

Data Protection Guide  
Oracle Banking APIs  
Patchset Release 21.1.5.0.0

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**ORACLE®**

Data Protection Guide

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 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>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

The subsequent chapters describes following details:

- Introduction
- Preferences & Database
- Configuration / Installation.

## 1.5 Related Information Sources

For more information on Oracle Banking APIs Patchset Release 21.1.5.0.0, refer to the following documents:

- Oracle Banking APIs Installation Manuals

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## 2. Objective and Scope

### 2.1 Background

OBAPI is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices. It is a one-stop solution for a bank that seeks to leverage Oracle Fusion experience across its core banking operations across its retail and corporate offerings.

OBAPI provides a unified yet scalable IT solution for a bank to manage its data and end-to-end business operations with an enriched user experience. It comprises pre-integrated enterprise applications leveraging and relying on the underlying Oracle Technology Stack to help reduce in-house integration and testing efforts.

In order to provide these services OBAPI needs to acquire, use or store personally identifiable information (PII). In some cases, OBAPI may be owner of the PII data and in some other cases OBAPI might just acquire and use this data for providing required services to the customer.

### 2.2 Objective

By the very nature of PII data, it is necessary for the Bank to be aware of the information being acquired or used or stored by OBAPI. This knowledge will enable the Bank to take necessary measures and put apt policies and procedures in place to deal with PII data. In some of the geographies Bank might need to comply with local laws and regulations for dealing with PII data. This document attempts to provide necessary information so as to enable the Bank to do so.

### 2.3 Scope

This document is intended for technical staff of the Bank as well as administration users of the Bank and provides information about following aspects of the PII data.

- Identifies what PII data is acquired, used or stored in OBAPI
- Process to extract PII data from OBAPI
- Process to purge and delete the PII data from OBAPI

#### **Out of scope**

This document does not intend to suggest that OBAPI is out of box compliant with any local laws and regulations related to data protection. The purpose of this document is to provide information about PII data dealt with in the system so that the Bank can put in place appropriate processes to comply with laws and regulations of the land.

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### 3. Personally Identifiable Information (PII)

Personally identifiable information (PII) is any data that could potentially identify a specific individual. Any information that can be used to distinguish one person from another and can be used to de-anonymizing anonymous data can be considered PII.

OBAPI needs to acquire, use or store some PII data of the customers of the Bank in order to perform its desired services. This section declares the PII data captured by OBAPI so that the Bank is aware of the same and adopts necessary operational procedures and checks in order to protect PII data in the best interest of its customers.

Fields	OBAPI 21.1
<b>Bank account information</b>	Yes
<b>Beneficiaries</b>	Yes
<b>Biometric records</b>	No
<b>Birthplace</b>	No
<b>Bonus</b>	No
<b>Country, state, or city of residence</b>	Yes
<b>Credit card numbers</b>	No
<b>Criminal record</b>	No
<b>Date of birth</b>	Yes
<b>Digital identity</b>	No
<b>Disability leave</b>	No
<b>Driver's license number</b>	Yes
<b>Education history</b>	No
<b>Email address</b>	Yes
<b>Emergency contacts</b>	No
<b>Employee ID</b>	Yes
<b>Ethnicity</b>	No
<b>Financial information and accounts</b>	Yes
<b>Fingerprints</b>	No

Fields	OBAPI 21.1
<b>Full name</b>	Yes
<b>Gender</b>	Yes
<b>Genetic information</b>	No
<b>Health information (including conditions, treatment, and payment)</b>	No
<b>Healthcare providers and plans</b>	No
<b>Personal/office telephone numbers</b>	Yes
<b>IP address</b>	No
<b>Job title</b>	Yes
<b>Login name</b>	Yes
<b>MAC address</b>	Yes
<b>Marital status</b>	Yes
<b>Military rank</b>	No
<b>Mother's maiden name</b>	No
<b>National identification number</b>	Yes
<b>Passport number</b>	Yes
<b>Performance evaluation</b>	No
<b>Personal phone number</b>	Yes
<b>Photographic images</b>	No
<b>PIN numbers</b>	Yes
<b>Political affiliations</b>	No
<b>Property title information</b>	No
<b>Religion</b>	No
<b>Salary</b>	Yes
<b>Screen name</b>	No

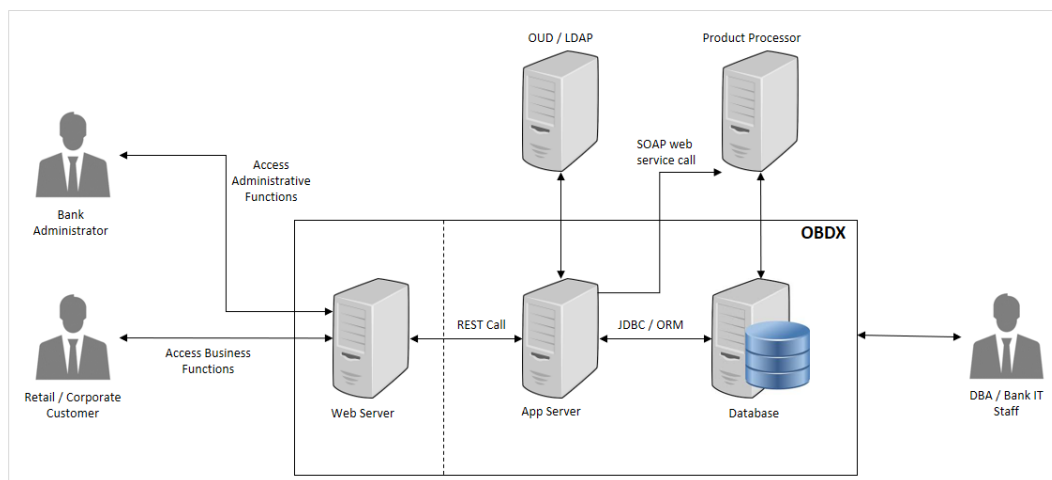
Fields	OBAPI 21.1
<b>Sexual life</b>	No
<b>Social security number</b>	Yes
<b>Taxpayer information</b>	Yes
<b>Union membership</b>	No
<b>Vehicle registration number</b>	Yes
<b>Work telephone</b>	Yes
<b>Citizenship Number</b>	No
<b>Geo-Location</b>	No
<b>Product has Customer defined fields</b>	No
<b>Mobile Subscriber Identifier (IMSI)</b>	No
<b>Surname</b>	Yes
<b>First name</b>	Yes

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## 4. Flow of PII Data

This section depicts the flow 'personally identifiable information' (PII) within the OBAPI system in the form of a data flow diagram.



The Bank Administrator is Bank's employee who is performing administrative functions using OBAPI. As part of these, he will be dealing with PII data. An example is that the Administrator creates Retail and Corporate users in OBAPI and while creating users he/she enters user information such as first name, last name, email address, mobile number, correspondence address etc.

Retail / Corporate Customer is Bank's customer who is accessing the online banking features. As part of this he/she will be able to see his/her accounts, balances, beneficiaries, transactions, profile details etc. Note that OBAPI also supports onboarding of new users. The system captures some user information such as first name, last name, email address, mobile number, correspondence address and financial information such as income profile.

DBA / Bank IT Staff is Bank's employee who is not a user of OBAPI but has access to the database that stores OBAPI bank end data or the server environments on which OBAPI is deployed.

Web server typically contains static web content such as styling information (CSS), Javascript resources, images, static HTMLs etc. Web server passes the REST service calls to Application server.

Application (App) Server is the server on which OBAPI services are deployed. This server performs required processing on the service calls. It does use the database for retrieval or storage of data. It can also connect to external user credential store (such as OUD or Open LDAP). It can also connect to core product processor to enquiring CIF or Account related data or for posting any transactions initiated by the Retail or Corporate customer.

Database is the persistence store for OBAPI. It can contain primary configuration data, user data and transactional data.

LDAP / OUD represents the external user credentials store. OBAPI does not maintain user credentials locally but depends on external specialized software to do that. An example can be Oracle Unified Directory (OUD) or Open LDAP.

Product Processor is the core banking solution which actually processes actual banking transactions. OBAPI connects to the product processor to fetch data such as CIFs or Accounts or transactions. It also connects to the product processor to post new transaction initiated by Retail or Corporate customer.

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## 5. Administration of PII Data

This section provides information about doing administrative tasks on PII data. This includes retrieval, modification, deletion or purging of such data.

### 5.1 Extracting PII data

OBAPI stores some PII data in its database and it also accesses data stored or owned by external systems such as OUD / LDAP or product processor.

#### 5.1.1 Data stored in OBAPI

This section provides information about the tables that store PII data. This information is useful for the Bank to extract PII information.

