Oracle Banking Digital Experience

PSD2 Guide
Release 18.1.0.0.0

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ORACLE®

PSD2 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=accandid=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=accandid=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=accandid=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:

- Purpose
- Configuration / Installation.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide

2. Purpose

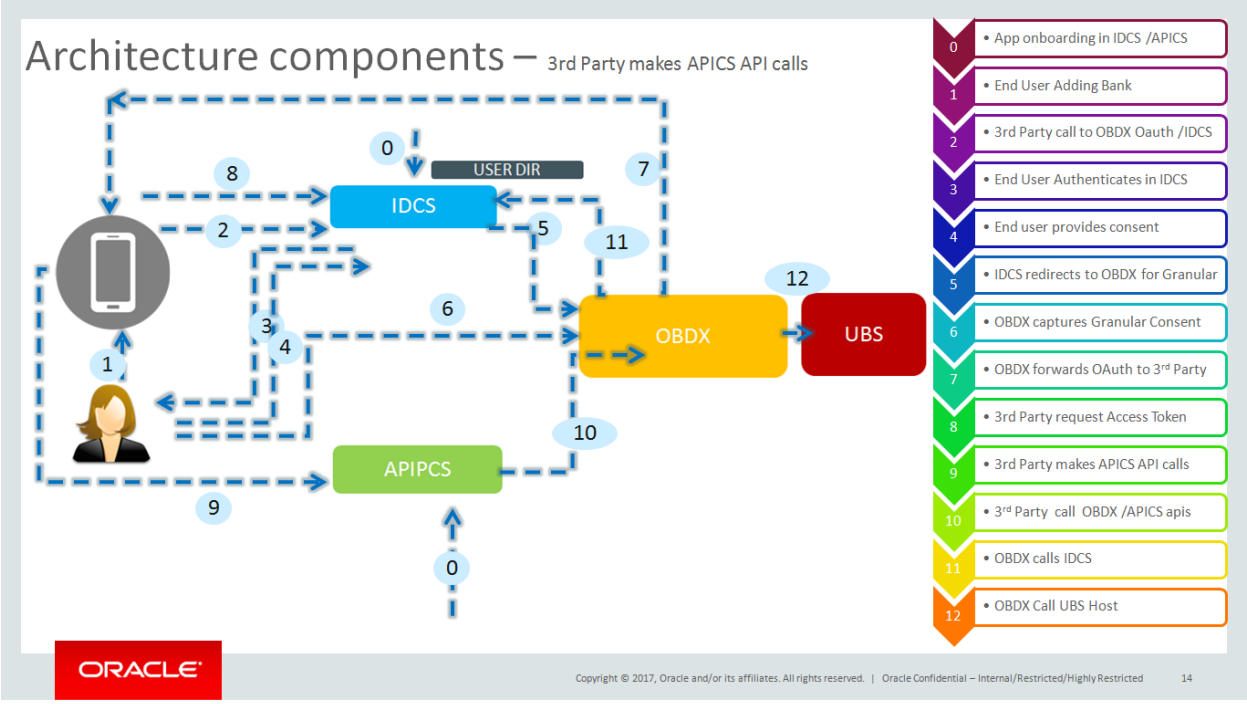
This document provides step by step guide to configure OBDX for PSD2 implementation.

The actual steps will vary based on actual implementation depending on bank infrastructure and enablement of use cases out of OBDX PSD2 list of offerings.

For Example, bank may choose to configure mobile client or browser client or mix of both and accordingly the implementation steps will vary. Though, this document covers steps required for all the scenarios.

Home

3. Topology



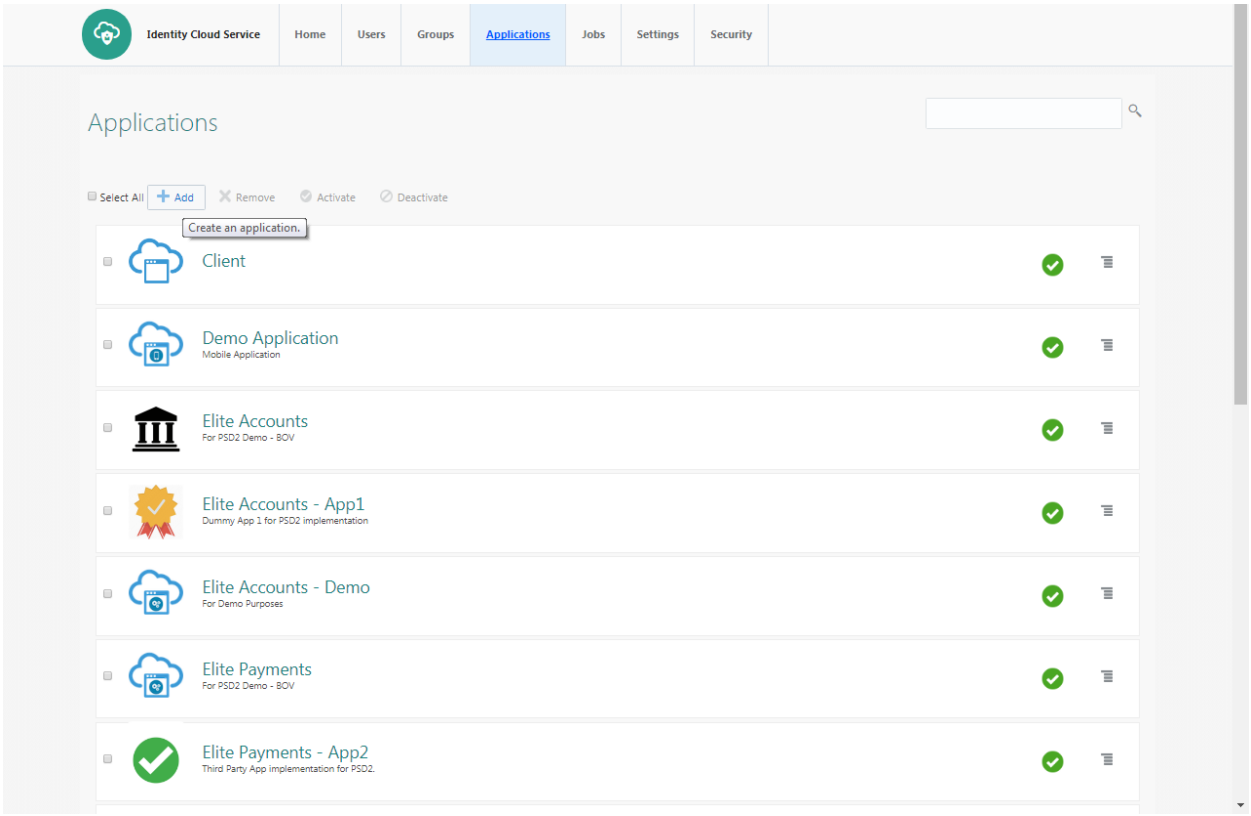
Home

4. PSD2 Configurations

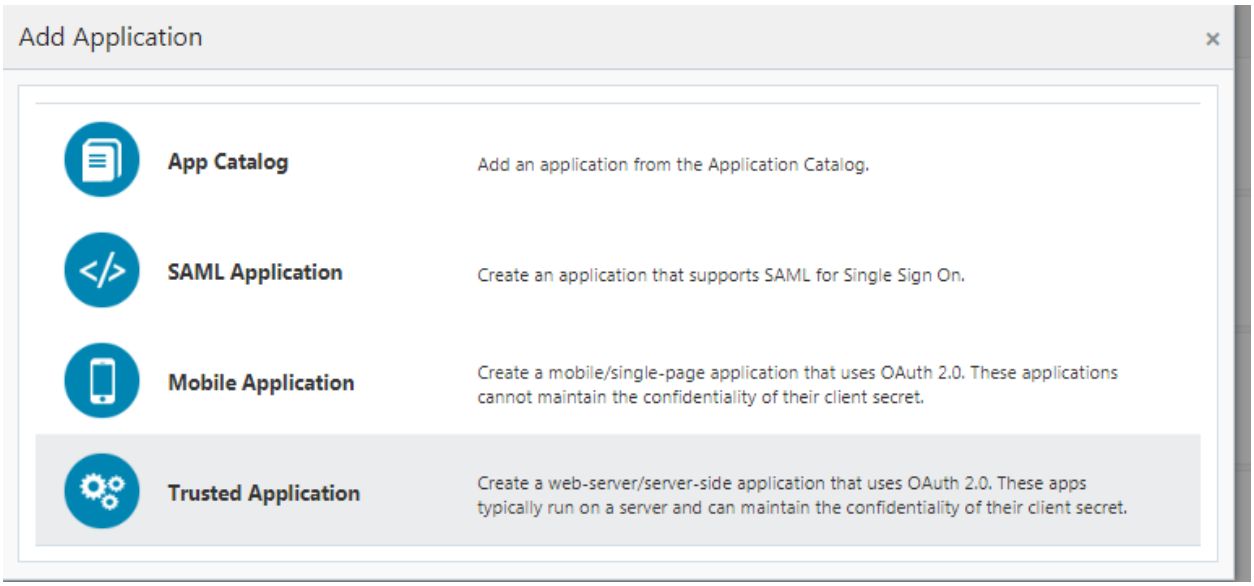
4.1 IDCS Configuration

a) Registering OBDX as an Admin application in IDCS

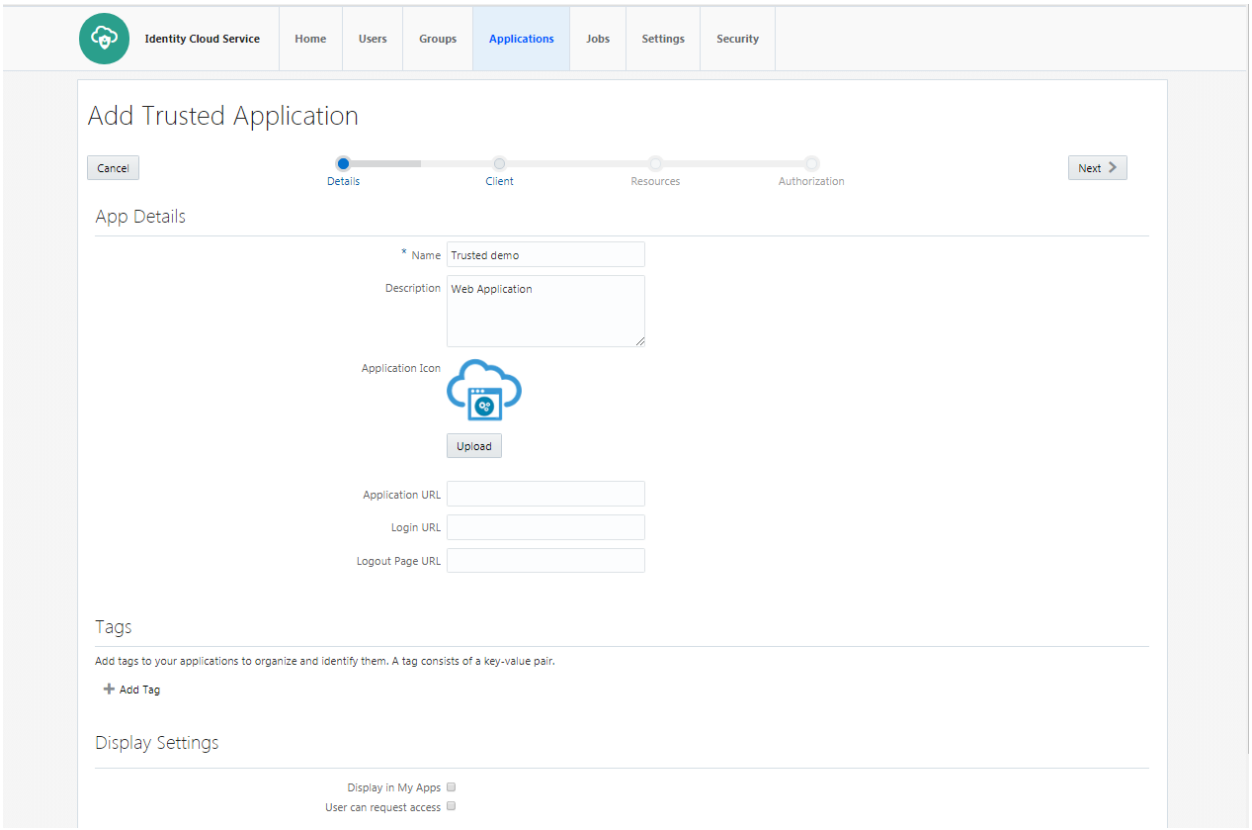
- Click add in the application tab to register OBDX Admin application.



