

CBS Implementation – Project Status Update

February 2026 | PBVN ITD



Where We Stand

65%

Overall Go-Live Confidence

Nov 2026

FLEXCUBE Go-Live

Oct 2026

OFSA Go-Live

13mo

Total Delay from Original

- Category A Approval Pending Management Approval.** Schedule is at risk. Multiple bank-side inputs are overdue.

What's Done

Product Walkthrough Signed Off

6 Jan 2026

All 75 BRDs Completed

Full business requirements documentation delivered

SIT Logically Closed

System Integration Testing concluded

UAT Round 1 Completed

18 Jul 2025

Acumen Parameterization Signed Off

31 Dec 2025

OFSAK Kicked Off

7 Oct 2025

Project Timeline

The Journey So Far – and What's Ahead

Milestone	Original	Actual / Revised	Status
ITSC Evaluation & Approval	May–Sep 2023	May–Sep 2023	✓ Done
Contract Signing	Aug 2024	Oct 2024	✓ Done
Product Walkthrough	Feb–Dec 2025	6 Jan 2026	✓ Done
SIT	Apr–Jun 2025	Aug 2025	✓ Closed
UAT Round 1	Apr–May 2025	18 Jul 2025	✓ Done
Acumen Parameterization	—	31 Dec 2025	✓ Done
OFSSA Kick-off	—	7 Oct 2025	✓ Done
75 BRD Customization Start	Oct 2025	Feb 2026	🟡 Pending contract
UAT Round 2	May–Aug 2025	May–Aug 2026	🟡 Scheduled
UAT Round 3	Aug–Sep 2025	Jun–Aug 2026	🟡 Scheduled
Customization Delivery	—	Jul 2026	🟡 On track (70%)
OFSSA Go-Live	Jun 2026	Oct 2026	🟡 Phase 3
FLEXCUBE Go-Live	Oct 2025	Nov 2026	🔴 Critical path



Original go-live: Oct 2025 → Revised: Nov 2026 — **13 months delay**. Every remaining milestone depends on decisions being made **right now**.

What's Blocking Us



Three things that stop go-live if unresolved:

1

CR Proposal for 75 BRDs

Bank response pending since 12 Jan. Contracting is frozen.

2

Category A Approval

Awaiting ITSC 258 concurrence. Covers all customization work + ODI license.

3

OFSA Inputs – FAD Overdue

- Rate Curves → pending since 3 Feb
- FTP Methodology → pending since 3 Feb
- Product & GL Dimensions → pending since 28 Jan



Module Snapshot

Module	Status	Key Blocker
FLEXCUBE Core	 Pending contract	CR proposal response
Acumen Treasury	 Demo pending	Report req. not started
OFSA	 Inputs missing	FAD rate curves & FTP
Reporting (1080)	 In design	ODI license procurement

What Happens Next – UAT Schedule

Round	Window	Confidence
UAT Round 2	May–Aug 2026	60%
UAT Round 3	Jun–Aug 2026	60%
Customization Delivery	Jul 2026	70%
Data Migration (3 rounds)	Ongoing	75%

Key Takeaway

UAT confidence sits at 60% across both rounds. Customization delivery at 70% and data migration at 75% are the strongest items — but all depend on unblocking actions taken now.

Scope Summary

Category A — Immediate (Pending Approval)

- 75 BRDs Customization — SBV compliance, tax, AML, core features
- ODI License — DWH integration for IB/MB/Card

Category B — Post Go-Live

- RWA Implementation (OFSAA Basel)
- DMS Integration Trade Finance

Category C — Phase 2

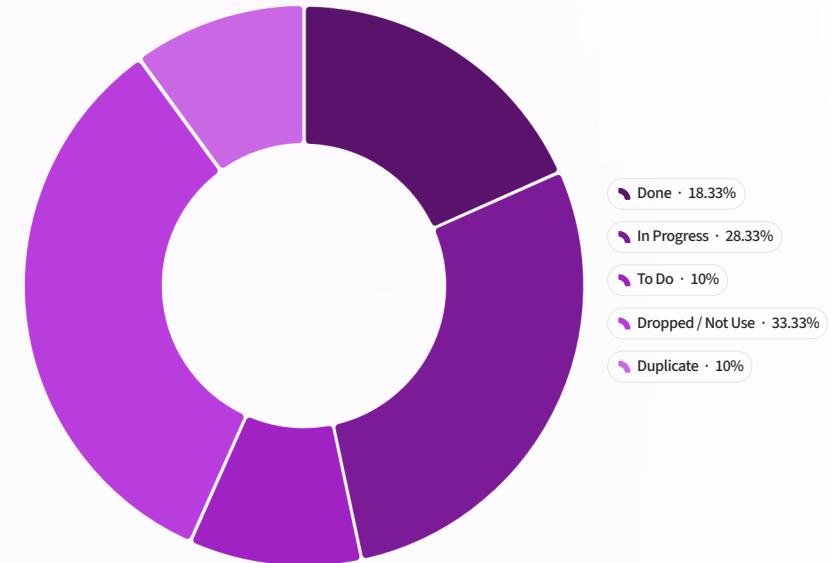
- Refinitiv Integration
- AML Phase 2

Category A approval is urgent — without it, customization cannot start.