PII Data	Table
<b>Bank account information</b>	DIGX_AC_ACCOUNT_NICKNAME DIGX_AM_ACCOUNT_ACCESS DIGX_AM_ACCOUNT_EXCEPTION
<b>Beneficiaries</b>	DIGX_PY_PAYEEGROUP DIGX_PY_PAYEE DIGX_PY_DOMESTIC_UK_PAYEE DIGX_PY_INTERNAL_PAYEE DIGX_PY_DEMANDDRAFT_PAYEE DIGX_PY_INTNATNL_PAYEE_BNKDTLS DIGX_PY_DOMESTIC_INDIA_PAYEE DIGX_PY_PEERTOPEER_PAYEE DIGX_PY_INTERNATIONAL_PAYEE DIGX_PY_DOMESTIC_SEPA_PAYEE DIGX_PY_GLOBAL_PAYEE
<b>Country, state, or city of residence</b>	DIGX_OR_APPLICANT, DIGX_OR_APPLICANT_ADDRESS  DIGX_UM_USERPROFILE
<b>Date of birth</b>	DIGX_OR_APPLICANT DIGX_UM_USERPROFILE
<b>Driver's license number</b>	DIGX_OR_APLT_IDNT

PII Data	Table
<b>Email address</b>	DIGX_OR_APPLICANT_CONTACT DIGX_OR_EMAIL_VERIFICATION (used only for email verification, data is purged once email is verified) DIGX_UM_USERPROFILE
<b>Email ID</b>	DIGX_AP_TRANSACTION
<b>Employee ID</b>	DIGX_OR_APLT_EMPT
<b>Financial information and accounts</b>	Only financial information(Income, Asset, expense, Liability) DIGX_OR_APLT_FIN_INCM, DIGX_OR_APLT_FIN_AST, DIGX_OR_APLT_FIN_EXP, DIGX_OR_APLT_FIN_LIB
<b>Full name</b>	DIGX_OR_APPLICANT DIGX_UM_USERPROFILE DIGX_AP_TRANSACTION
<b>Gender</b>	DIGX_OR_APPLICANT
<b>Personal/office telephone numbers</b>	DIGX_OR_APPLICANT_CONTACT DIGX_UM_USERPROFILE DIGX_AP_TRANSACTION
<b>Job title</b>	DIGX_OR_APLT_EMPT  DIGX_UM_USERPROFILE
<b>Login name</b>	DIGX_UM_USERAPPDATA DIGX_UM_USERPARTY_RELATION USERS GROUPMEMBERS DIGX_UM_USERPROFILE DIGX_AM_ACCOUNT_ACCESS
<b>MAC Address</b>	DIGX_AUDIT_LOGGING
<b>Marital status</b>	DIGX_OR_APPLICANT

PII Data	Table
<b>National identification number</b>	DIGX_OR_APLT_IDNT
<b>Passport number</b>	DIGX_OR_APLT_IDNT
<b>Personal phone number</b>	DIGX_OR_APPLICANT_CONTACT
<b>PIN numbers</b>	DIGX_OR_APPLICANT_ADDRESS
<b>Salary</b>	DIGX_OR_APLT_FIN_INCM, DIGX_OR_APLT_EMPT
<b>Social security number</b>	DIGX_OR_APLT_IDNT
<b>Taxpayer information</b>	DIGX_OR_APLT_IDNT
<b>Vehicle registration number</b>	DIGX_OR_APLT_IDNT
<b>Work telephone</b>	DIGX_OR_APPLICANT_CONTACT
<b>Surname</b>	DIGX_OR_APPLICANT DIGX_UM_USERPROFILE DIGX_AP_TRANSACTION
<b>First name</b>	DIGX_OR_APPLICANT DIGX_UM_USERPROFILE DIGX_AP_TRANSACTION

Please note that OBAPI provides user interface to access most of this data. The data will be accessible to you only if you have required roles and policies mapped to your OBAPI login. For example, an Administrator user can see retail user's profile only if he is entitled by a policy to access this information.

### 5.1.2 **Data stored outside OBAPI**

OBAPI can store user information in external systems such as OUD or LDAP. OBAPI provides screens for fetching this data. Please refer to the 'User Management' section of the Core user manual of OBAPI.

[https://docs.oracle.com/cd/F30659\\_01/um\\_docs/User%20Manual%20Oracle%20Banking%20Digital%20Experience%20Core.pdf](https://docs.oracle.com/cd/F30659_01/um_docs/User%20Manual%20Oracle%20Banking%20Digital%20Experience%20Core.pdf)

Also note that the data can be accessed directly from the external system i.e. OUD, Open LDAP or the Product Processor. These details are outside the scope of this document. Please refer to the manual of corresponding software for more details.

## 5.2 Deleting or Purging PII data

There are two ways in which PII data can be deleted or purged from the system.

### 5.2.1 Using User Interface

The information created in (or owned by) OBAPI can be deleted from its user interface. For example, a retail user can delete the beneficiaries he/she has maintained. Please refer to 'Manage Payee' section of following user manual for more details.

[https://docs.oracle.com/cd/F30659\\_01/um\\_docs/User%20Manual%20Oracle%20Banking%20Digital%20Experience%20Retail%20Payments.pdf](https://docs.oracle.com/cd/F30659_01/um_docs/User%20Manual%20Oracle%20Banking%20Digital%20Experience%20Retail%20Payments.pdf)

Note that user's data such as CIF or account number is not owned by OBAPI and hence it cannot be deleted from OBAPI. However information such as account access granted to a particular user can be modified or deleted by the bank administrator. Please refer to 'Party Account Access' and 'User Account Access' sections of the Core user manual for more details.

[https://docs.oracle.com/cd/F30659\\_01/um\\_docs/User%20Manual%20Oracle%20Banking%20Digital%20Experience%20Core.pdf](https://docs.oracle.com/cd/F30659_01/um_docs/User%20Manual%20Oracle%20Banking%20Digital%20Experience%20Core.pdf)

### 5.2.2 Using purge procedures

OBAPI provides some out of the box purge procedure that can be used to purge the data. Otherwise the DBA / IT staff can prepare similar procedures to purge required data. However note that it is not recommended to purge or delete any data stored in OBAPI tables without doing detailed impact analysis. Please also note that the purge jobs are useful typically for purging old data. They may not be useful for purging data of a specific customer.

#### **Procedure name –**

DIGX\_USER\_PII\_DATA\_PURGE.sql

Procedure input parameter –

User Id (unique identifier of user) which is to be purged.

#### **Description -**

DIGX\_USER\_PII\_DATA\_PURGE will permanently purge the user and all the PII data associated with the user from all the database tables of OBAPI.

It must be noted that once user is purged then associated PII data and user cannot be retrieved under any circumstances.

#### **Associated table –**

This table holds data of table names and field names of tables containing User Id. Procedure fetches data from table DIGX\_UM\_USERS\_ASSOCIATIONS and deletes all the PII data related to the provided User Id

**Steps to run -**

Run the procedure with providing User Id as input parameter.

**5.2.3 Manual truncation of data from backend**

In scenarios where OBAPI does not have user interface to remove customer data and scheduled purge option is not useful, then data needs to be purged using SQL scripts. Below section provides some queries that can be used for such a purging. This option must be used with utmost care and proper impact analysis must be done before using these scripts.

PII Data	Table	Script
<b>For modules other than Origination:</b>  <b>Personal information of user including Country, state, or city of residence, Date of birth, Email address, Employee ID, Full name, Gender, Personal/office telephone numbers, Login name, Work telephone, First Name, Surname</b>	USERS GROUPMEMBERS DIGX_UM_USERPROFILE DIGX_UM_USERAPPDATA DIGX_UM_USERPARTY_RELATION DIGX_UM_REGISTRATION	<pre>delete from digx_um_userparty_relation where user_id = '&lt;USER IDENTIFIER&gt;';  delete from digx_um_userappdata where id = '&lt;USER IDENTIFIER&gt;';  delete from DIGX_UM_USERPROFILE where U_NAME = '&lt;USER IDENTIFIER&gt;';  delete from GROUPMEMBERS where G_MEMBER = '&lt;USER IDENTIFIER&gt;';  delete from USERS where U_NAME = '&lt;USER IDENTIFIER&gt;';</pre>
<b>Bank Account Information</b>	DIGX_AC_ACCOUNT_NICKNAME DIGX_AM_ACCOUNT_ACCESS DIGX_AM_ACCOUNT_EXCEPTION	<pre>delete from DIGX_AC_ACCOUNT_NICKNAME where USER_ID = &lt;USER IDENTIFIER&gt;;</pre>

PII Data	Table	Script
		<pre>delete from DIGX_AM_ACCOUNT_EXCEPTION where ACCOUNT_ACCESS_ID in (select ACCOUNT_ACCESS_ID from DIGX_AM_ACCOUNT_ACCESS where ACCESS_LEVEL = 'USER' and USERID = &lt;USER IDENTIFIER&gt;);  delete from DIGX_AM_ACCOUNT_ACCESS where ACCESS_LEVEL = 'USER' and USERID = &lt;USER IDENTIFIER&gt;;</pre>
<b>Beneficiaries</b>	<p>DIGX_PY_PAYEEGROUP  DIGX_PY_PAYEE  DIGX_PY_DOMESTIC_UK_PAYEE  DIGX_PY_INTERNAL_PAYEE  DIGX_PY_DEMANDDRAFT_PAYEE  DIGX_PY_INTNATNL_PAYEE_BNK  DTLS  DIGX_PY_DOMESTIC_INDIA_PAYEE  DIGX_PY_PEERTOPEER_PAYEE  DIGX_PY_INTERNATIONAL_PAYEE  DIGX_PY_DOMESTIC_SEPA_PAYEE</p>	<pre>delete from DIGX_PY_INTERNAL_PAYEE where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_DOMESTIC_UK_PAYEE where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_DEMANDDRAFT_PAYEE where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_INTNATNL_PAYEE_BNK DTLS where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_INTERNATIONAL_PAYEE</pre>



PII Data	Table	Script
		<pre> where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_DOMESTIC_INDIA_PAYE E  where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_PEERTOPEER_PAYEE  where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_DOMESTIC_SEPA_PAYE E  where PAYEE_ID in (select PAYEE_ID from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;);  delete from DIGX_PY_PAYEE where CREATED_BY = &lt;USER IDENTIFIER&gt;;  delete from DIGX_PY_PAYEEGROUP where CREATED_BY = &lt;USER IDENTIFIER&gt;; </pre>