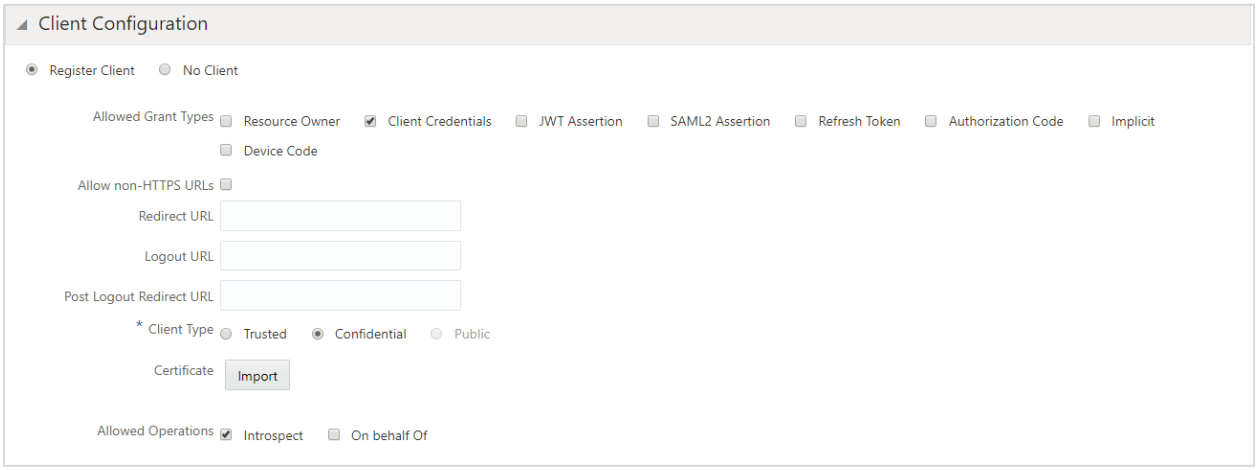
- Select trusted application



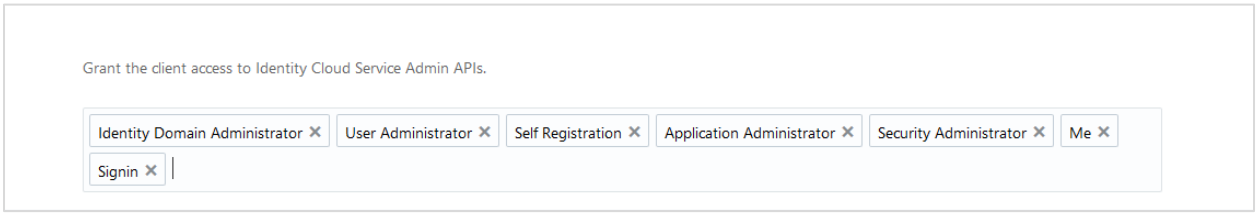
- Add “name” and “description”



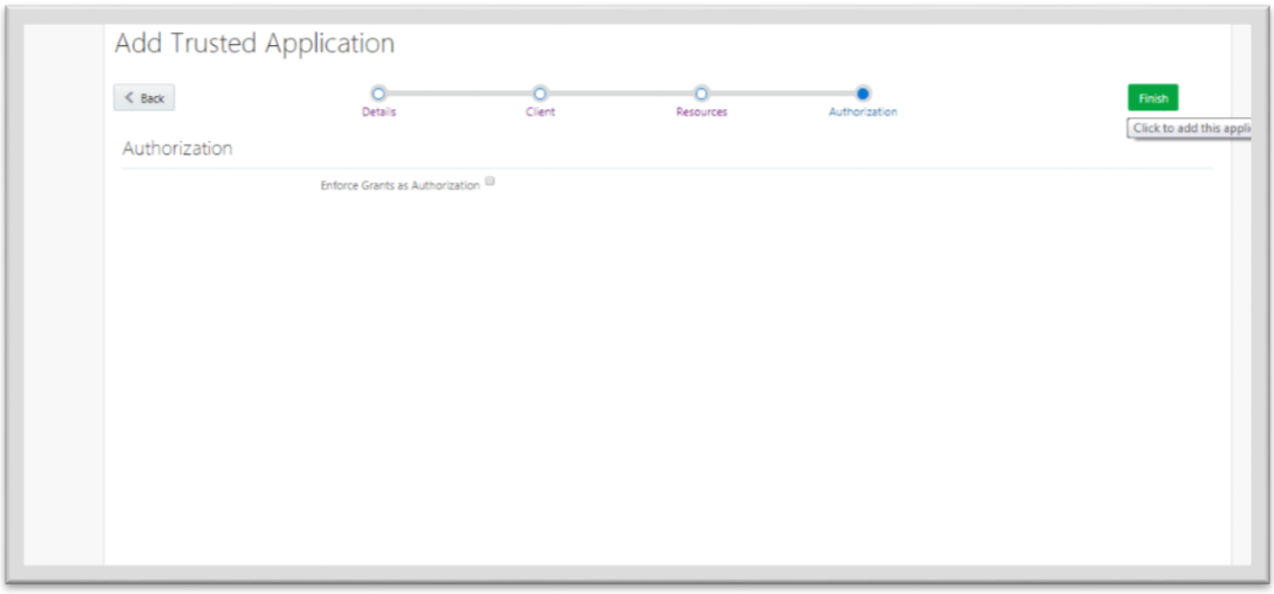
- Check ‘Client Credentials’ option as the ‘Allowed Grant Type’. Check ‘Introspect’ as ‘Allowed Operations’.

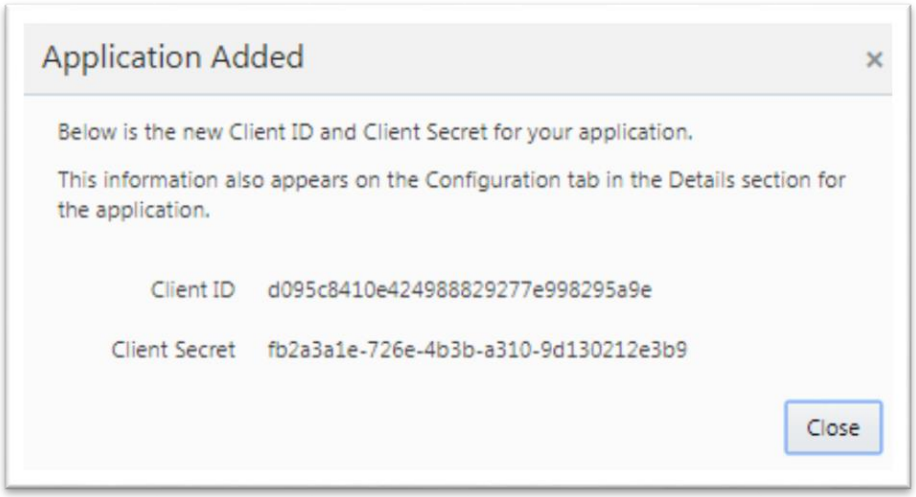


- Add Admin Privileges for OBDX Client Configuration



- Application added

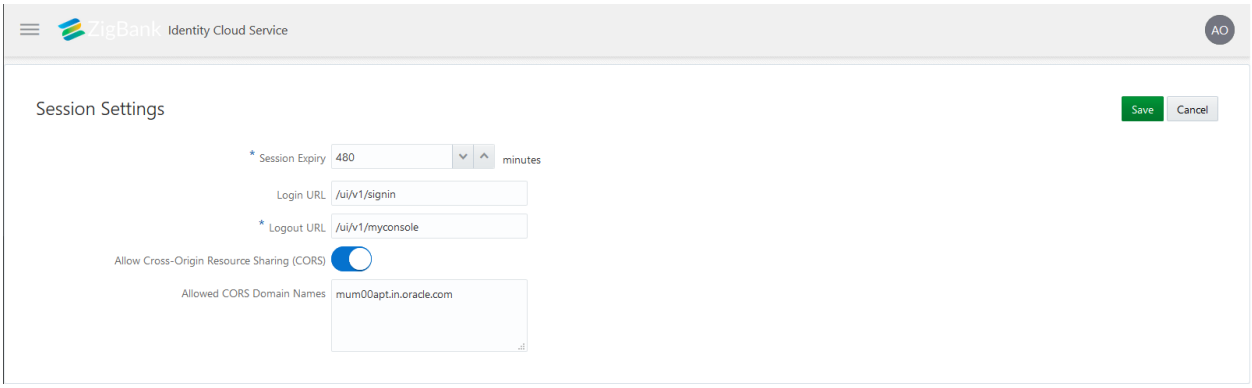




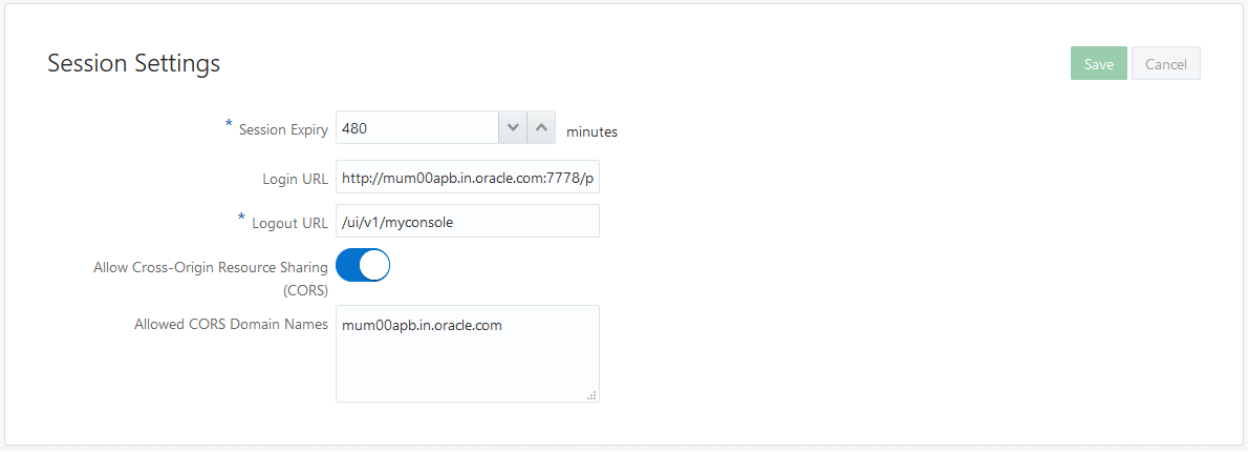
- Application added. We shall need the Client-Id and Client-Secret to configure OBDX Admin application in OBDX and WLS. (Refer “Enabling PSD2 on OBDX Entity” & “Set up IDCS Asserter” sections)

Setting up login page

- Set Login URL to '/ui/v1/signin' if something else. '/ui/v1/signin' is the default login page provided by IDCS.

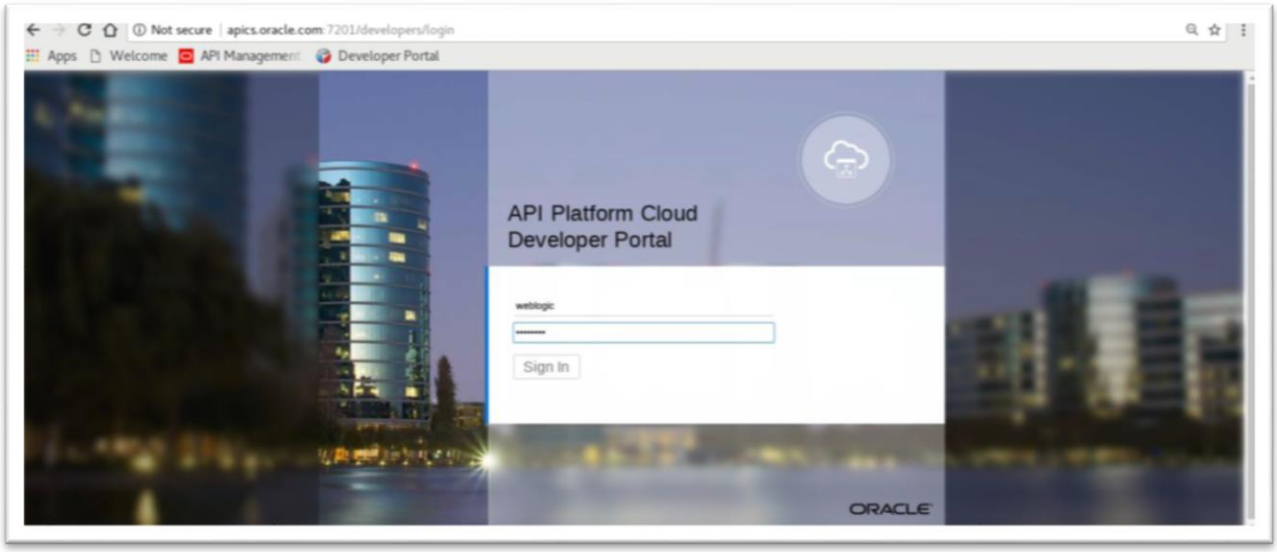


- Page to set session token timeout and custom login URL

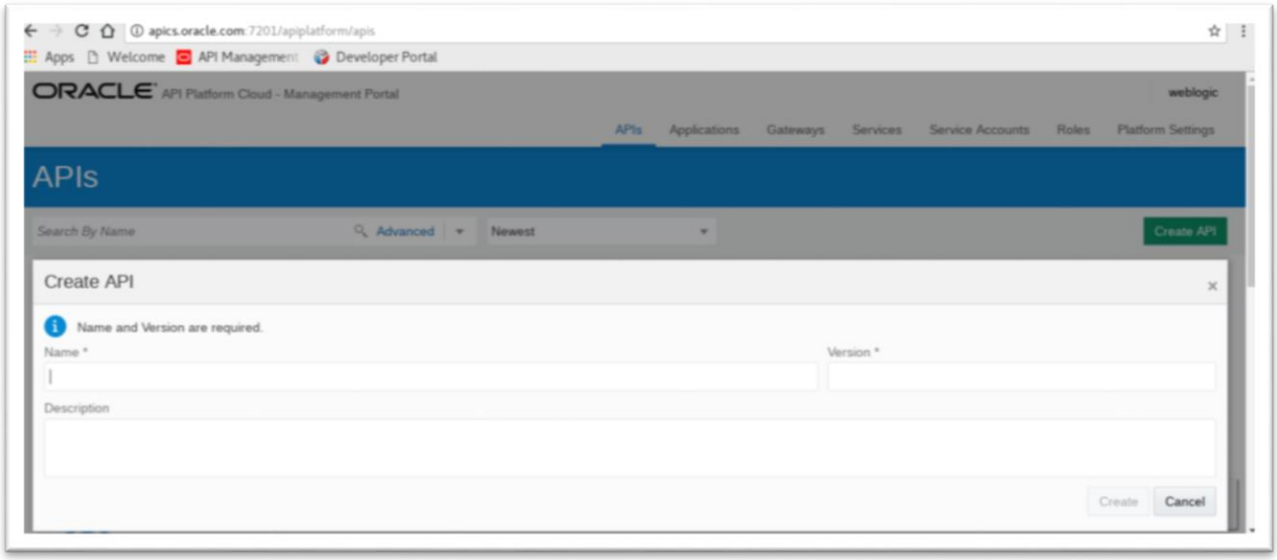


4.2 APICS Configurations

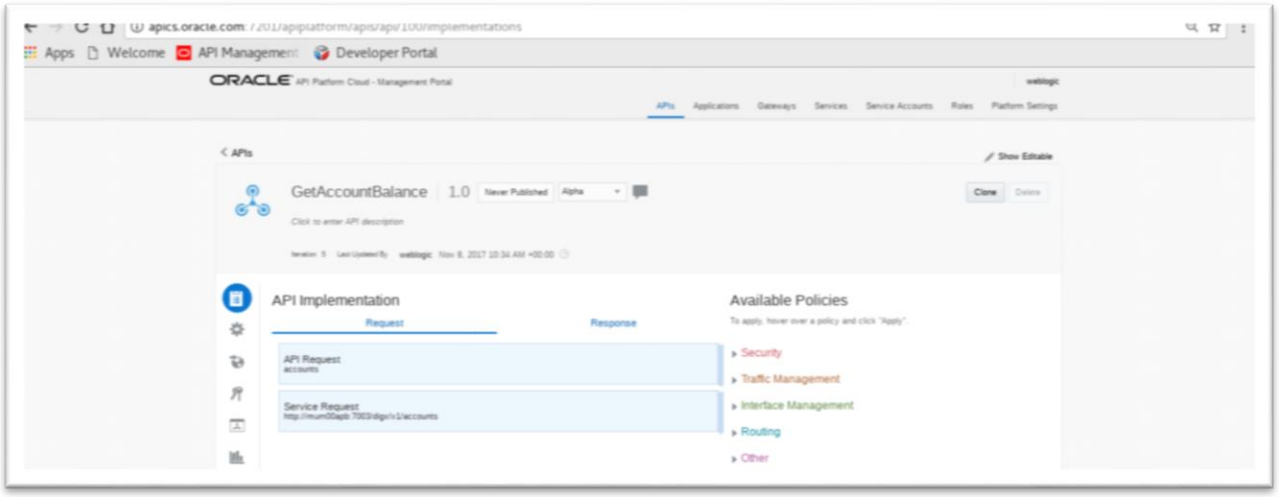
- Login to APICS


Not secure | apics.oracle.com:7201/developers/login
Apps
Welcome
API Management
Developer Portal
API Platform Cloud
Developer Portal
weblogic
Sign In
ORACLE

