

Oracle Financial Services Know Your Customer

API Data Elements Guide

Release 8.1.2.9.0

February 2025

F16973-09

ORACLE®
Financial Services

OFS Know Your Customer API Data Elements Guide

Copyright © 2015, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

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>.

Oracle customers that have purchased support 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. For information on third party licenses, click [here](#).

Document Control

Table 1: Document Control

Revision Number	Revision Date	Change Log
8.1.2.9.0	February 2025	There are no updates to this document in this release.
8.1.2.8.0	August 2024	There are no updates to this document in this release.
8.1.2.7.0	February 2024	There are no updates to this document in this release.
8.1.2.6.0	October 2023	There are no updates to this document in this release.
8.1.2.5.0	June 2023	There are no updates to this guide in this release.
8.1.2.4.0	March 2023	There are no updates to this guide in this release.
8.1.2.3.0	December 2022	There are no updates to this guide in this release.
8.1.2.2.0	September 2022	There are no updates to this guide in this release.
8.1.2.1.0	June 2022	A new version has been created for the 8.1.2.1.0 release.
8.1.2.0	March 2022	Updated the API Request Data Elements section with both synchronous and asynchronous API for Real-time Risk Assessment details.
8.1.1.0.0	July 2021	Created the document.

Table of Contents

1	About This Guide.....	5
1.1	Who Should Use This Guide	5
1.2	How this Guide is Organized.....	5
1.3	Where to Find More Information	5
1.4	Conventions Used in This Guide.....	6
2	Prerequisites.....	7
3	API Request Data Elements.....	8
4	API Response Data Elements	9
5	OFSA Support	10
6	Send Us Your Comments.....	11

1 About This Guide

This document provides details of each data element, which is a part of the Oracle Financial Services Know Your Customer (OFS KYC) Onboarding service. It only covers the data element attributes like data type, length, usage, default or allowed values. The OFS KYC Onboarding service is a Rest Based Service, which has to be consumed by the onboarding systems. The onboarding system has to provide us with the required input and consume the output provided by this service.

This guide assumes that the audience has technical and functional expertise in using and working with Rest-based service and its Application Programming Interface (APIs). This document does not talk about Rest based concepts.

1.1 Who Should Use This Guide

This document is intended for all those users who want to understand the Application Programming Interface (API) data elements of the OFS KYC onboarding service so that they can integrate with our service from their onboarding systems.

1.2 How this Guide is Organized

The OFS KYC API Data Elements Guide includes the following chapters:

- [Prerequisites](#) provide information on the initial requirements for the API data elements.
- [API Request Data Elements](#) provides information on the request data elements used in KYC onboarding.
- [API Response Data Elements](#) provides information on the response data elements used in KYC onboarding.

1.3 Where to Find More Information

For more information about Oracle Financial Services KYC, see the following documents:

- Know Your Customer Administration Guide
- Know Your Customer Risk Assessment Guide
- Data Interface Specification (DIS) Guide
- Data Model Reference (DMR) Guide
- Service Guide
- Utilities Guide
- Enterprise Case Management User Guide

These documents can be found at the following link: [Financial Crime and Compliance Management Behavior Detection Application Pack](#).

To find additional information about how OFS solves real business problems, see our website at [Financial Services Home Page](#).

1.4 Conventions Used in This Guide

Table 2 mentions the conventions used in this guide.

Table 2: Conventions Used

Conventions	Meaning
<i>Italics</i>	- Names of books as references - Emphasis - Substitute input values
Bold	- Menu names, field names, options, button names - Commands typed at a prompt - User input
Monospace	- Directories and subdirectories - File names and extensions - Code sample, including keywords and variables within the text and as separate paragraphs, and user-defined program elements within the text
Hyperlink	Hyperlink type indicates the links to external websites and internal document links to sections.
Asterisk (*)	Mandatory fields in User Interface
<Variable>	Substitute input value

2 Prerequisites

The following are prerequisites to using the services:

- Know Your Customer (KYC) setup must be installed.
- You must have appropriate privileges to access the services.
- Technical and functional knowledge to understand and execute the Representational State Transfer Application Programming Interface (REST APIs) and configuration knowledge.
- Knowledge of REST concepts, JSON, and browser-based REST clients.
- Prior knowledge of REST programming is required to understand the examples, samples, scenarios, and reference sections.
- Knowledge of KYC Data model.

3 API Request Data Elements

Know Your Customer (KYC) onboarding has defined the Application programming interface (API) request data elements by considering the different processes to be conducted during onboarding. KYC supports both synchronous and asynchronous API for Real-time Risk Assessment from version 8.1.2.0.0 onwards. A new JSON attribute, *SyncAPIFlag*, has been added to the request data elements.

Currently, not all data elements are consumed by the defined process. You need to capture the data elements for information or investigation purposes. The request payload can have only those data elements as per your requirements. The JSON structure is available in the following links.

- For complete JSON structure, see [KYC Onboarding Request JSON](#).
- For sample JSON with values, see [Example JSON for KYC Onboarding](#).
- Each data element is explained in the [KYC Onboarding API Request Data Elements](#).

The workbook has the complete details of each data element with the description, data type, and length. The workbook also mentions the field requirements according to the out-of-the-box functionality.

The risk factors data elements are called out specifically in the workbook. If there is a need for a new parameter addition, the same can be configured. To configure these steps, see the [Oracle Financial Services Know Your Customer Administration Guide](#). The risk factor can be mapped to the existing API data elements wherever applicable or available.

For risk factors that are not a part of the API data element, reach out to the team via [My Oracle Support](#).

4 API Response Data Elements

Know Your Customer (KYC) onboarding service performs different sub-process as defined in the onboarding workflow. For more information, see the [Oracle Financial Services Know Your Customer Service Guide](#).

After completing the process, the response is sent back to the onboarding system via Representational State Transfer (REST) calls. The JSON structure is available in the following links.

- For a complete JSON structure, see [KYC Onboarding Response JSON](#)
- To view a JSON with error details, see [KYC Onboarding Response JSON with Error Details](#)
- Each data element is explained in the [KYC Onboarding API Response Data Elements](#).

This document has the complete response provided, as out of the box. The response can be configured to suit the requirements. To configure the responses, see the [Oracle Financial Services Know Your Customer Utilities Guide](#).

OFSAA Support

Raise a Service Request (SR) in [My Oracle Support \(MOS\)](#) for queries related to the OFSAA applications.

Send Us Your Comments

Oracle welcomes your comments and suggestions on the quality and usefulness of this publication. Your input is an important part of the information used for revision.

- Did you find any errors?
- Is the information clearly presented?
- Do you need more information? If so, where?
- Are the examples correct? Do you need more examples?
- What features did you like most about this manual?

If you find any errors or have any other suggestions for improvement, indicate the title and part number of the documentation along with the chapter/section/page number (if available) and contact the Oracle Support.

Before sending us your comments, you might like to ensure that you have the latest version of the document wherein any of your concerns have already been addressed. You can access My Oracle Support site which has all the revised/recently released documents.

