

# 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

## **OFSAA 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
OFSA 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%)
OFSA 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

## OFSAA 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

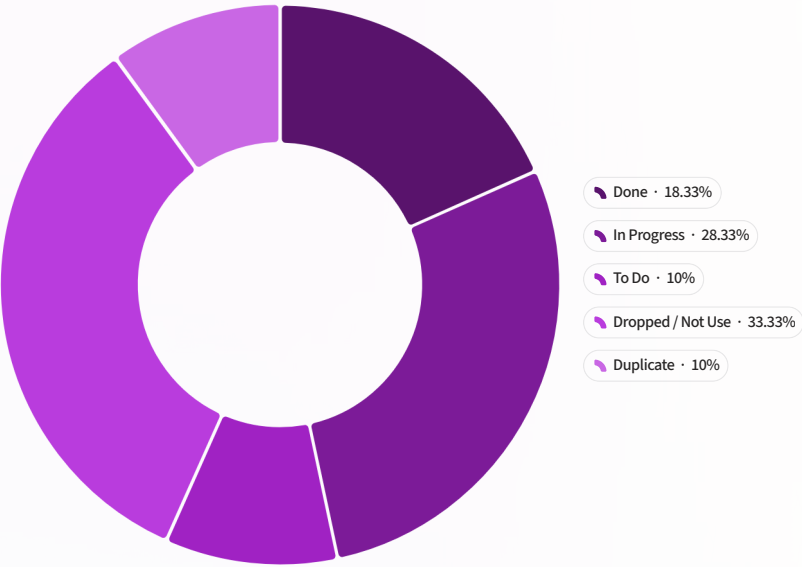
 **Category A approval is urgent** — without it, customization cannot start.



# 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 PBN 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	OFSAA 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**