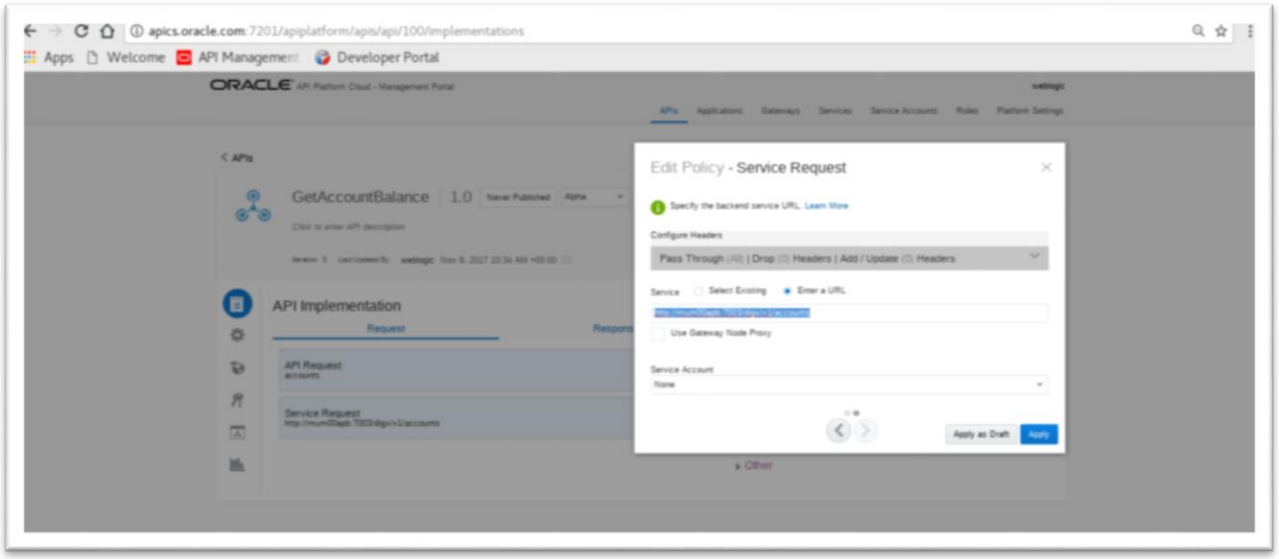
- Create API


apics.oracle.com:7201/apiplatform/apis
Apps
Welcome
API Management
Developer Portal
ORACLE API Platform Cloud - Management Portal
weblogic
APIs
Applications
Gateways
Services
Service Accounts
Roles
Platform Settings
APIs
Search By Name
Advanced
Newest
Create API
Create API
Name and Version are required.
Name *
Version *
Description
Create
Cancel

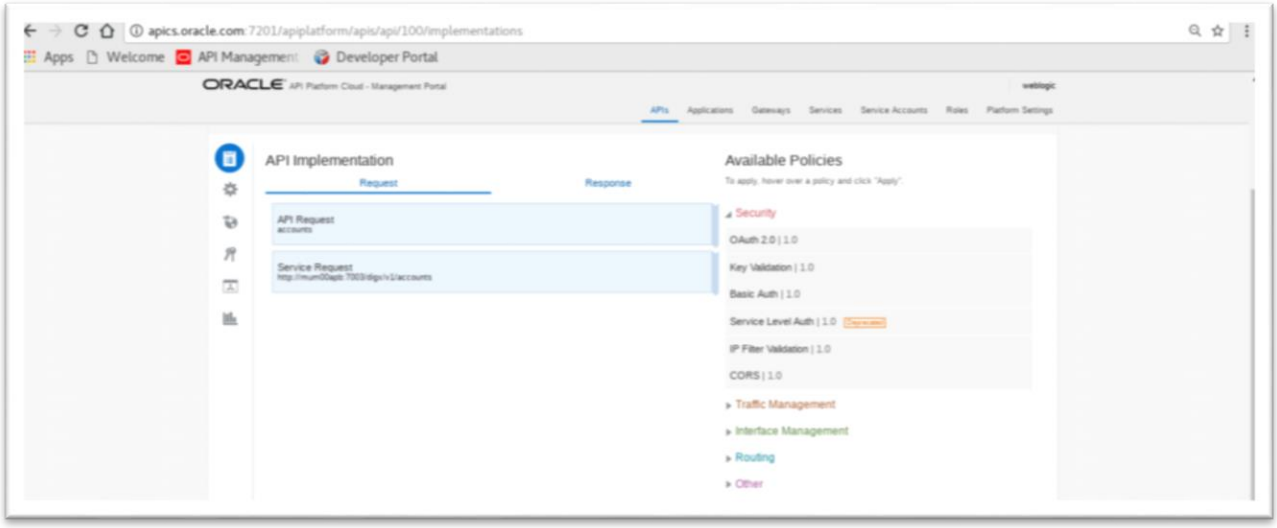
- API Implementation



- Edit Policy



- View API Summarizing



4.3 OBDX Configurations

4.3.1 WebLogic Configurations

Patch WLS12.2.1.2.

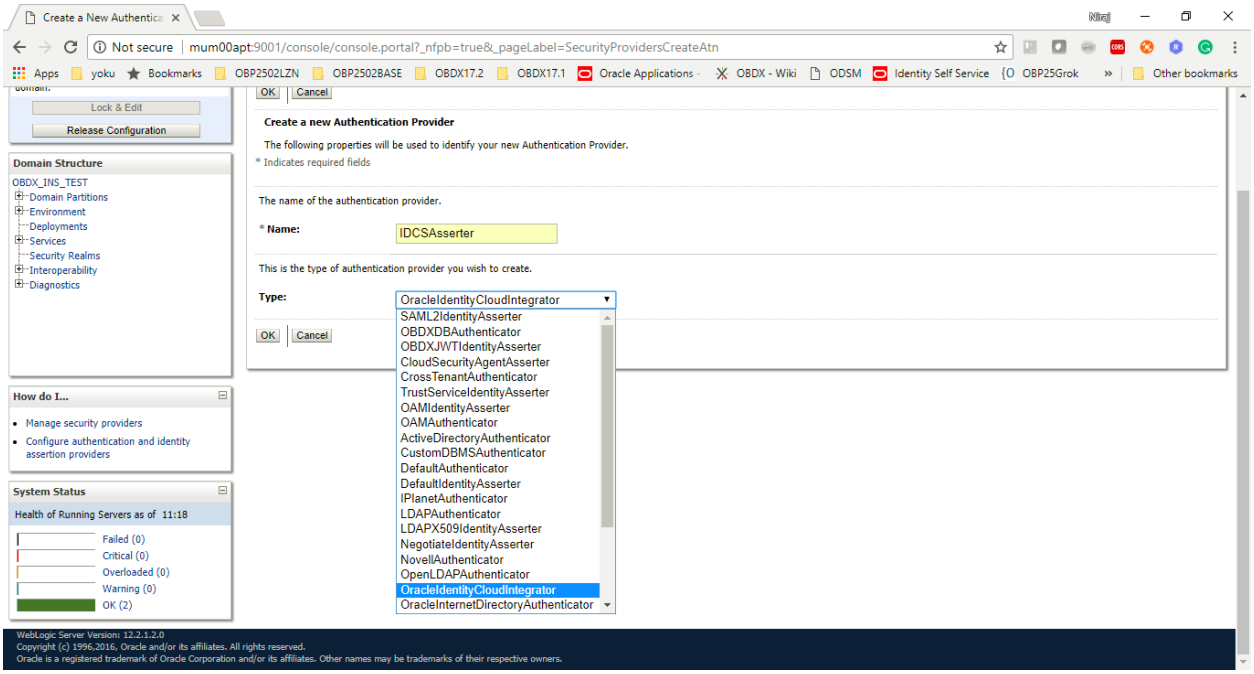
- WLS 12.2.1.2.0 (PS2 PSU) Obtain and install the WLS 12.2.1.2.0 kit from OTN:

Download the 12.2.1.2.171017 Patch Set Update (PSU) for WebLogic Server 12.2.1.2 from https://support.oracle.com/epmos/faces/PatchDetail?patchId=26485996

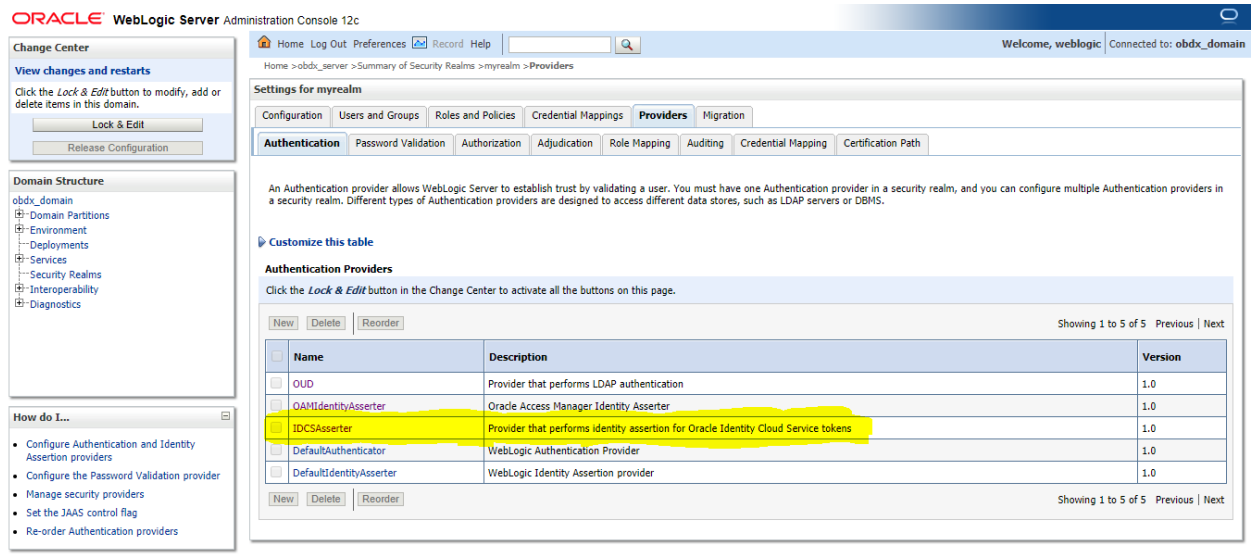
Apply the PSU patch following the instructions contained in the README.txt in the p26485996_122120_Generic.zip patch file.

Set up IDCS asserter

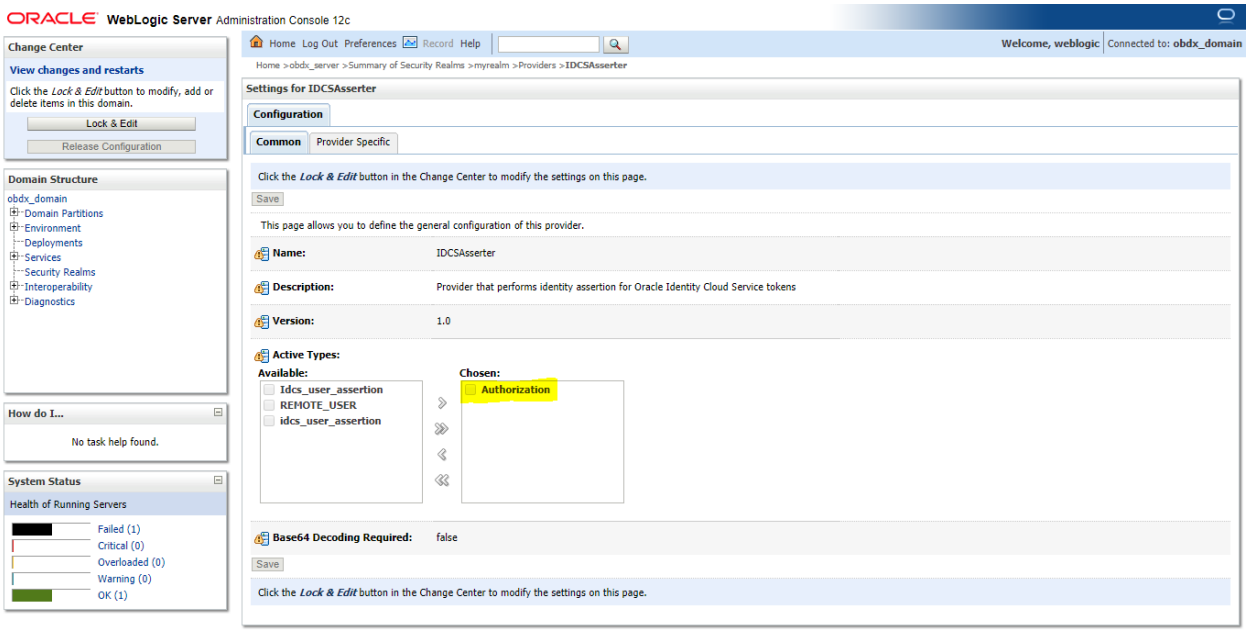
- Login to WLS console using admin credentials.
- Navigate to Security Realms →myrealm →Providers
- Click on New
- Name the asserter. Select 'OracleIdentityCloudIntegrator' as the provider type.