PII Data	Table	Script
<b>Party/User Information in Originations</b>	DIGX_OR_APPLICANT	delete from DIGX_OR_APLT_FIN_INCM where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
	DIGX_OR_APPLICANT_ADDRESS	
	DIGX_OR_APLT_IDNT	delete from DIGX_OR_APLT_FIN_AST where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
	DIGX_OR_APPLICANT_CONTACT	
	DIGX_OR_EMAIL_VERIFICATION	delete from DIGX_OR_APLT_FIN_EXP where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
	DIGX_OR_APLT_EMPT	delete from DIGX_OR_APLT_FIN_LIB where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
	DIGX_OR_APLT_FIN_INCM	delete from DIGX_OR_APLT_FIN_LIB where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
	DIGX_OR_APLT_FIN_AST	delete from DIGX_OR_APLT_EMPT where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
	DIGX_OR_APLT_FIN_EXP	delete from DIGX_OR_APLT_IDNT where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
	DIGX_OR_APLT_FIN_LIB	delete from DIGX_OR_APPLICANT_CONTACT where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
		delete from DIGX_OR_EMAIL_VERIFICATION where SUBMISSION_ID = '<SUBMISSION IDENTIFIER>';
		delete from DIGX_OR_APPLICANT_ADDRESS where APPLICANT_ID = '<APPLICANT IDENTIFIER>';
		delete from DIGX_OR_APPLICANT where PARTY_ID = '<PARTY IDENTIFIER>';

### 5.3 **Masking of PII data**

OBAPI framework provides a facility to mask user sensitive information before showing on the screen. Masking is a process in which only some portion of the data is displayed to the user while remaining portion of the data is either skipped or is replaced with hash characters such as '\*'. Main purpose of masking is to avoid a possibility of 'over the shoulder' stealing of sensitive information. However it is also used so that the clear text sensitive information is not logged in system logs.

A typical example of masking is the account numbers. When OBAPI API is invoked that contains Account number in the response, the API will always give masked value. So complete clear text account number is never displayed on the screen.

OBAPI provides masking for following fields out of the box.

Sr. No	Field Name
1	Party Identifier
2	Account Number (Includes current account, saving account, deposit, loan account)
3	Mobile/phone number
4	E-mail ID
5	Social Security Number
6	Submission Identifier
7	Application Identifier

OBAPI framework also provides a provision in which any field other than the ones mentioned in the above table can also be masked as per the requirement. This can be achieved by following steps:

1. Create a complex datatype in OBAPI. This datatype must extend `com.ofss.digx.datatype.complex.MaskedIndirectedObject`
2. Define a 'masking qualifier' and a 'masking attribute'
3. Configure this masking qualifier and masking attribute in `DIGX_FW_CONFIG_ALL_B`. An example of the configurations for account number mask is given below

```
INSERT INTO digx_fw_config_all_b (PROP_ID, CATEGORY_ID, PROP_VALUE,
FACTORY_SHIPPED_FLAG, PROP_COMMENTS, SUMMARY_TEXT, CREATED_BY,
CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_STATUS,
OBJECT_VERSION_NUMBER)
```

```
VALUES (*.account_id', 'Masking', 'AccountNumberMasking<', 'Y', null, null, 'ofssuser', sysdate,
'ofssuser', sysdate, 'A', 1);
```

```
INSERT INTO digx_fw_config_all_b (PROP_ID, CATEGORY_ID, PROP_VALUE,
FACTORY_SHIPPED_FLAG, PROP_COMMENTS, SUMMARY_TEXT, CREATED_BY,
CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_STATUS,
OBJECT_VERSION_NUMBER)
```

```
VALUES ('AccountNumberMasking', 'MaskingPattern', 'xxxxxxxxxxxxNNNN', 'Y', null, null,
'ofssuser', sysdate, 'ofssuser', sysdate, 'A', 1);
```

With above steps, the OBAPI framework will make sure to mask the data of this data type during the serialization phase in the REST tier.

The masking pattern can contain the following characters

1. N – Original character in the data will be retained
2. H – Original character in the data will be skipped
3. \* (Or any other placeholder character) – Original character in the data will be replaced with this character

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## 6. Access Control for Audit Information

OBAPI provides mechanism for maintaining audit trail of transactions / activities done by its users in the system. This audit trail is expected to be used for customer support, dispute handling. It can also be used for generating some management reports related to feature usage statistics etc.

From a data protection perspective it is worth noting that the audit trail contains

PII data in the form of transactional data as well as usage trends or statistics. Hence it is necessary for the Bank to put in place appropriate access control mechanisms so that only authorized Bank employees get access to this data. OBAPI provides comprehensive access control mechanism that the Bank can leverage to achieve this.

This access control can be achieved using the role based transaction mapping. This section focuses specifically from data protection aspect. You are requested to go through the user manual for 'Role Transaction Mapping' before reading further in this section. As an example, we have considered a use case where the Bank wants to restrict access to 'Audit Log' feature so that only the permitted set of administration users will be able to access audit of the users. Please note that same process can be applied to other services that deal with PII data. For example, same process can be used for restricting access to user management functions.

### Check the 'out of box' access granted

There are two ways to check the Audit Information

- Maintenance
- Utilization

### Maintenance (Performed by system admin)

1. Log in using Authadmin credentials.
2. Go to tab Role Transaction Mapping.
3. Find application role named "AuditAdmin" or "AuthAdmin".

The screenshot shows the 'Role Transaction Mapping' page in a web browser. The page has a search bar for 'Application Role Name' with 'Search', 'Cancel', and 'Clear' buttons. Below the search bar are two tabs: 'Internal' and 'External'. Under the 'Internal' tab, there is a table of application roles:

Role Name	Display Name
Administrator	AdminMakerDisplayName
AdminMaker	AdminCheckerDisplayName
AdminChecker	AuthAdminDisplayName
AuthAdmin	asa
payment	AuditDisplayName
AuditAdmin	

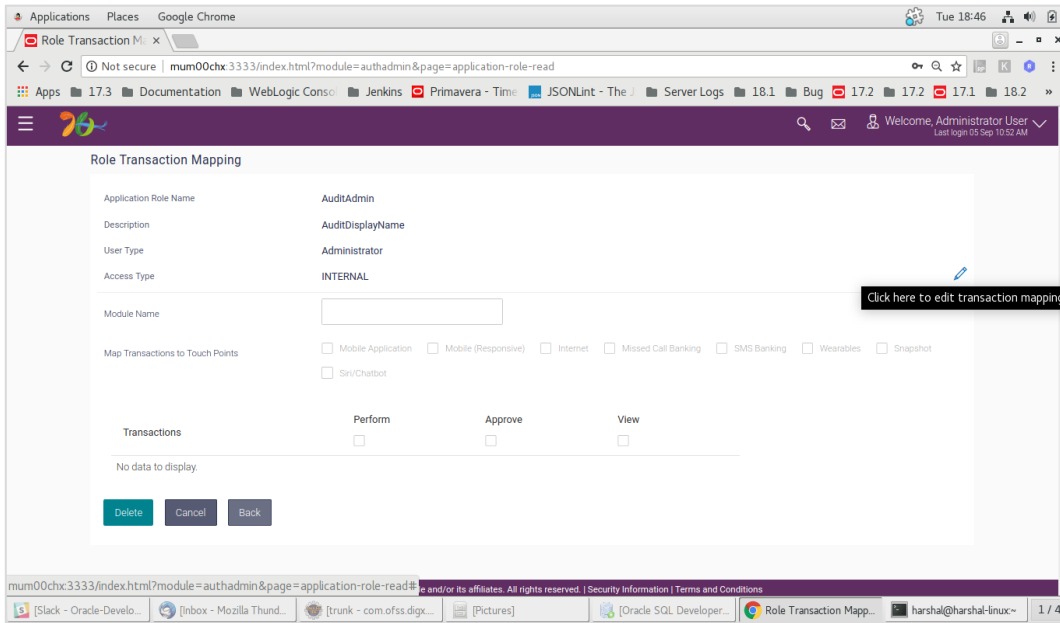
On the right side of the page, there is a 'Note' box with the following text:

**Note**

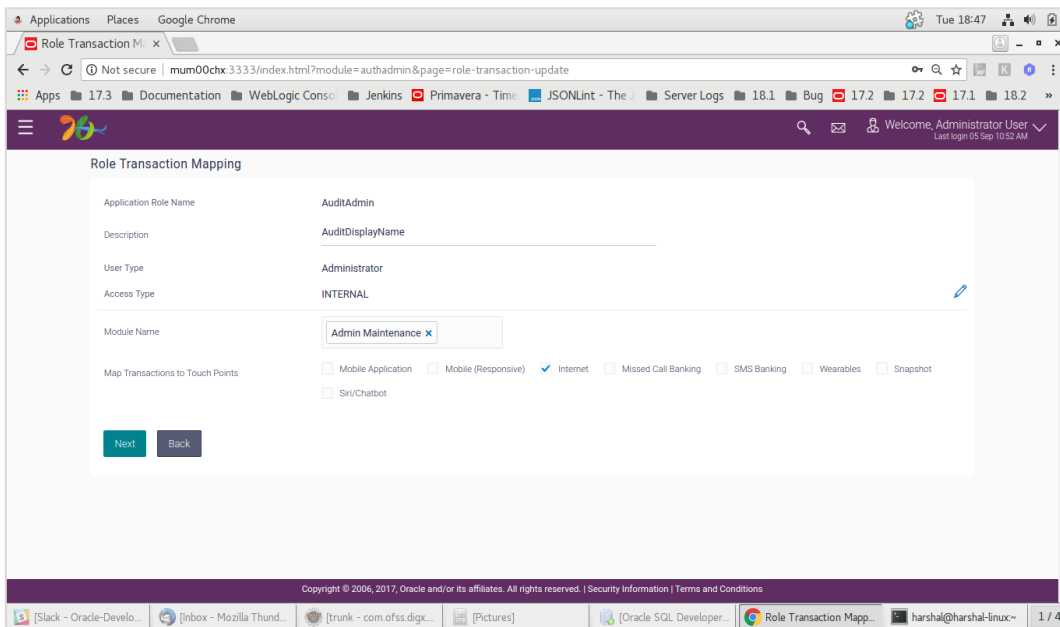
An Application may have several Application Roles for different type of users under different User Segments i.e. Retail, Corporate and Admin. These roles can be defined for internal as well as for external Access points and various transactions needs to be mapped to it. Click below to create an Application Role and map it to various transactions for selected access points.

