid 16. Country – Structured/Hybrid/Unstructured 17. City – Structured/Hybrid <p>The change is now incorporated for all the transaction screens.</p>

Table 1-10 Enhancements in Trade Finance Islamic

Enhancements	Description
Export Collection Initiation, Modify and Inquiry	<p>New field of Settlement account has been introduced in the screen to allow corporate users to input the desired settlement account to receive the collection proceeds. User can modify or edit the account as well. The account can also be queried in view screen.</p> <p>New fields to capture Invoice data is introduced while initiating export collection transaction as invoice is the main underlying document of an export trade arrangement. User should be able to capture multiple records of invoices. While modifying the transaction, user will be able to only view the invoice data. Inquiry screen will also list the captured invoice data.</p>
Allow input of Preferred Exchange Rate	<p>New feature was added to enable corporate users to input preferred exchange rate while providing collateral and charges. All the transactions where collateral and charges are available will support input of preferred rate and deal reference number.</p>

Table 1-10 (Cont.) Enhancements in Trade Finance Islamic

Enhancements	Description
Structured/Unstructured Address	<p>As a regulatory compliance all the address fields are updated to display Structured/Hybrid type of address on the inquiry screens. The fields applicable for Structured/Hybrid and unstructured will now be supported in the inquiry screens. Structured/Hybrid address will be displayed if the same is maintained for any party in the host system. The Structured/unstructured and hybrid data fields are as follows-</p> <ol style="list-style-type: none"> 1. Department. – Structured/Hybrid 2. Sub Department – Structured/Hybrid 3. Address Line 1 – Hybrid/Unstructured 4. Address Line 2 – Hybrid/Unstructured 5. Address Line 3 – Unstructured 6. Building Name – Structured/Hybrid 7. Building Number – Structured/Hybrid 8. Floor -- Structured/Hybrid 9. Room – Structured/Hybrid 10. Street Name – Structured/Hybrid 11. Town Location Name – Structured/Hybrid 12. Post Box – Structured/Hybrid 13. Postal Code – Structured/Hybrid 14. District Name – Structured/Hybrid 15. Country Subdivision – Structured/Hybrid 16. Country – Structured/Hybrid/Unstructured 17. City – Structured/Hybrid <p>The change is now incorporated for all the transaction screens.</p>

1.6 Virtual Accounts Management

This topic provides information about enhancements in the Virtual Accounts Management.

Table 1-11 Enhancements in Virtual Accounts Management

Enhancements	Description
Structured and Hybrid Address	<p>Enables support for Structured and Hybrid Addresses within Virtual Accounts Management, ensuring compliance with updated SWIFT-MX messaging standards and enhanced address data handling. This change has been implemented in the following screens:</p> <ul style="list-style-type: none"> • Create Virtual Entity • View Virtual Entity Details • Edit Virtual Entity • Create Virtual Entity File Upload • Edit Virtual Entity File Upload • Create Virtual Account • View Virtual Account • Modify Virtual Account • Reopen Virtual Account • Create Virtual Account File Upload • Edit Virtual Account File Upload • Virtual Account Statements • Create and Delete Virtual Account Templates
Virtual Entity Access Implementation	<p>Virtual Entities serves as a representation of actual Entities within the context of Virtual Account Management. There are instances where Corporates may wish to grant access to a single entity while restricting it for others. To address this scenario, introduced Access Check support at the Virtual Entity Level in Party & User Resource account access screen enabling corporate users to set permissions for each Virtual Entity.</p> <ul style="list-style-type: none"> • Party Resource Account Access Screen <ul style="list-style-type: none"> – New Attribute of Virtual Entity has been introduced in Party resource access screen. This change is applicable in Party Resource Access maintenance screen that allows users to maintain access rights in all the Virtual Entity(s) and related Virtual Account transactions at party level. – Once the same is maintained, in the OBDX VAM UI, the logged-in user will only be able to view and manage those Virtual entities and related transactions to which they have access to. • User Resource Access Screen <ul style="list-style-type: none"> – New Attribute of Virtual Entity has been introduced in User resource access screen. This change is applicable in User Resource Access maintenance screen that allows users to maintain access rights in all the Virtual Entity(s) and related Virtual Account transactions at user level. – Once the same is maintained, in the OBDX VAM UI, the logged-in user will only be able to view and manage those Virtual entities and related transactions to which they have access to.

Table 1-11 (Cont.) Enhancements in Virtual Accounts Management

Enhancements	Description
Amount Validation in Remittance ID	<p>Amount validation allows defining transaction amount ranges within specific remittance ID's to validate incoming transactions. This ensures payments match defined criteria—such as amounts or remittance ID ranges—attached to virtual account identifiers during transaction processing. For example, if a customer of wants to make payment for the insurance premium, system will validate based on remittance details and collect the exact amount.</p> <p>To address this requirement, new toggle button “Validate Exact Amount” & two new fields Currency and Amount has been introduced in Remittance ID Screens for the user to maintain the limit & currency for the remittance id in context. This change has been implemented in the following screens:</p> <ul style="list-style-type: none">• Create Remittance Id• View Remittance Id• Modify Remittance Id• Reopen Remittance Id• Create Remittance Id (File Upload)• View Remittance Id (File Upload)

1.7 Liquidity Management

This topic provides information about enhancements in the Liquidity Management.

NA

2

Qualifications

* Refer the **Oracle Banking APIs Transaction Host Integration Matrix** section available in module specific user manuals to view transaction level integration details.

3

Browser Support

This chapter lists the qualification of the Oracle Banking APIs Cloud Service 25.1.2.0.0 release with various browsers:

* Support on the Android operating system is limited to Chrome for Android.

Please refer the following link to view the complete browser support policy:

<http://www.oracle.com/technetwork/indexes/products/browser-policy-2859268.html>.

4

Language Support

The Oracle Banking APIs Cloud Service 25.1.2.0.0 release offers the following language support:

- Out of box translation is supported in English, Arabic, French, Simplified Chinese, Spanish, and Portuguese languages.
- Field validations are currently supported in English. To enable the field validations in other languages, refer **Oracle Banking APIs Taxonomy Validation Guide**.

5

Known Issues and Limitations

This chapter covers the known anomalies and limitations of the Oracle Banking APIs Cloud Service 25.1.2.0.0 release.

- [Oracle Banking APIs Known Issues](#)
- [Oracle Banking APIs Limitations](#)

5.1 Oracle Banking APIs Known Issues

NA

5.2 Oracle Banking APIs Limitations

NA

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