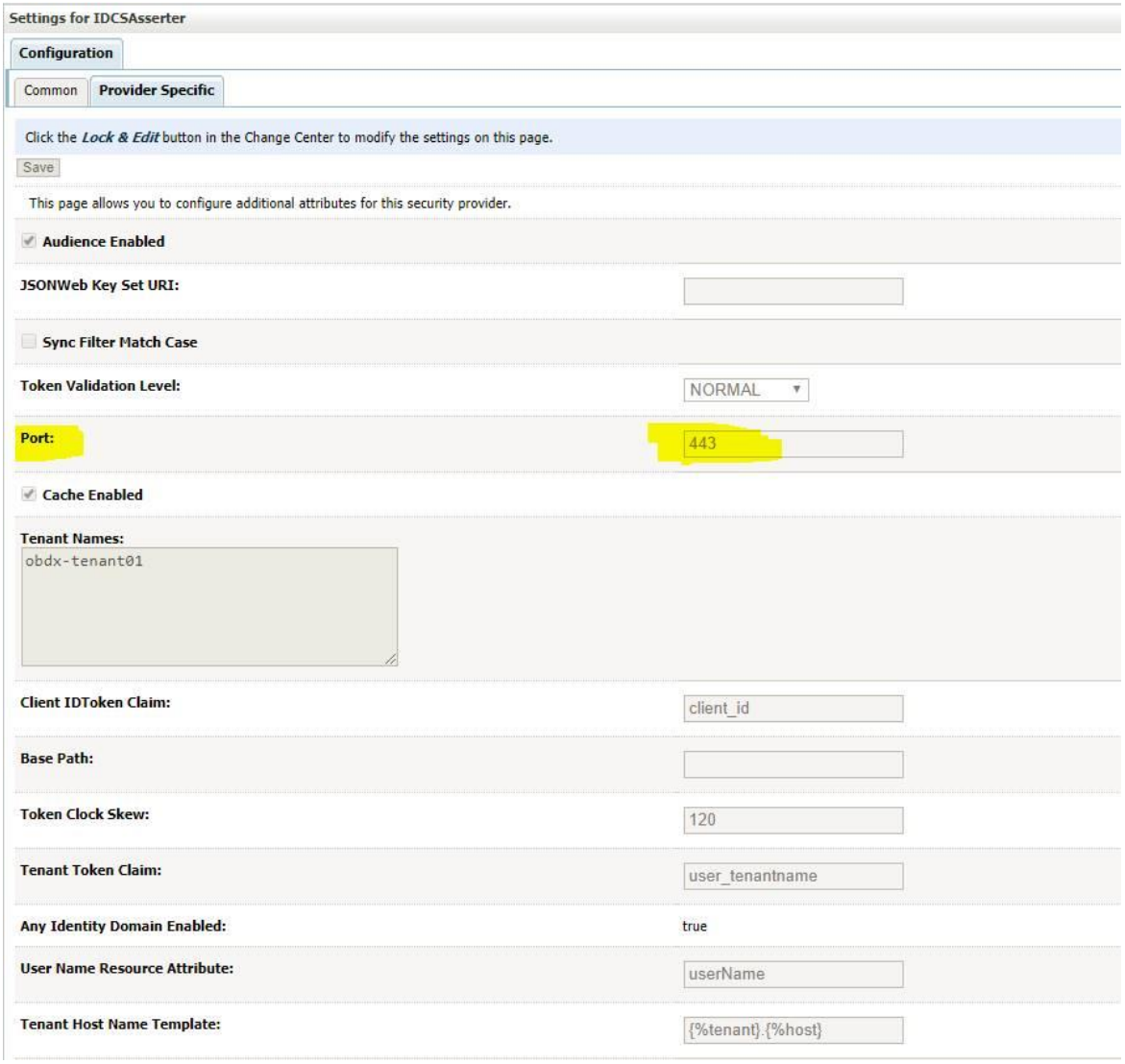
- Click 'OK'

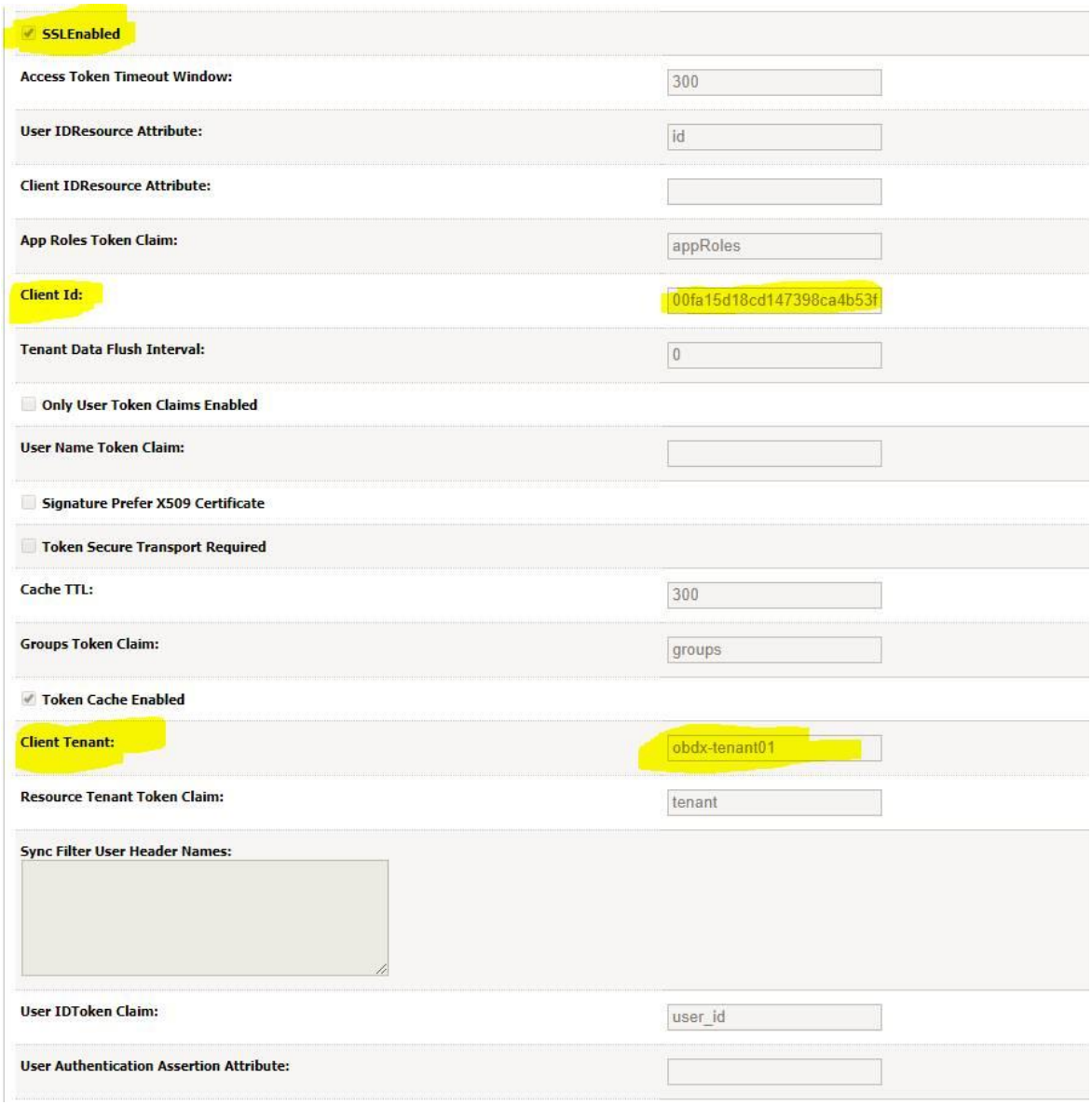


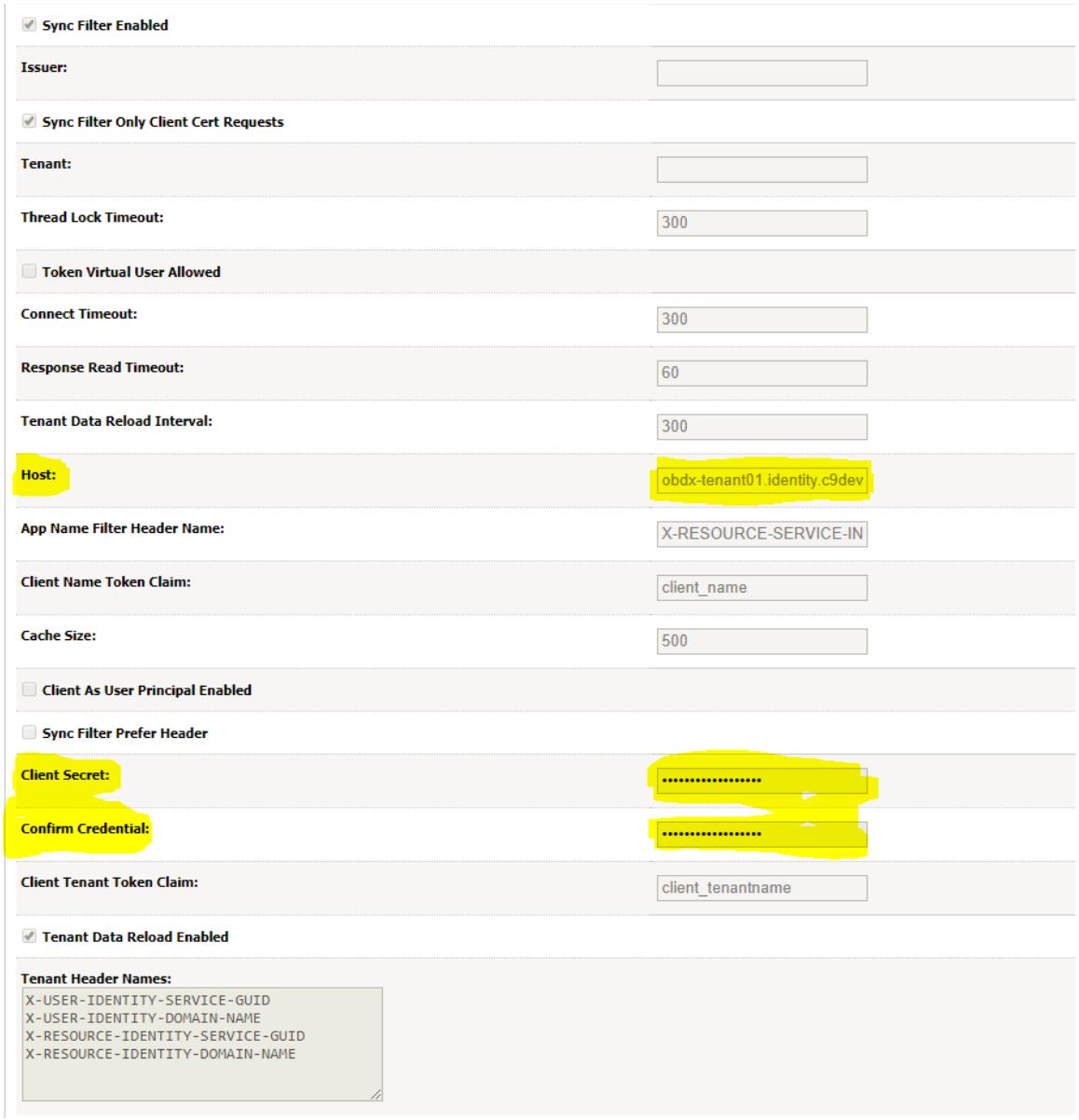
- Click on 'IDCSAsserter'
- Choose 'Authorization' property as Active Type



- Click on Provider Specific and configure IDCSAsserter properties. Provide Client Id and Client secret of OBDX Admin Application; created in Step 4.1.a in fields Client Id and Client Secret & Confirm Credentials. Fill in other marked properties as per the IDCS host.


Settings for IDCSAsserter
Configuration
Common
Provider Specific
Click the Lock & Edit button in the Change Center to modify the settings on this page.
Save
This page allows you to configure additional attributes for this security provider.
Audience Enabled
JSONWeb Key Set URI:
Sync Filter Match Case
Token Validation Level:
NORMAL
Port:
443
Cache Enabled
Tenant Names:
obdx-tenant01
Client IDToken Claim:
client_id
Base Path:
Token Clock Skew:
120
Tenant Token Claim:
user_tenantname
Any Identity Domain Enabled:
true
User Name Resource Attribute:
userName
Tenant Host Name Template:
{%tenant}.{%host}

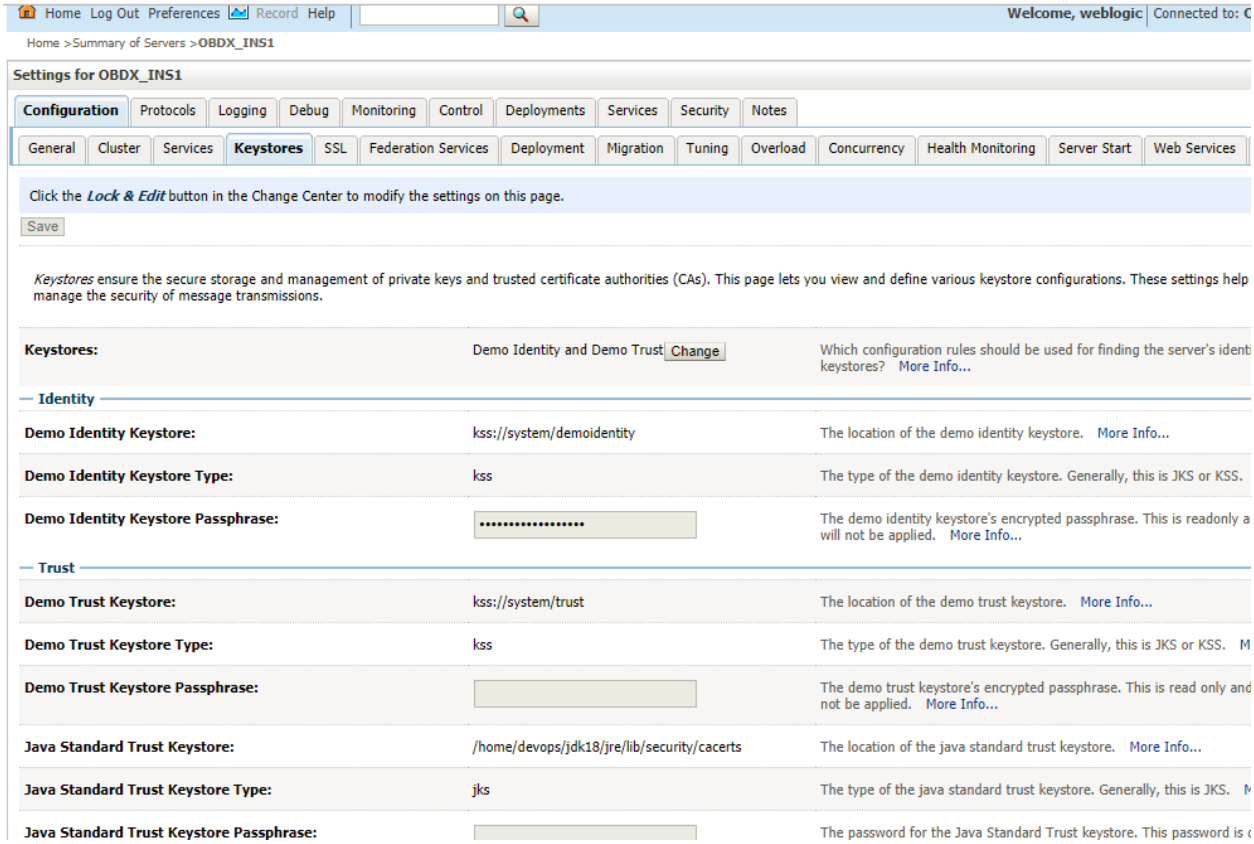

SSLEnabled
Access Token Timeout Window:
300
User IDResource Attribute:
id
Client IDResource Attribute:
App Roles Token Claim:
appRoles
Client Id:
00fa15d18cd147398ca4b53f
Tenant Data Flush Interval:
0
Only User Token Claims Enabled
User Name Token Claim:
Signature Prefer X509 Certificate
Token Secure Transport Required
Cache TTL:
300
Groups Token Claim:
groups
Token Cache Enabled
Client Tenant:
obdx-tenant01
Resource Tenant Token Claim:
tenant
Sync Filter User Header Names:
User IDToken Claim:
user_id
User Authentication Assertion Attribute:



- Restart the OBDX Managed as well as Admin Server.