[Create](#)

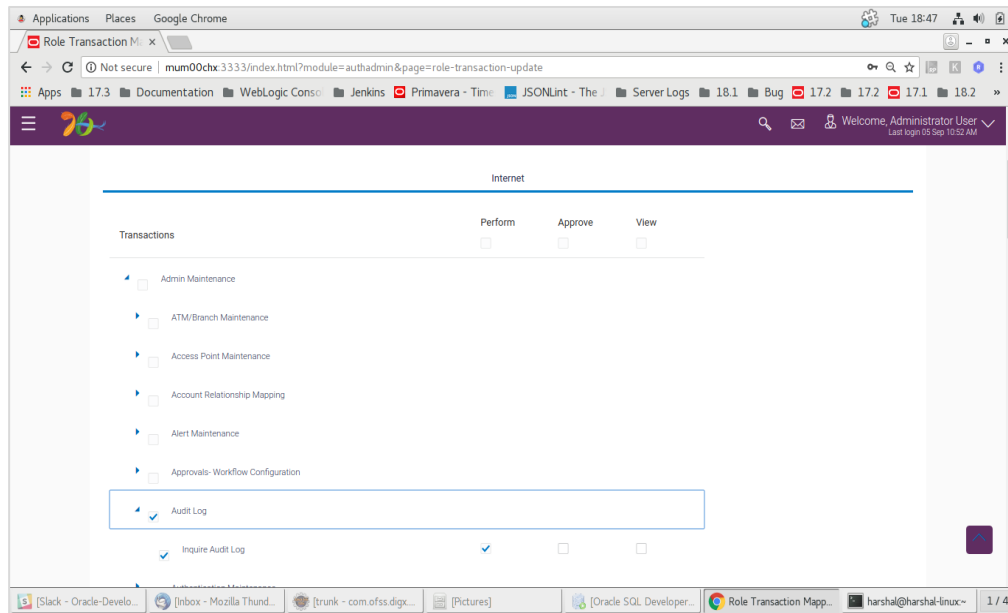
4. Click on AuditAdmin and click on edit symbol as shown.



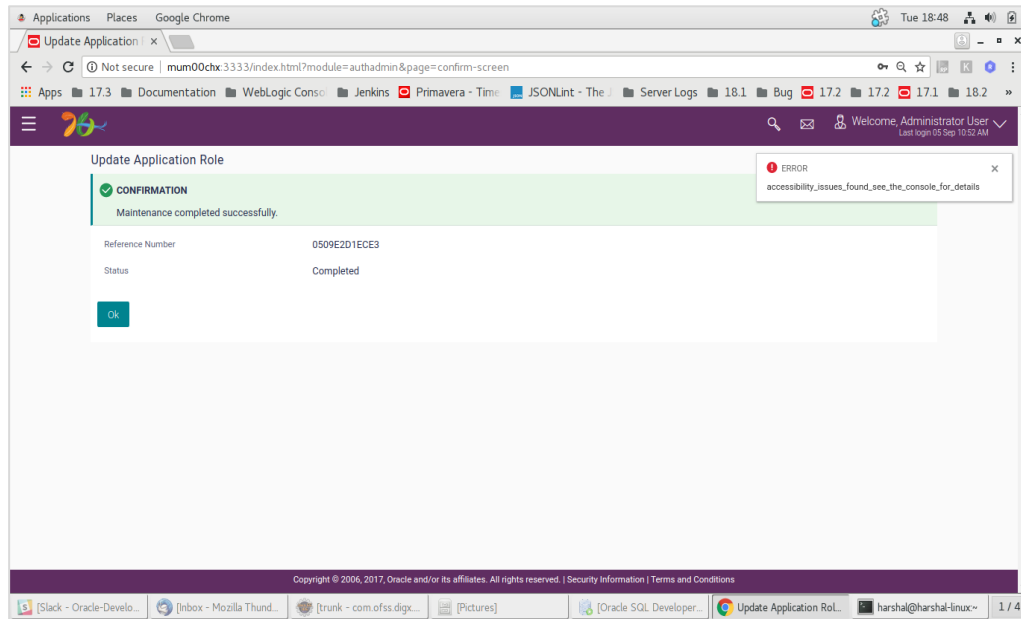
5. Assign module name “Admin Maintenance” and check “Internet”.



6. Under Admin maintenance give access of Module name Audit log to it and click save.

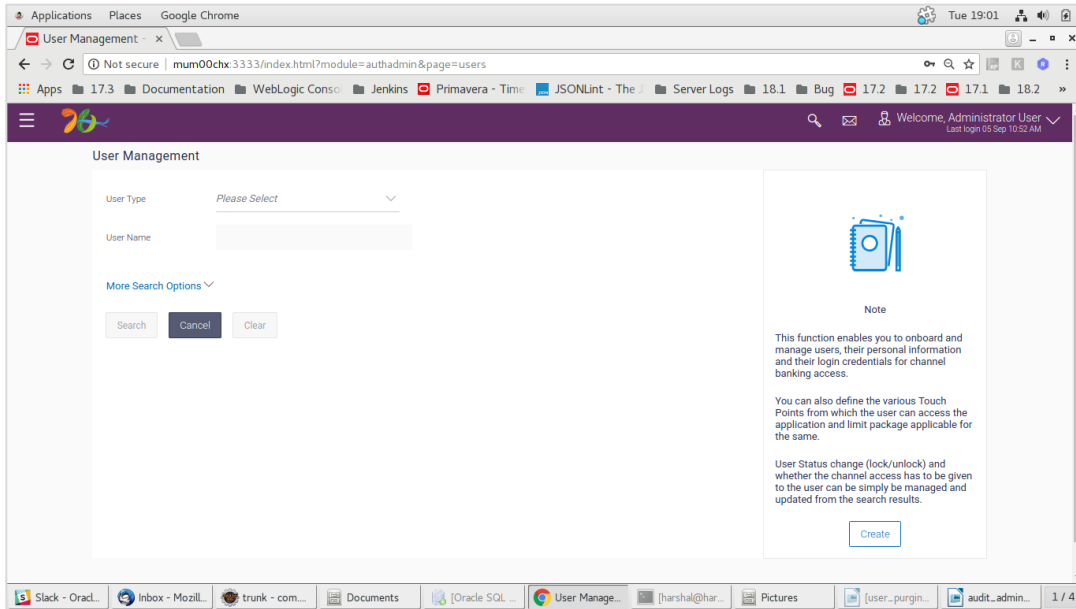


7. Submit.

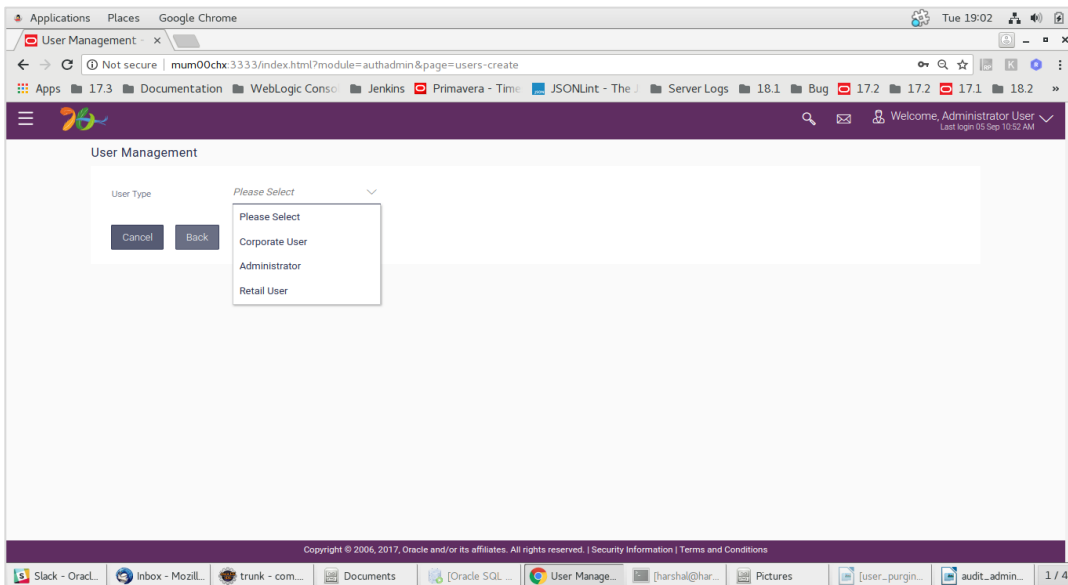


## Utilization

1. Go to user management.
2. Click "Create" user.



3. Select Administrator.





4. Fill necessary details.

The screenshot shows the 'Create User' form in Oracle User Management. The form is titled 'User Management' and contains the following fields and values:

- User Type: Administrator
- Organization: Oracle
- Manager: ABC
- Employee Number: 121212
- User Name: AuditAdminUser (Available)
- Title: Mr
- First Name: AuditAdminUser
- Middle Name: (empty)
- Last Name: AuditAdminUser
- Date of Birth: 04 Sep 2018

5. Select AuditAdmin or Authadmin as an application role.

The screenshot shows the 'Create User' form in Oracle User Management, specifically the 'Roles' and 'Select Touch Points' sections. The 'Roles' section has the following options:

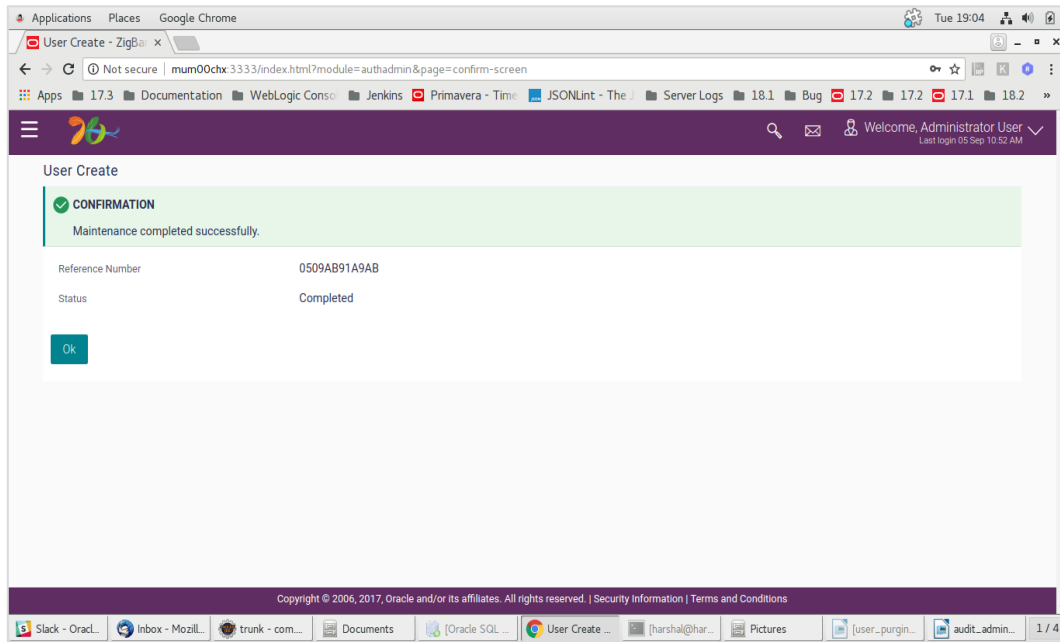
- AdminMaker
- AdminChecker
- AuthAdmin
- payment
- AuditAdmin

The 'Select Touch Points' section has the following options:

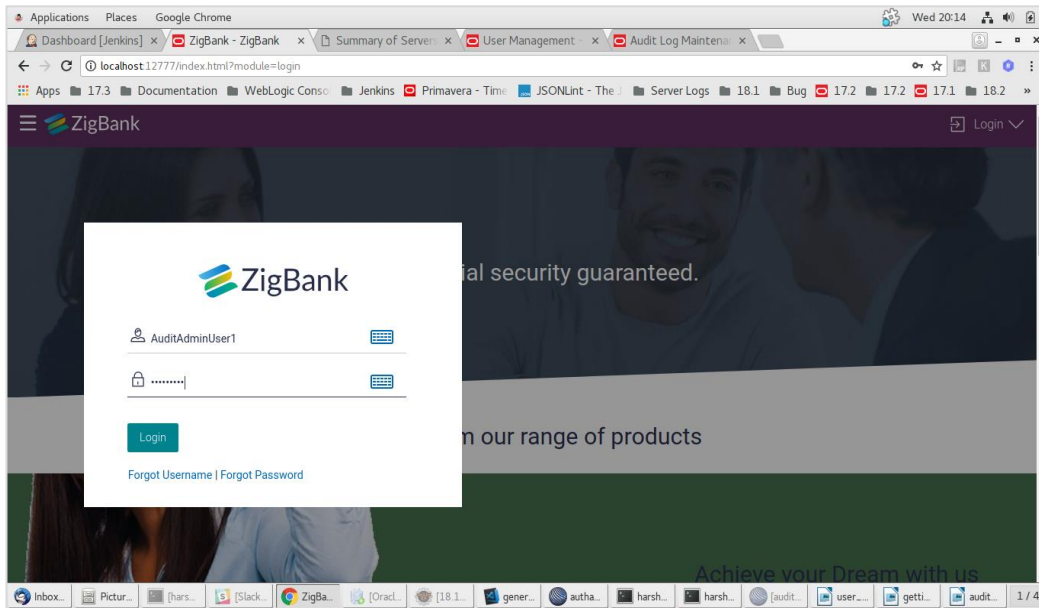
- Mobile Application
- Mobile (Responsive)
- Internet
- Missed Call Banking
- SMS Banking
- Wearables
- Snapshot
- Siri/Chatbot

At the bottom of the form, there are buttons for 'Add Accessible Entity', 'Save', 'Cancel', and 'Back'.

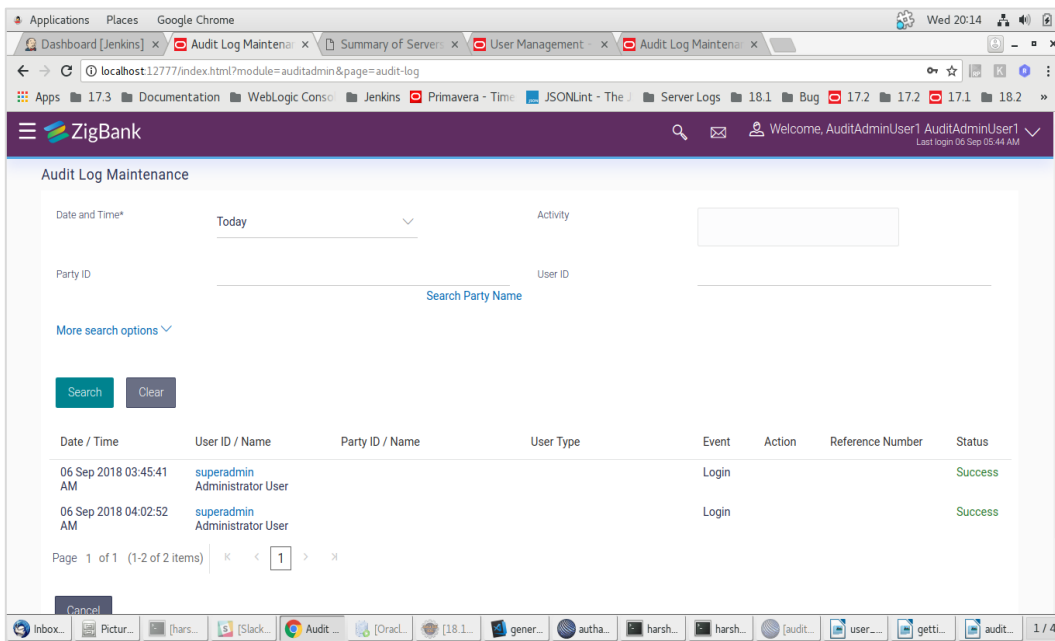
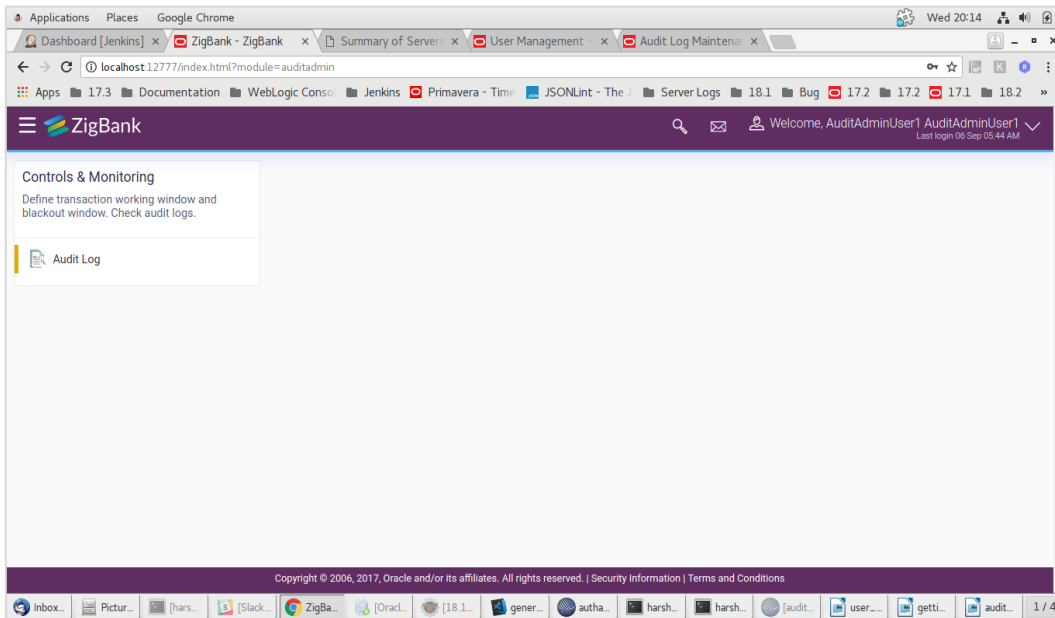
## 6. Submit



## 7. Log in using created user.



8. User can access audit log.



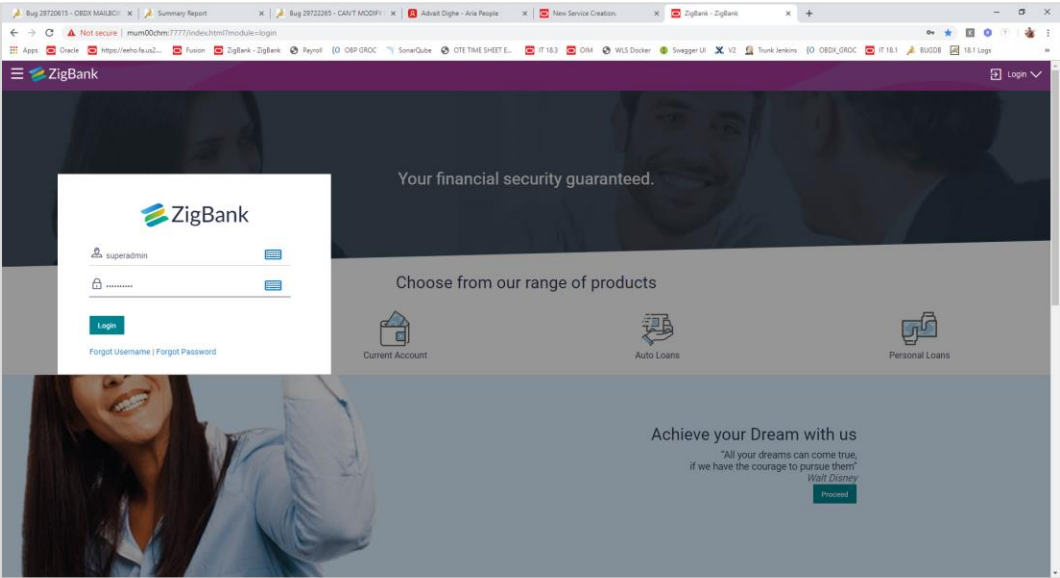
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# 7. User exporting the PII data

This functionality will allow to download of user wise PII in CSV formats.