In-House Development Status (JIRA)

PBVN ITD — Integration & Custom Development

Status	Count	%
✓ Done	11 items	18%
● In Progress	17 items	28%
● To Do	6 items	10%
✗ Dropped / Not Use	20 items	33%
☒ Duplicate	6 items	10%
Total	~60 items	100%



Overall completion: **18%** — significant work still in flight.

What's Been Completed

11 items delivered by ITD

→ OTT Message Registration

SMS/SAGA

→ Get Account Detail

ORDS API — Mobile Banking

→ Get Fee and VAT Amount

NAPAS Gateway

→ BSS Account 18-year Notification & Auto-block

SAGA

→ Loan Interest Rate Change Notification

SAGA

→ Change Balance and Account Status — DD & FD

SAGA

SAGA notification framework is stable and delivering.

In Progress – Key Integrations



17 items actively being developed

Area	Items
Payments	CitadOrder, Fund Transfer (NAPAS), Local Payment
Mobile / Digital	Account Inquiry, Statement, Bank Statement, Transaction Notification
Cards (Cardzone)	Credit Limit Update, Card Info, Debit Card Linkage, Auto GL File
e-Invoice	Get Invoice Info, Get Details, Get Revert Info
SMS	EOD SMS, Priority SMS, Adhoc SMS
Loans	Loan Repayment Schedule, FD Opening/Redemption
Others	AML List Validation, C06 Customer Sync, DMS, VNPAY Topup

Items Not Yet Started



6 items in To Do

Item	Description
IP1-164/165	Local Payment Incoming & Outgoing (CITAD/SWIFT)
IP1-166	Swift MX Message (pacs.008, pacs.009)
IP1-167	ECOM Card to DD Account Lookup
IP1-219/225	ORDS — FD Product List & Rate by Rate Code
IP1-228	FPT Config for ID Check Biometric

- These need to be scheduled and assigned before UAT Round 2.

Critical – Bank Responsibility Items



These will NOT be built by Oracle. PBVN must own them.

Item	Description	What's Needed	Risk
IP1-238	ID Expiry Notification (FG-88)	Bank to develop — SBV Circular 17 compliance	● Non-compliance at go-live
IP1-239	Book Rate Calculation at EOM (FX)	Bank to build external module + API push to FLEXCUBE	● FX processing gap
IP1-158	C06 Customer Sync	Bank to provide endpoint details to unblock	● Integration blocked

- If IP1-238 is not built by go-live, **we are non-compliant with SBV Circular 17**. This is not optional.

Pending Bank Inputs – In-House Dev



Item	Description	Blocker
IP1-141	AML List Validation	Compliance to send SBV file format
IP1-143	ATM / E-Bank Fee	Bank to share fee structure details
IP1-146	CitadOrder	Bank to verify debit approach (immediate debit risk)
IP1-163	CIC Credit Card	ODI to ETL on BI — approach to confirm
IP1-191	Cardzone Auto GL File	BRD still pending from bank

Every one of these is blocked by the PBVN ITD.

Action Items – This Meeting

#	Action	Owner	Due
1	Respond to Oracle CR proposal	Putera / Management	ASAP
2	Provide Rate Curves & FTP Methodology	FAD	Feb 2026
3	Review FTP out-of-box reports	Risk / Treasury	Feb 2026
4	Confirm Acumen demo attendance	TRD / Report Team	TBD
5	Complete ODI procurement	ITD	Feb 2026
6	Provide behavioral patterns input	TRD	Feb 2026
7	Assign developer for IP1-238 ID Expiry	ITD	Immediate
8	Assign developer for IP1-239 Book Rate (FX)	ITD	Immediate
9	Provide C06 endpoint details	Business / ITD	Feb 2026
10	Send SBV AML file format to ITD	Compliance	Feb 2026
11	Schedule To Do items (IP1-164 to IP1-228)	ITD	Feb 2026

The Ask From This Meeting

Four decisions needed today:

1

Management

Approve Category A and push ITSC 258 concurrence forward.

2

FAD

Commit to OFSAA input deadlines this week — Rate Curves, FTP Methodology, Product & GL Dimensions are all overdue.

3

TRD

Confirm Refinitiv deferral decision and lock in Acumen demo schedule.

4

ITD / Business

Assign ownership for IP1-238 and IP1-239 immediately — these are bank-built, non-negotiable, and on the critical path.

Risk Summary

Risk	Level	What Happens If Ignored
Category A approval delay	● Critical	Customization work cannot start
Bank input delays (FAD/TRD)	● High	OFSA slips past Oct 2026
IP1-238 ID Expiry not built	● Critical	SBV Circular 17 non-compliance at go-live
IP1-239 Book Rate not built	● High	FX processing gap at go-live
Acumen migration complexity	● High	Treasury UAT delayed
Refinitiv deferral	● Medium	Treasury reporting gap at go-live



Closing

Nov 2026 go-live is achievable.

But the window is closing. Every week of delay on approvals, inputs, and bank-responsibility items directly compresses UAT — and UAT is already the tightest part of the schedule.

The project team has delivered. The ball is in the bank's court.

Next review: **Weekly** | Distribution: **PBVN ITD, PMTD, PBB IBD, Oracle PM**