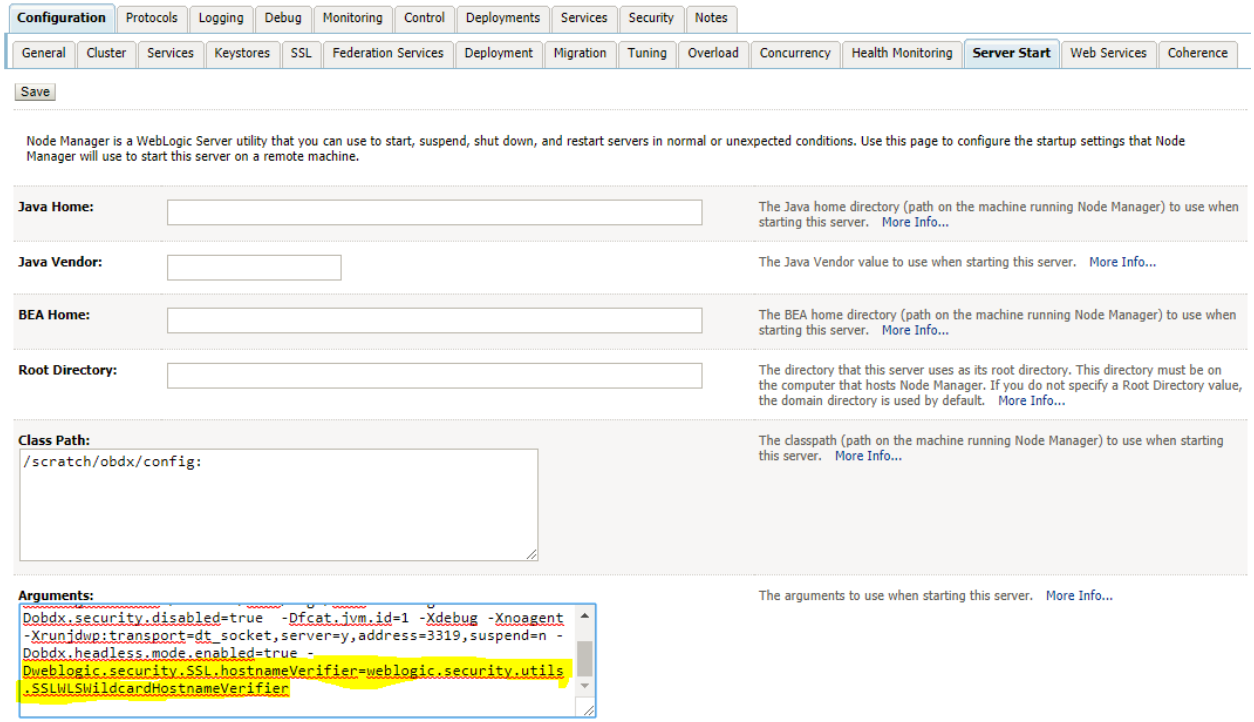
Configuring TLS for IDCS.

- Download Certificate from IDCS Host. Add the certificate to a custom keystore and add it to the WebLogic server.



- Add the following property in WLS managed server start configuration.

Dweblogic.security.SSL.hostnameVerifier=weblogic.security.utils.SSLWLSWildcardHostnameVerifier

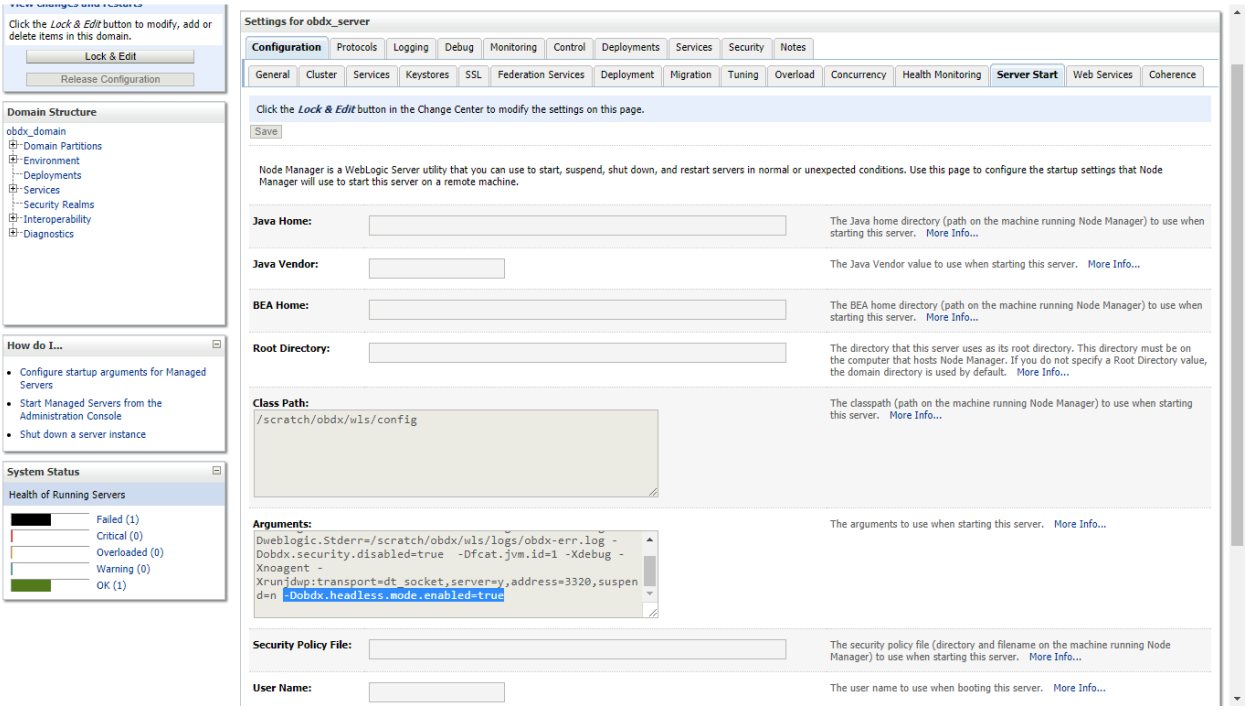


- Restart OBDX Managed as well as Admin Server.

Enable Headless Mode

- Add the following property to enable Headless mode

-Dobdx.headless.mode.enabled=true

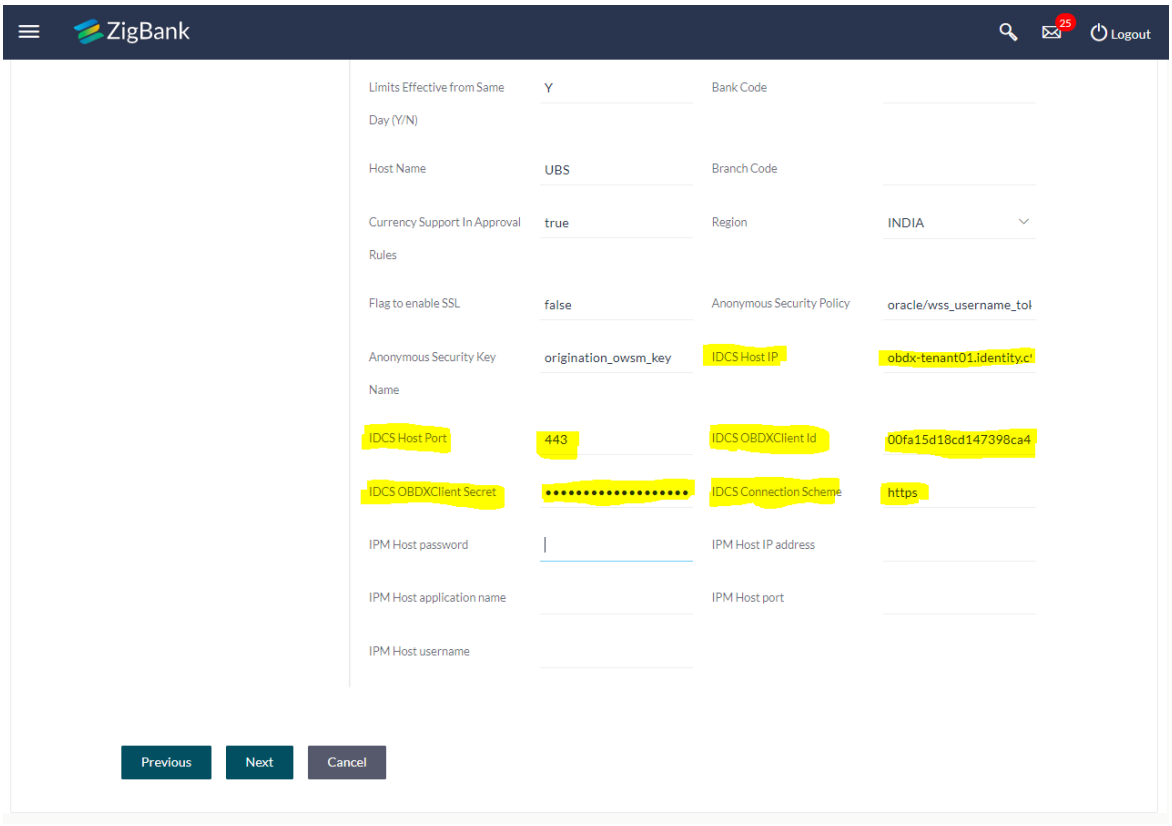


- Restart OBDX Managed Server.