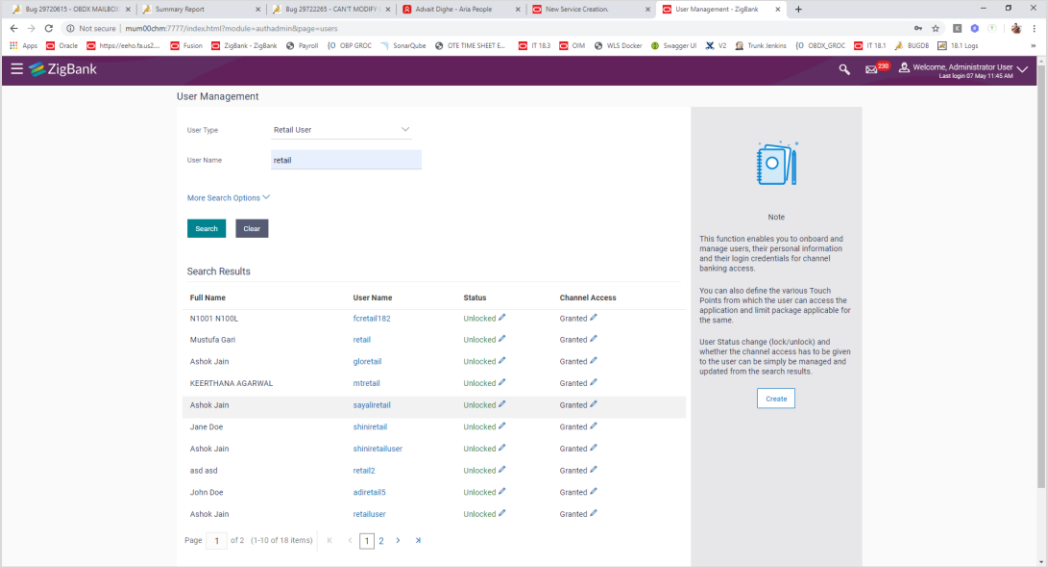
## 7.1 Administrator

### 1. Login as administrator

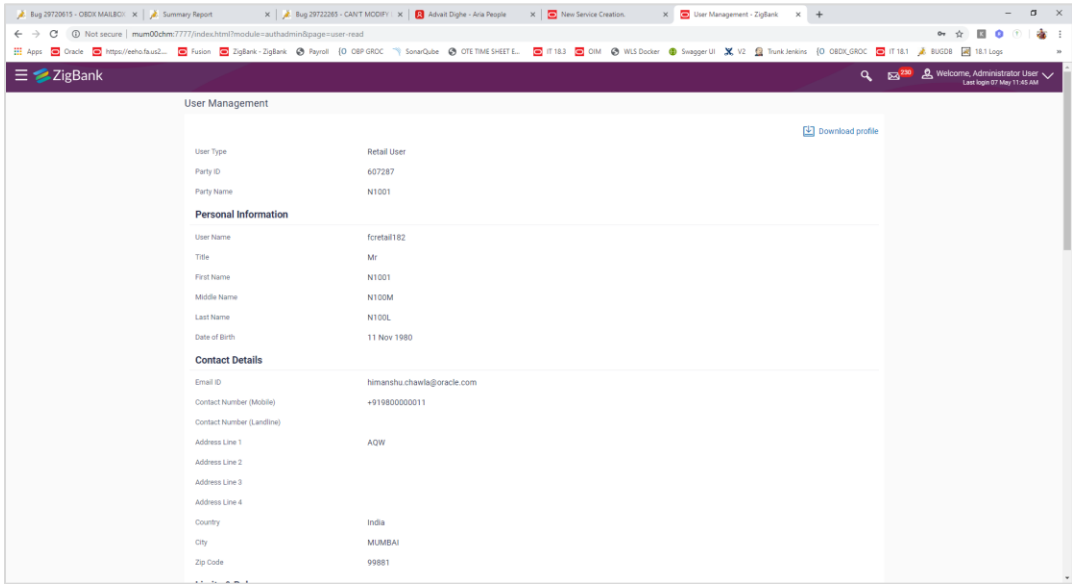


### 2. Click on “User Management” and search for any user (Corporate User/ Administrator / Retail User)

then clicked on the any “User Name” from the list of search users.