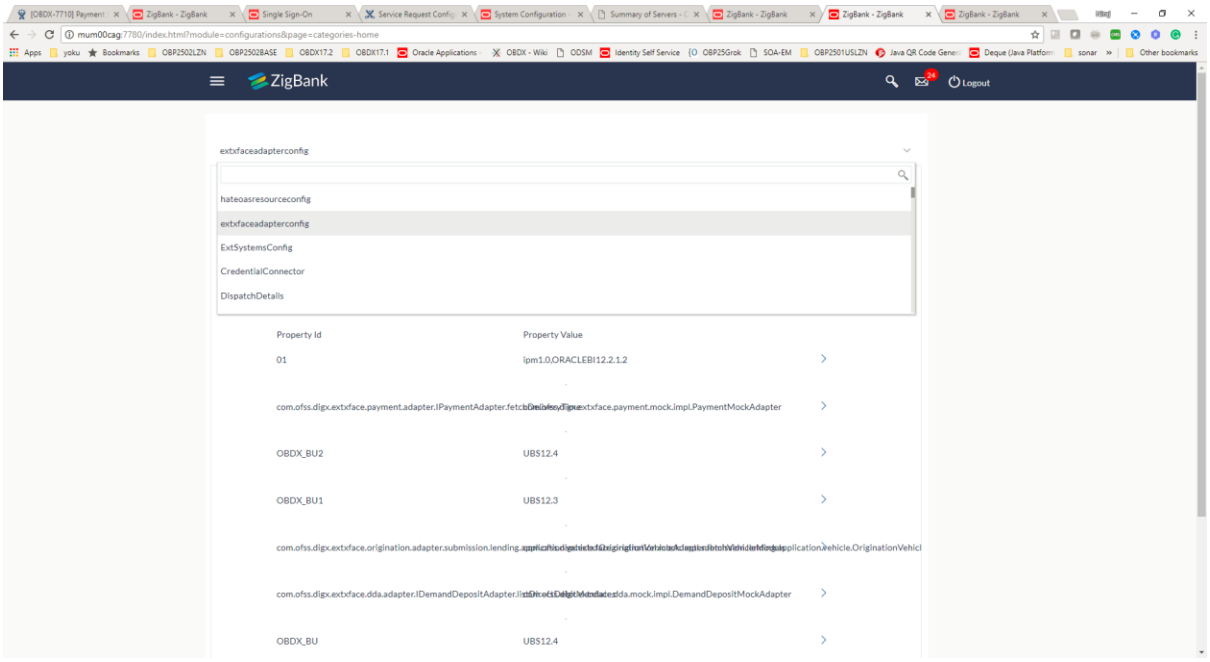
4.3.2 OBDX Configurations

Enabling PSD2 on OBDX entity

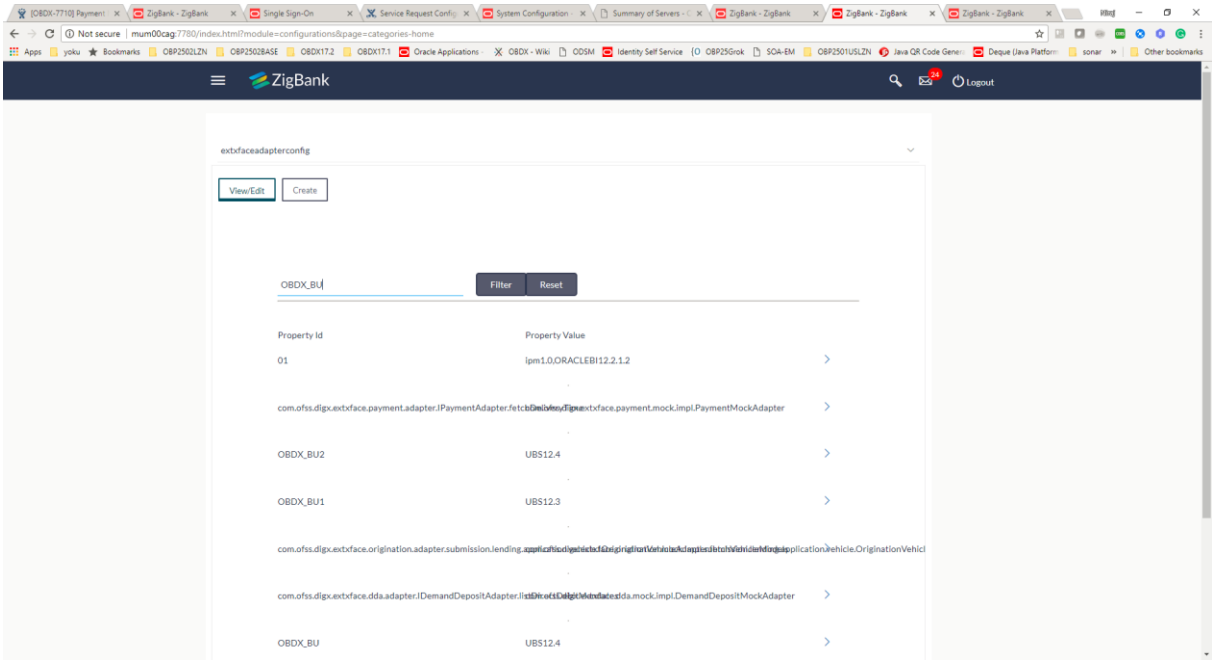
- Add IDCS Host details in Day-1 Configurations for that entity – (in Other Modules section)



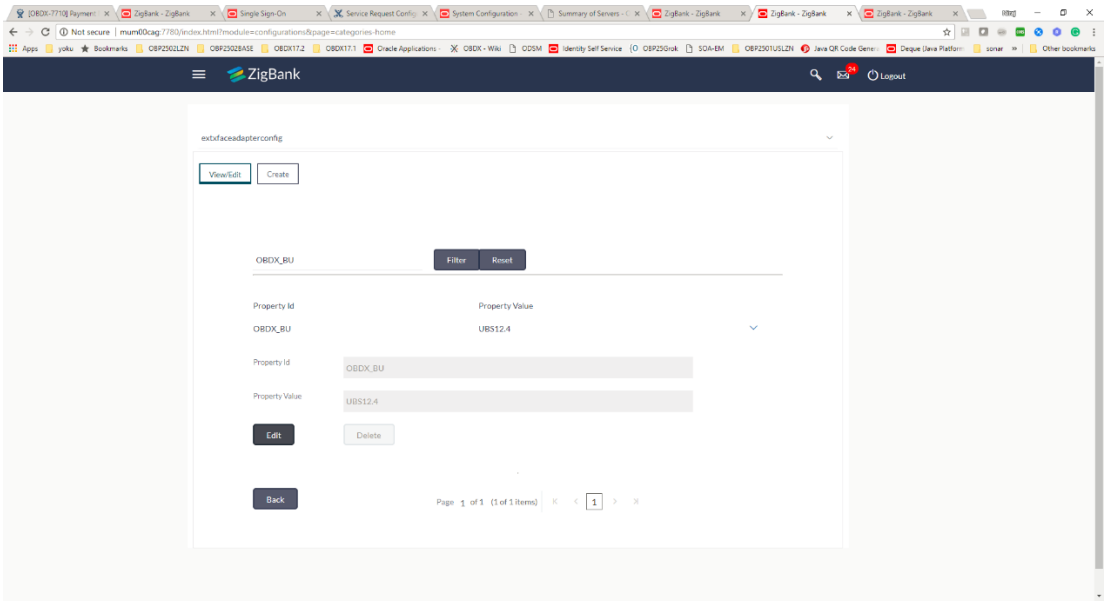
- In Configurations, navigate to Base Configurations. Search Category: ‘extxfaceadapterconfig’



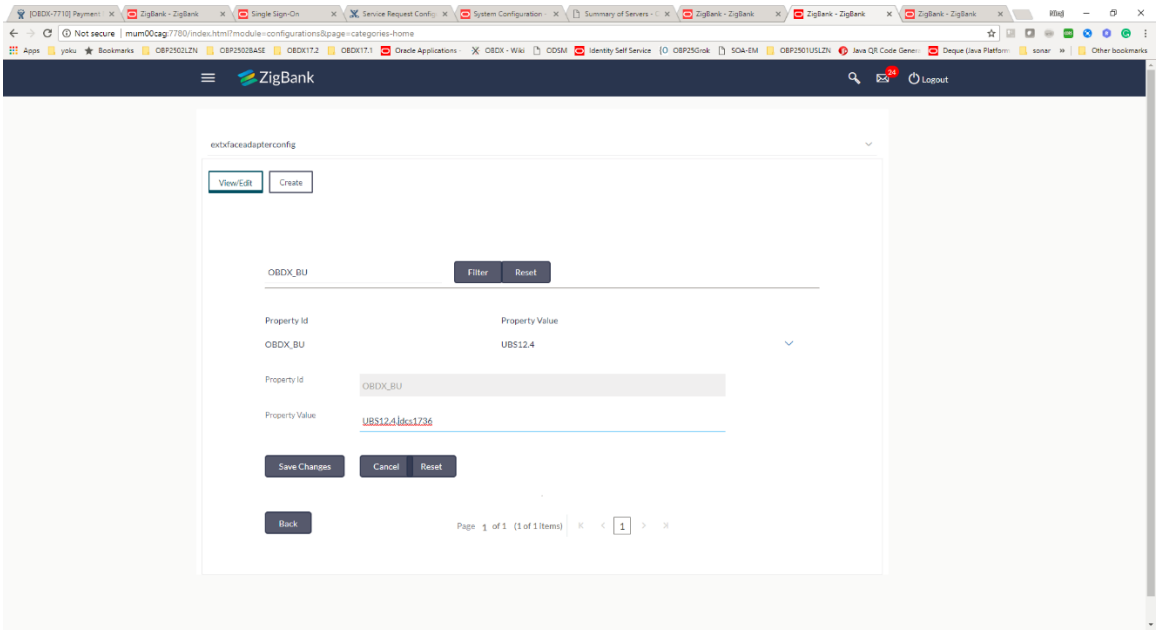
- Search for the entity to enable IDCS adapters



- View the existing property for editing the same



- Edit the property. Add appropriate IDCS Adapters. – ‘idcs1736’ for OBDX 18.1



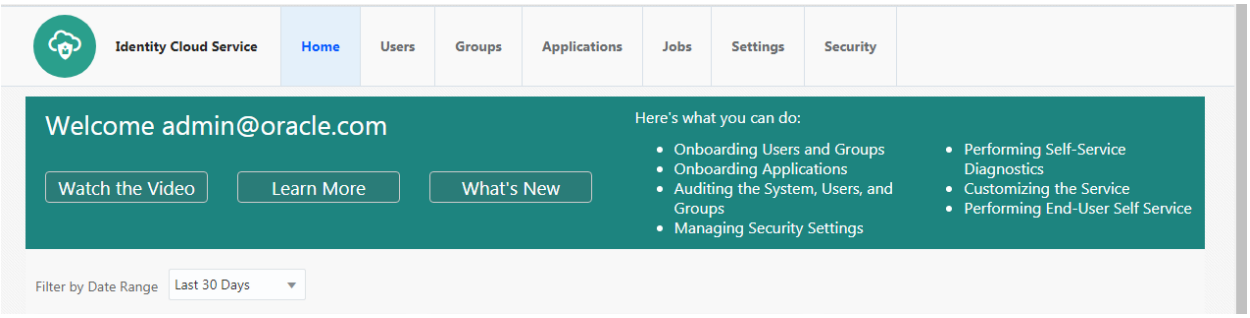
- Restart OBDX Managed Server.

Home

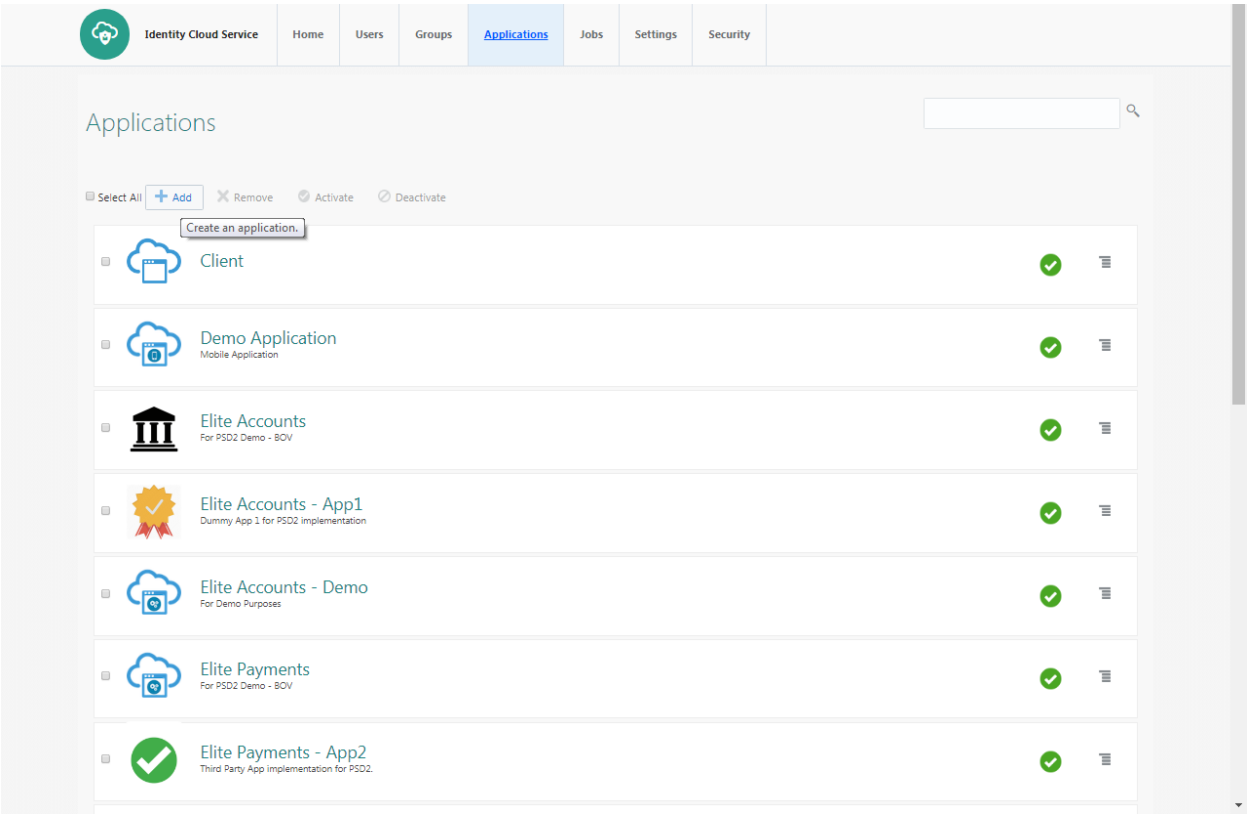
5. Third Party Application Registration

5.1 Registering a Third Party Browser Client in IDCS

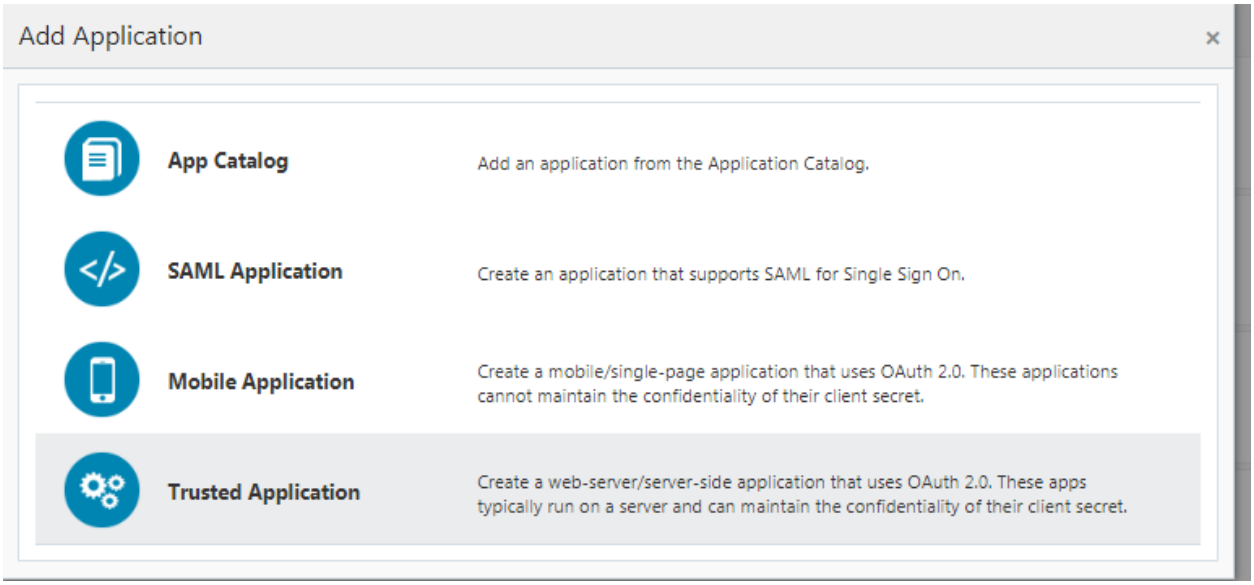
- Log into the IDCS dashboard.
- Click on the “Applications” tab which will list all applications associated with the logged in account.



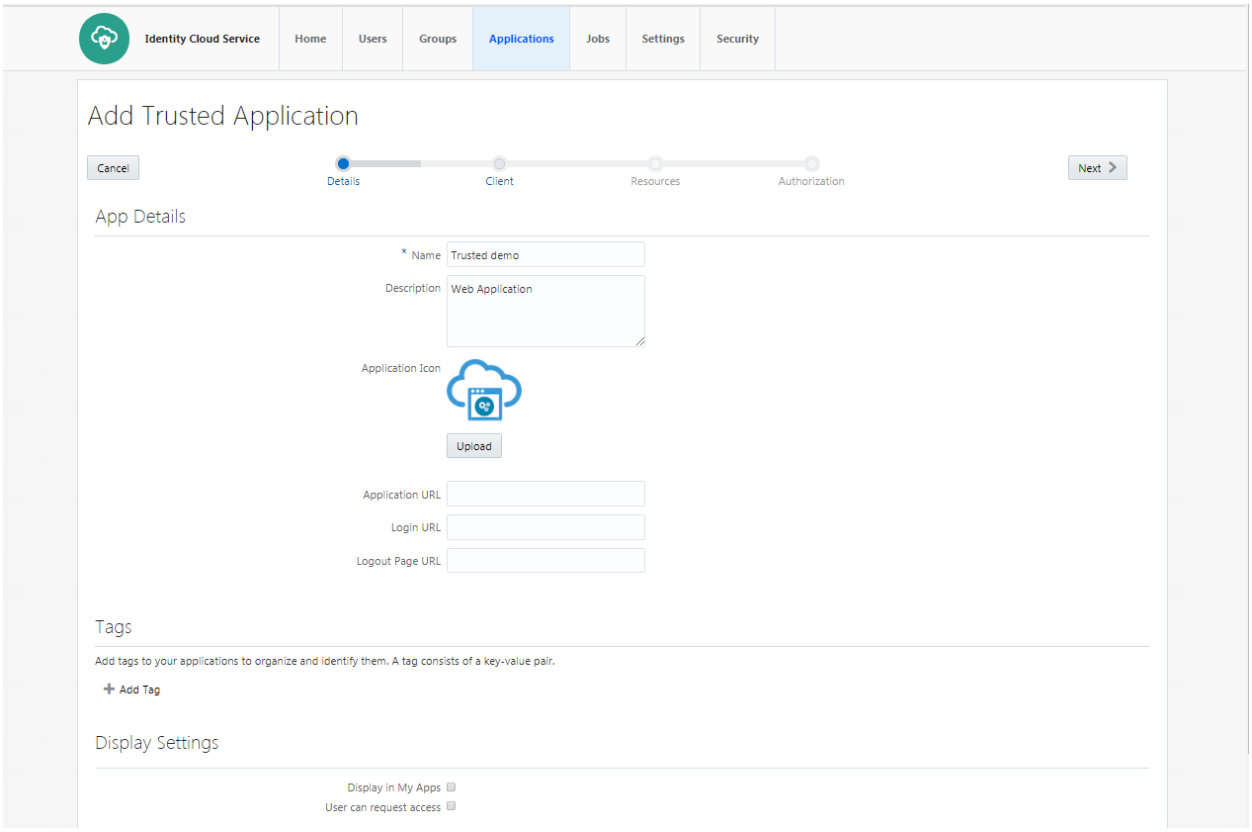
- Click add in the application tab to register a browser client.



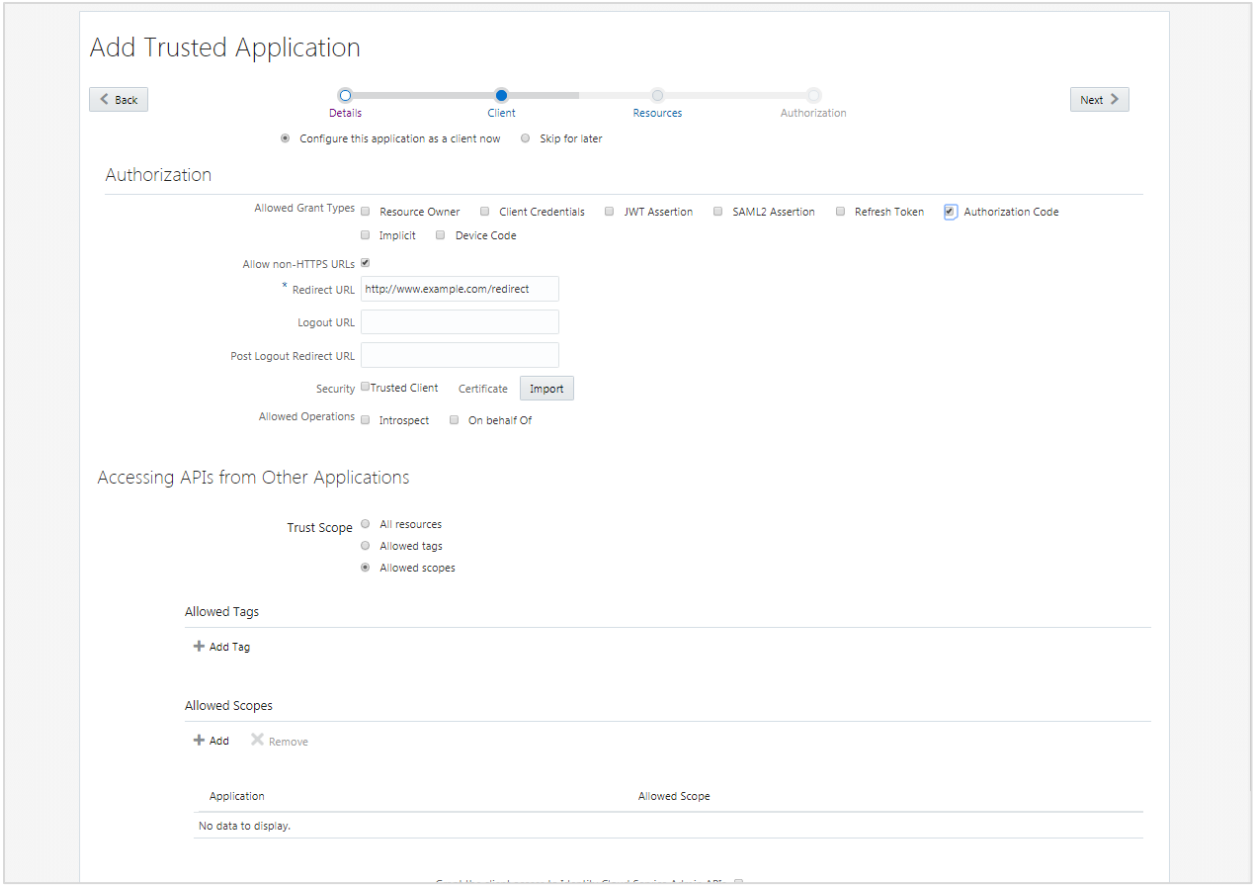
- Select ‘Trusted Application’.



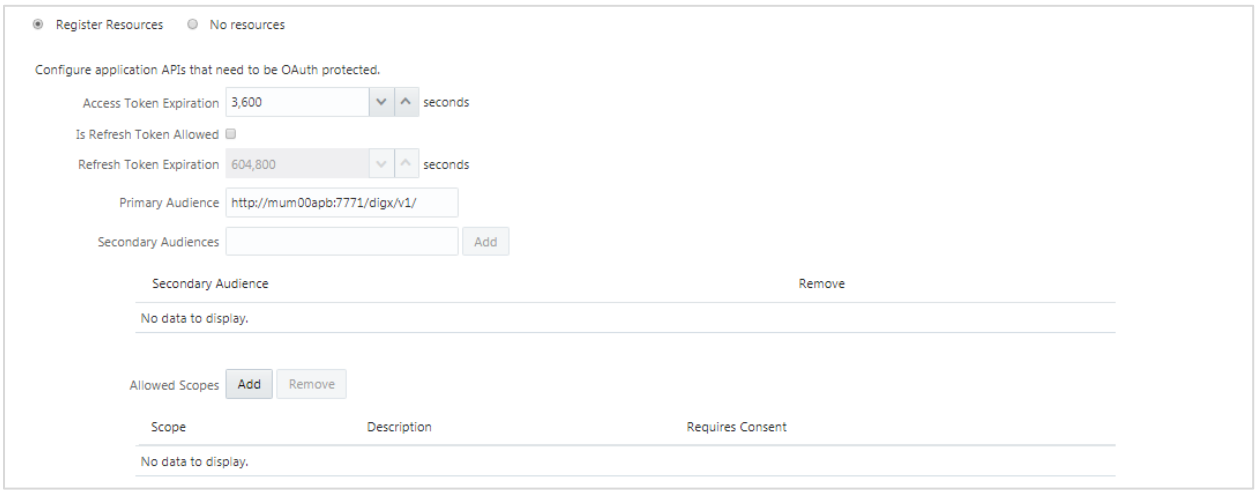
- Add ‘Name’ and ‘Description’.



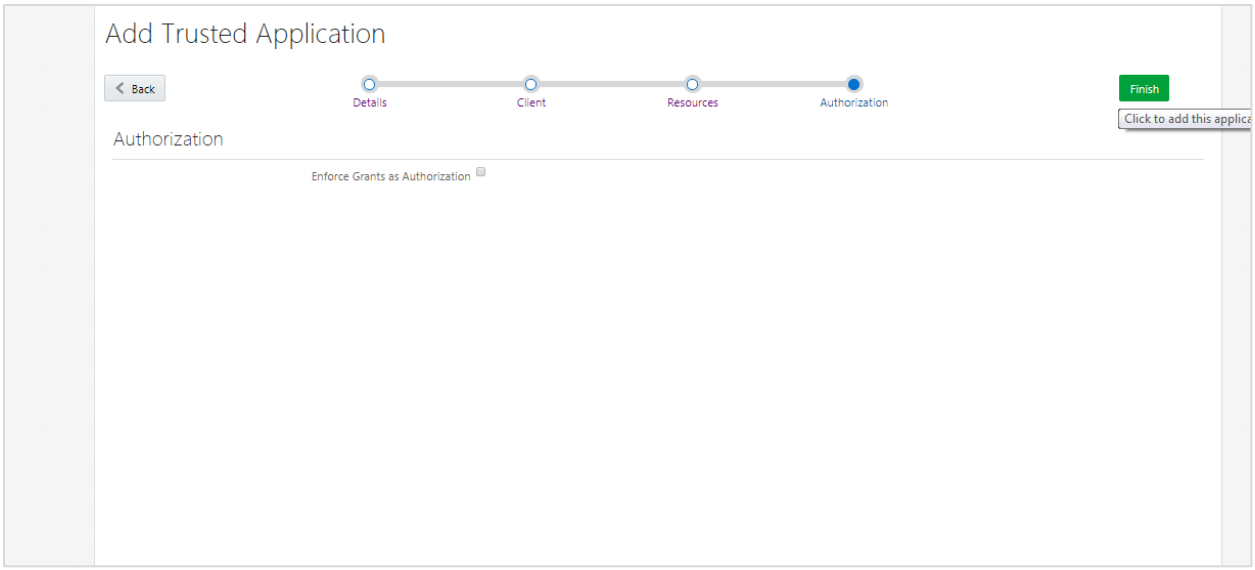
- Check ‘Authorization Code’ option as the ‘Allowed Grant Type’. Configure the ‘Redirect URL’ of the application.

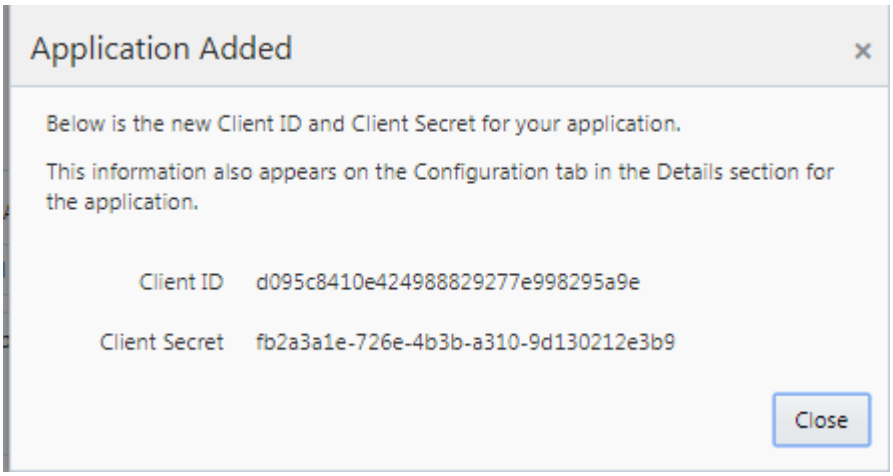


- Configure Access Token Expiration, Refresh Token properties as per bank policy



- Application Added.