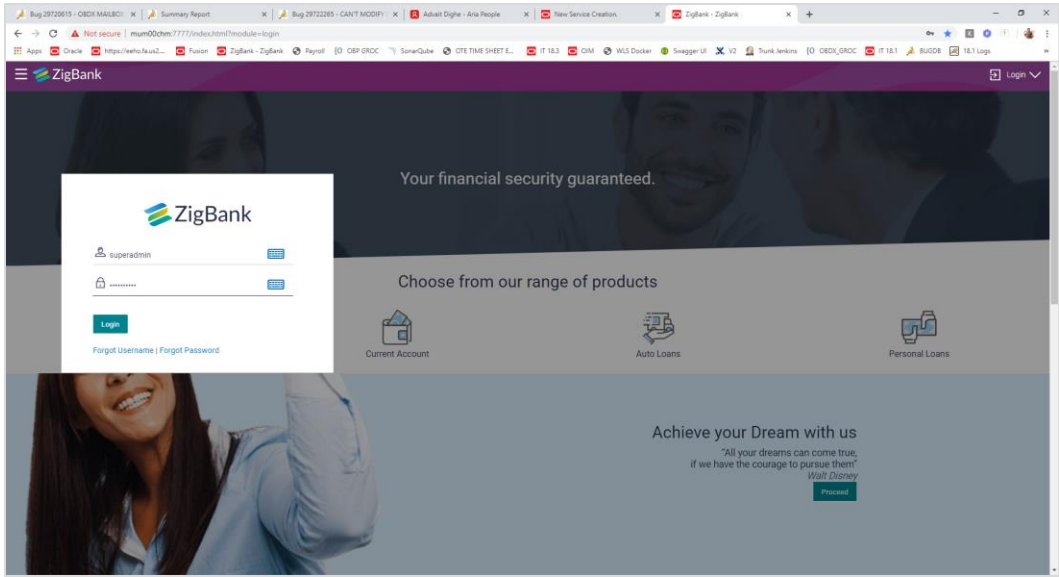


3. Clicked on the "Download profile" link.

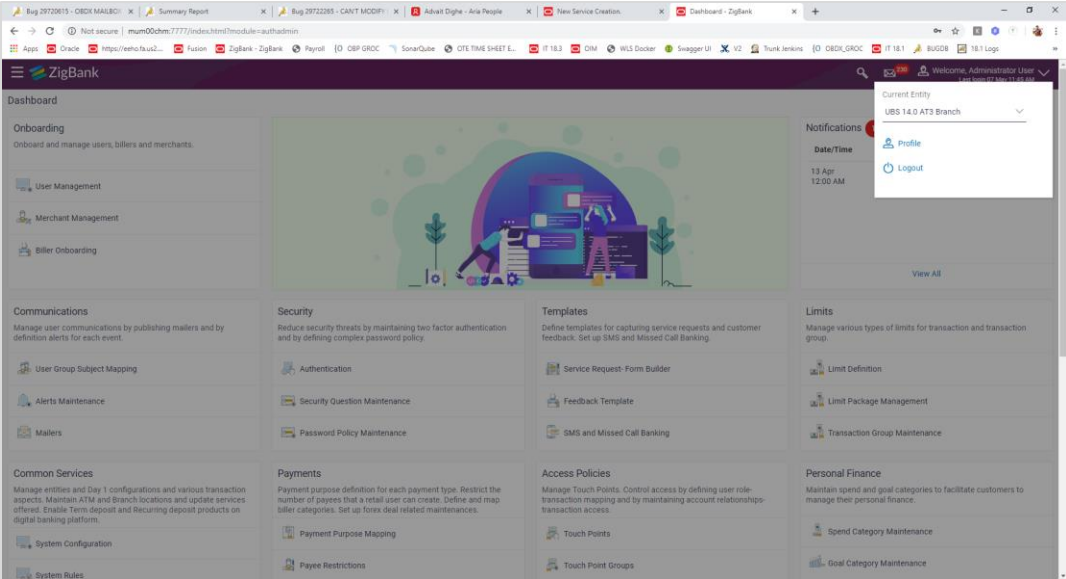


### 7.2 Business User

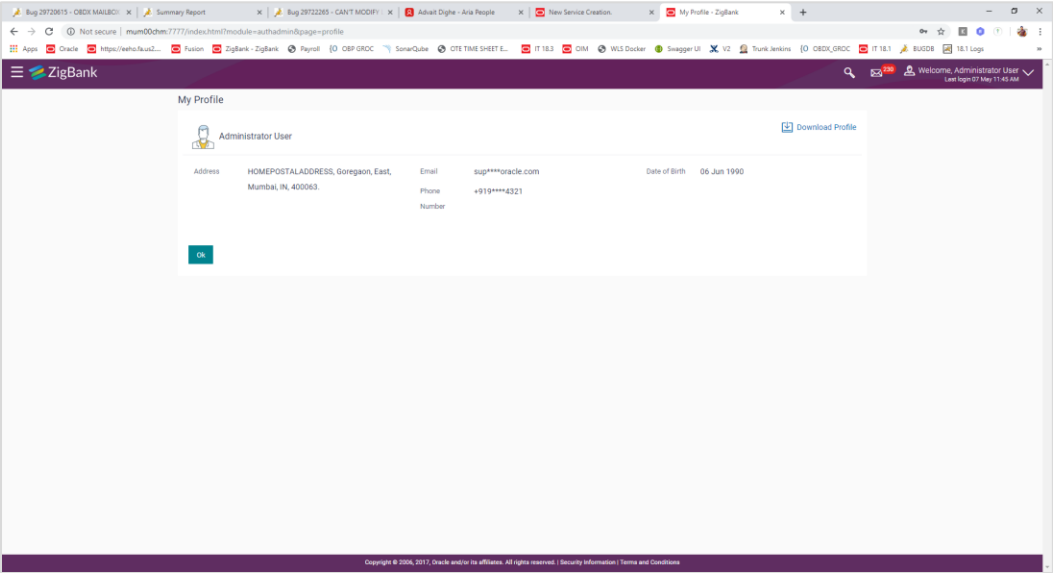
1. Login as Business User (Retail/Corporate/Admin)



2. Clicked on “Profile”



3. Clicked on “Download Profile”



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## 8. Third Party Consents

This option enables the user to manage the access provided to third party application(s). The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. The user can disable the access for a specific third party application whenever required.

Note: Only those third party applications for which the user has registered and given rights to access his/her accounts for inquiries and transactions, will appear on this page.

### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preferences > Third Party Application OR*

*Dashboard > My Profile > Profile > Third Party Application*

### Third Party Apps

The screenshot displays the 'Third Party Consents' page for the 'epay' application. The 'Application Access' toggle is turned on, indicating that access is granted. The interface is organized into sections for different account types: Current & Savings, Term Deposits, and Loans. A list of accounts is provided, with the first account selected. A detailed grid of permissions is shown for the selected account, including options for mapping transactions, CASA inquiries, sweep-in instructions, loans, CASA services, term deposits, and general inquiry transactions. Each permission has a checkbox that is currently checked. At the bottom of the page, there are 'Edit' and 'Cancel' buttons to manage the consent settings.

**Field Description**

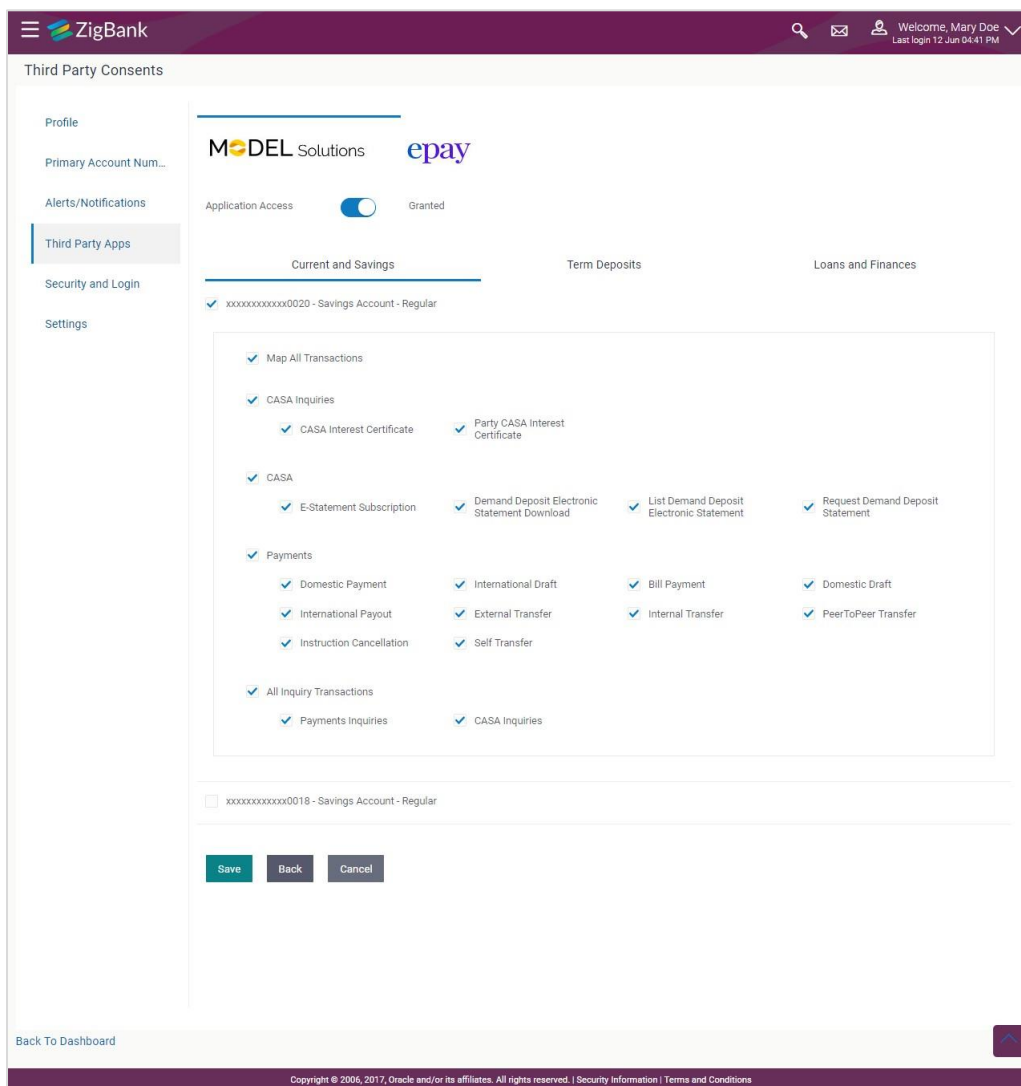
<b>Field Name</b>	<b>Description</b>
<b>Third Party Application Name</b>	The names of the third party applications are displayed. Select a third party application to define access to the application.

<b>Field Name</b>	<b>Description</b>
<b>Application Access</b>	The option to define whether access for the application is to be provided or not. If access is granted, then the user can revoke access and if it was revoked, then the user can grant access whenever required.
<b>Current and Savings/ Term Deposits/ Loans and Finances</b>	Select a product to define account and transaction level access to the third party.

1. Select the third party application for which you wish to define fine grained access.
2. The system will display the list of accounts under each of the account types along with the transactions
3. Click **Edit** to modify account and transaction access. The **Third Party Consents – Edit**
4. Screen with values in editable form appears.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.  
OR  
Click **Back** to Dashboard to go to the Dashboard.



### Third Party Apps – Edit



### Field Description

Field Name	Description
<b>Third Party Application Name</b>	The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions.
<b>Application Access</b>	The option to define whether access for the application is to be provided or not.

Field Name	Description
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<b>Current and Savings/ Term Deposits/ Loans and Finances</b>	Select a product to define account level access to the third party.
<b>Accounts</b>	All the accounts of the user are displayed under the respective account type.
<b>Transactions</b>	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

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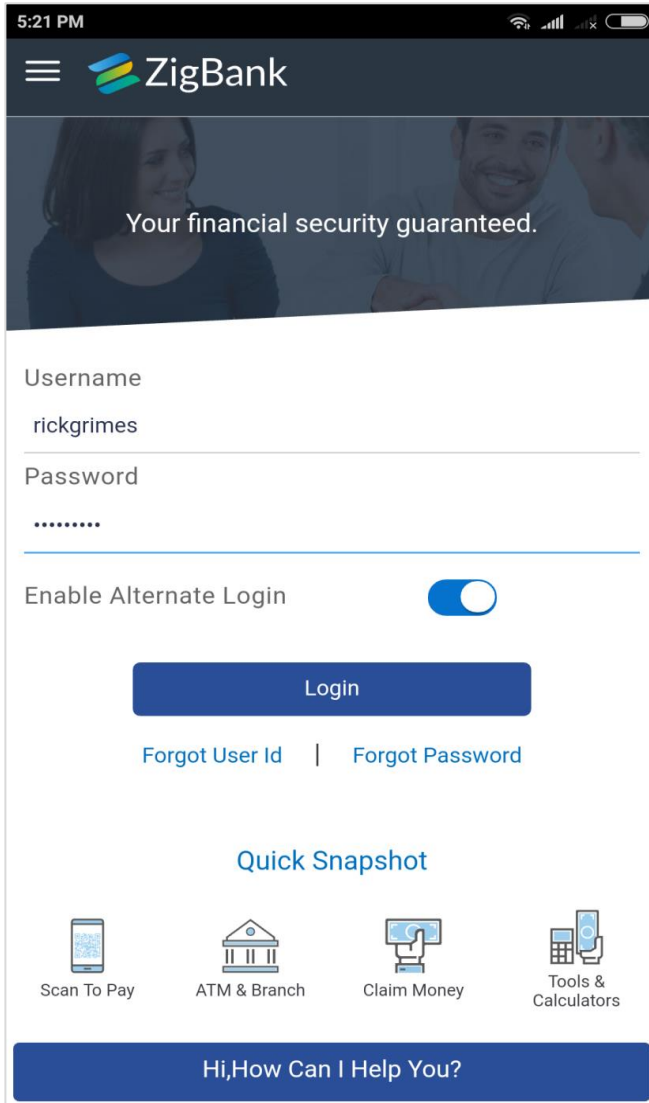
1. Click the **Application Access** button to enable / disable access for the third party application.
  - a. If you select **Enable**,
    - i. Click an account type.  
The account check boxes are enabled and you can select/deselect any check box to edit access of these accounts to the third party application
    - ii. Select an account check box. The transactions for which the selected account can be accessed appear.
    - iii. Select/Deselect all or any of the transaction checkboxes to define the transactions through which the selected account can be accessed.
2. Click **Save** to save the changes.  
OR  
Click **Back** to go back to previous screen.  
OR  
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
3. The Third Party Consents – Review screen appears. Verify the details, and click Confirm.  
OR  
Click Back to go back to the previous screen.  
OR  
Click **Cancel** to cancel the operation and navigate back to Dashboard.
4. The success message of third party consent setup appears along with the transaction reference number.
5. Click **OK** to complete the transaction and to navigate back to the Dashboard.

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## 9. Device ID Consents

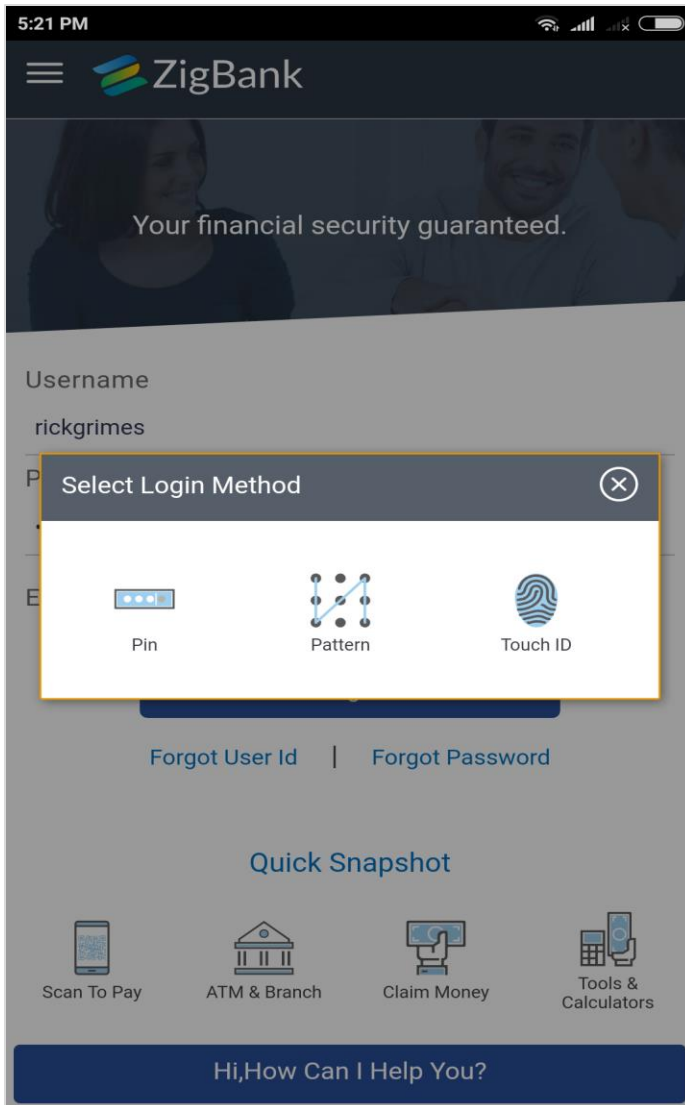
OBAPI framework provides a facility to enables the alternate login via Pin, pattern or touch ID.

1. On the login page, user will get the “Enable Alternate login” functionality. User needs to enable this for alternate login as pin, pattern or touch ID.

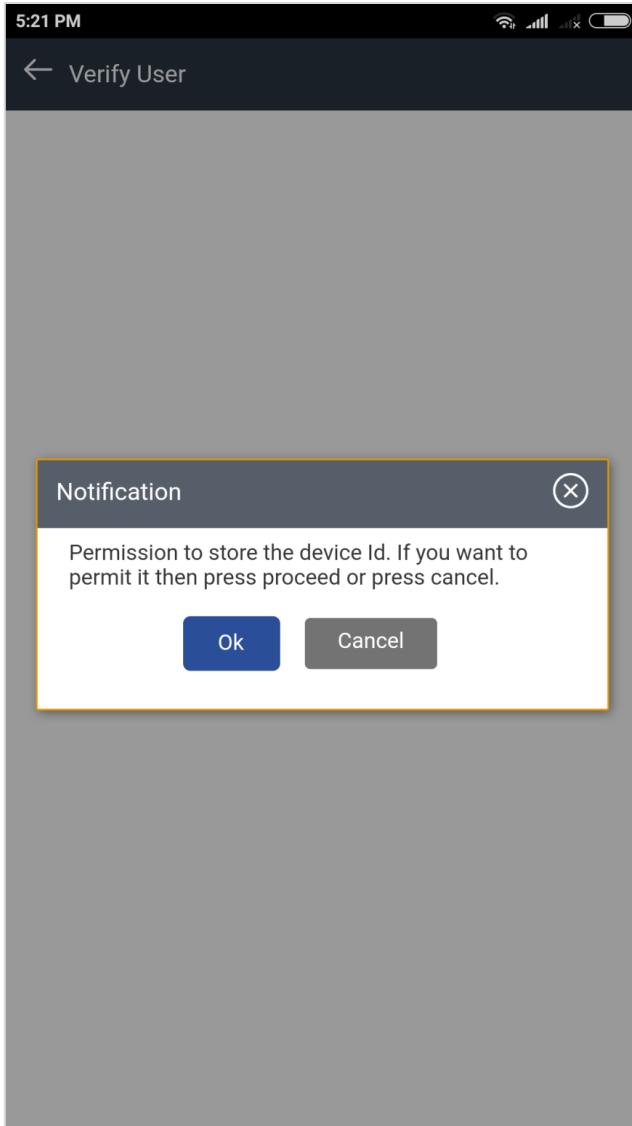


The screenshot displays the ZigBank mobile application interface. At the top, the status bar shows the time as 5:21 PM and various connectivity icons. The app header features the ZigBank logo and a hamburger menu icon. Below the header is a banner image with the text "Your financial security guaranteed." The main content area contains a login form with fields for "Username" (containing "rickgrimes") and "Password" (masked with dots). A blue toggle switch labeled "Enable Alternate Login" is currently turned on. Below the form is a blue "Login" button, and links for "Forgot User Id" and "Forgot Password". A "Quick Snapshot" section follows, with four icons representing "Scan To Pay", "ATM & Branch", "Claim Money", and "Tools & Calculators". At the bottom, a blue bar contains the text "Hi,How Can I Help You?".

2. Once user enables the functionality then, "Select Login Method" pop up will come from which user can select the alternate login method.

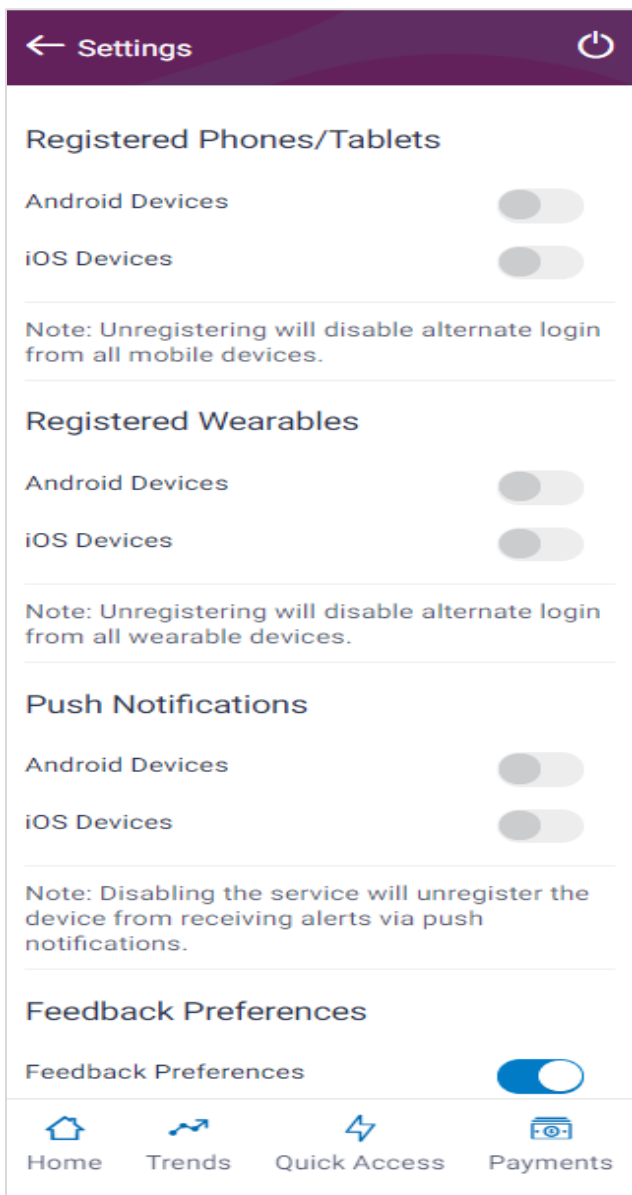


3. Once user will select the appropriate option, Notification of permission to store the device id message will display before setting up the alternate login method.



### Unregister the Device ID

In the Settings page, user can disable the alternate login from all mobile devices.



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