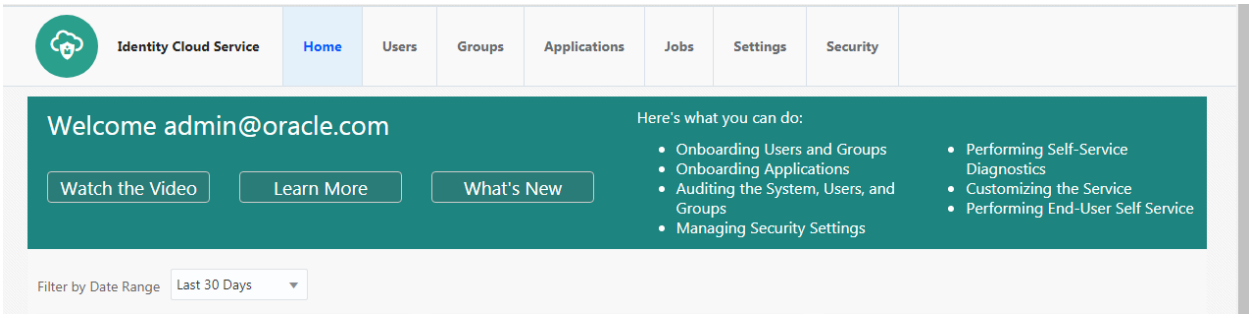




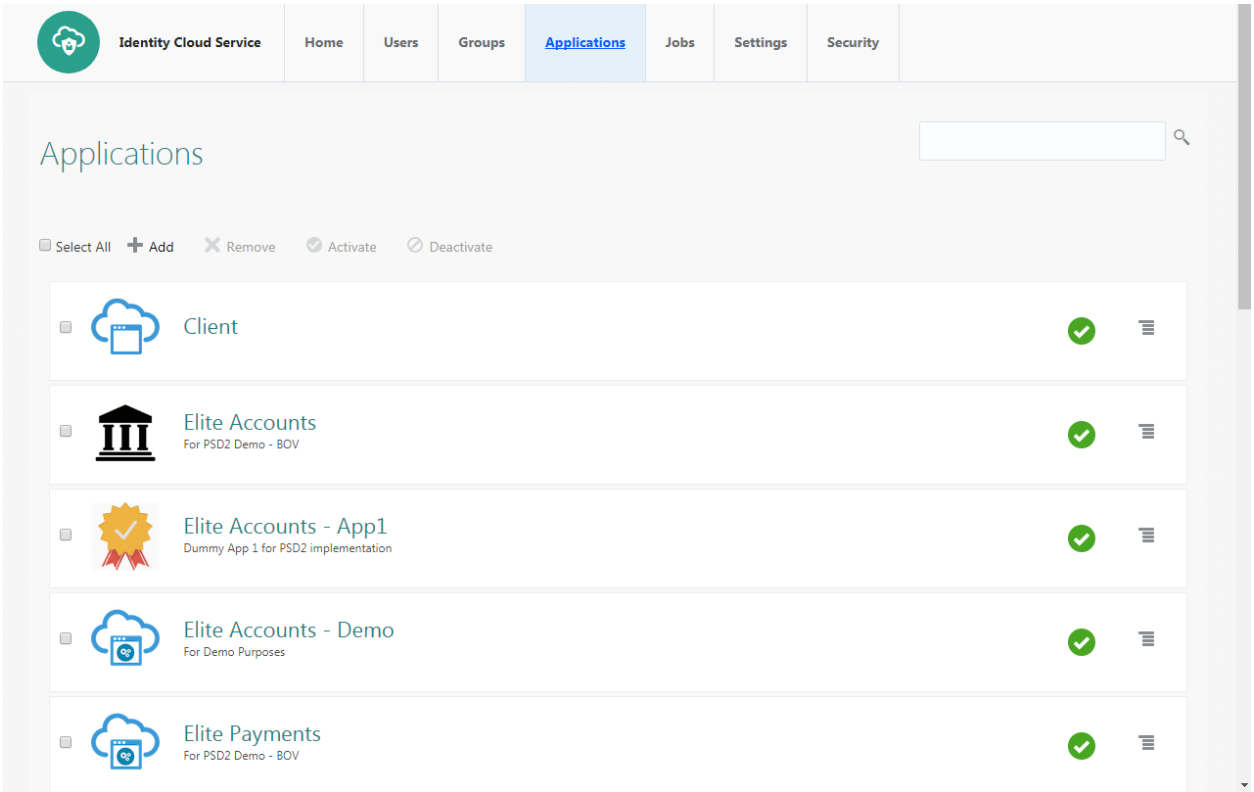
- Click on “Activate” to activate the application.

5.2 Registering a Third Party Mobile Client in IDCS

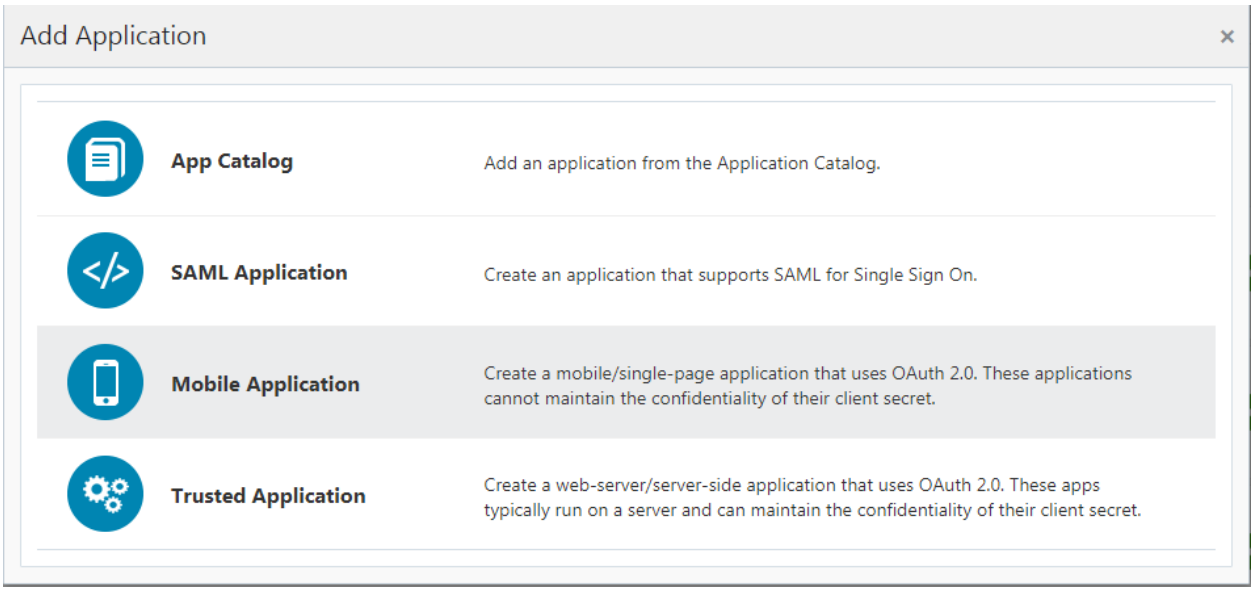
- Log into the IDCS dashboard.
- Click on the “Applications” tab which will list all applications associated with the logged in account.



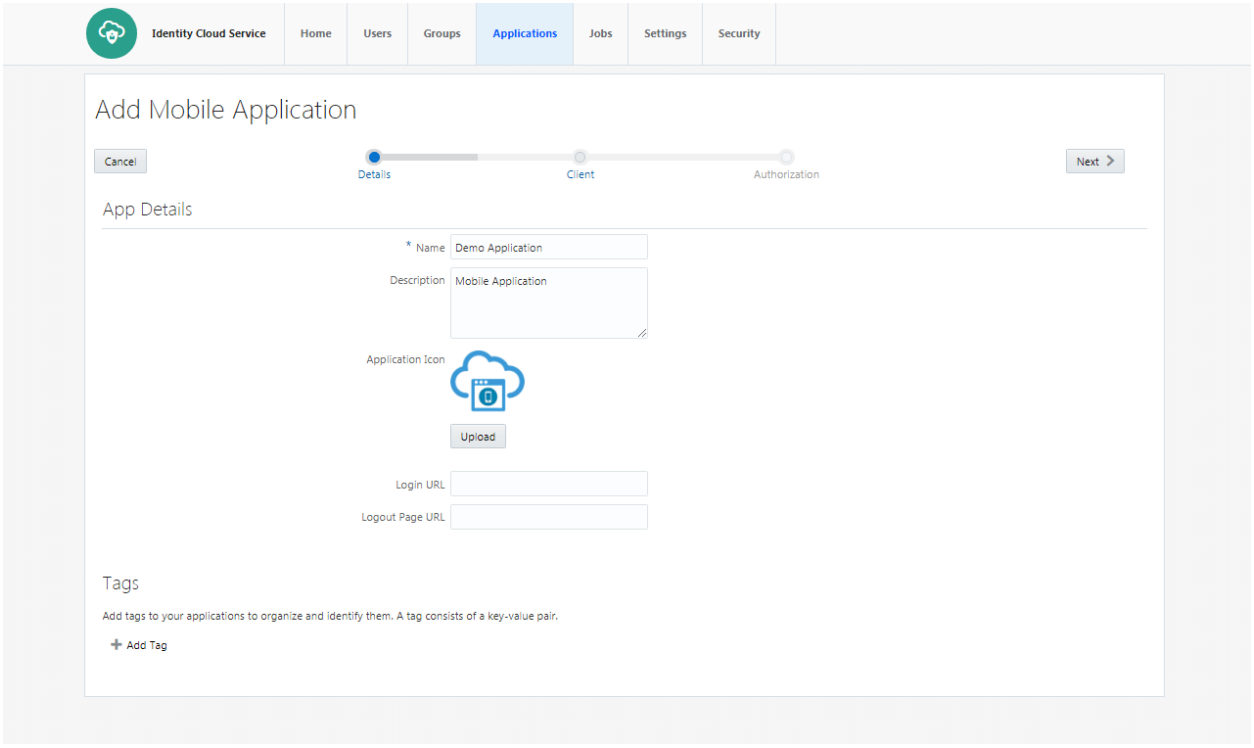
- Click on the “Add” button to create a new application



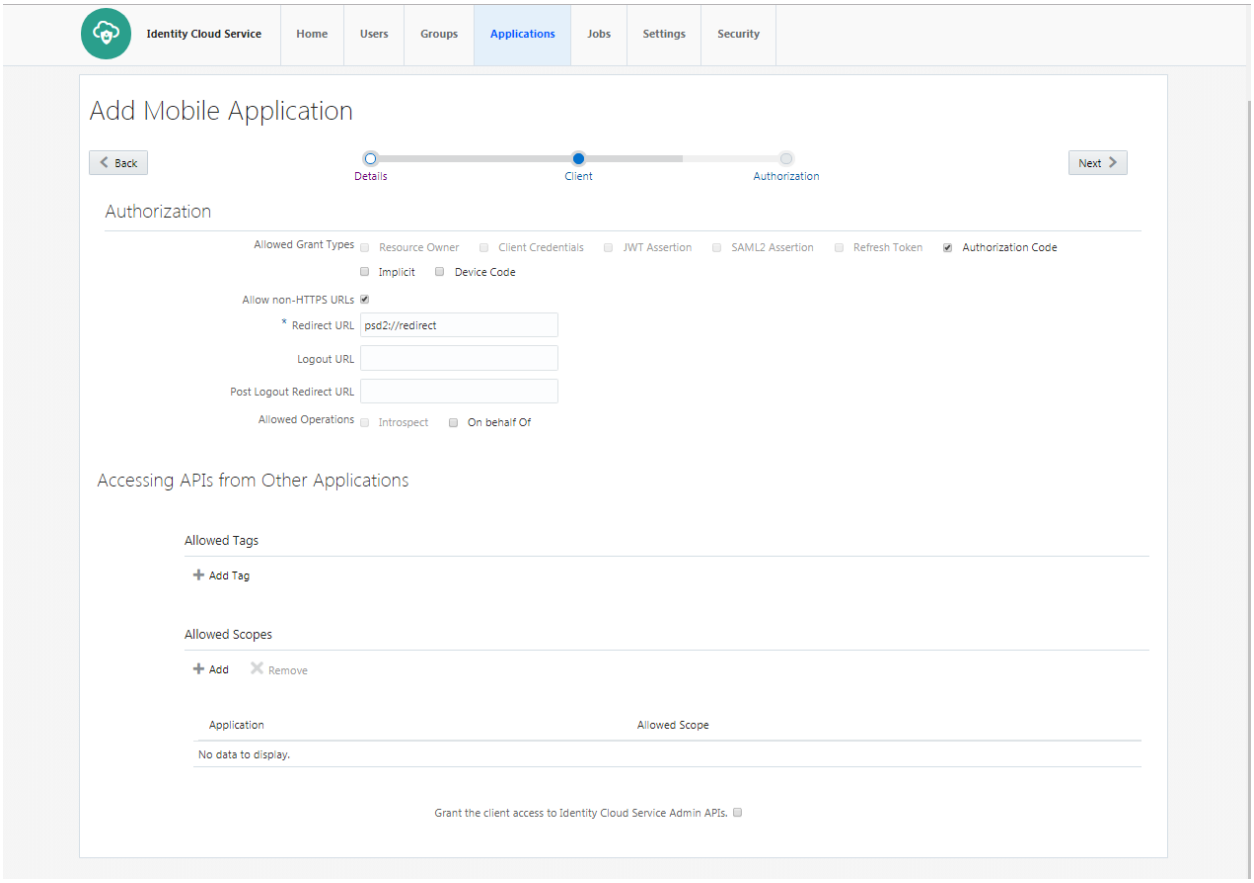
- Select Mobile Application



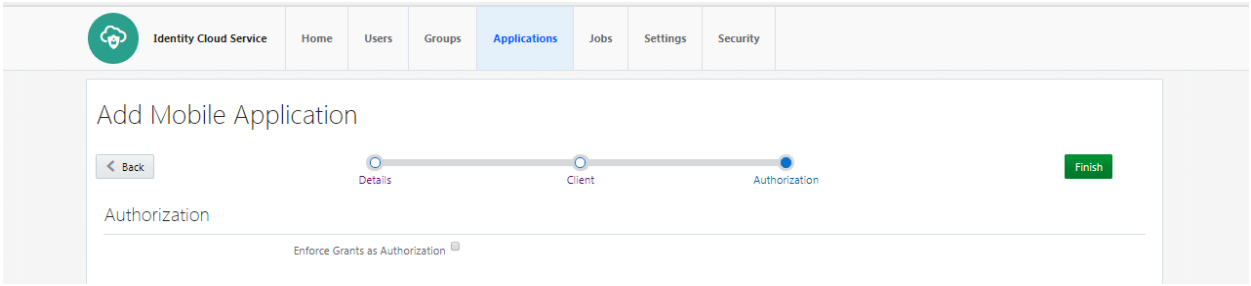
- Enter the name and description.



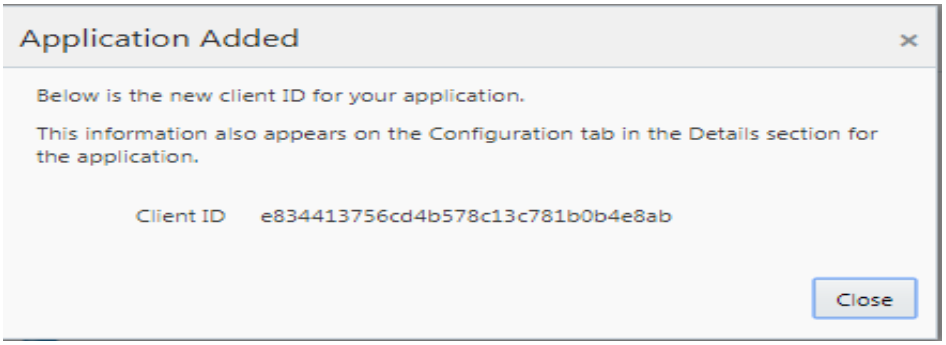
- Select ‘Authorization Code’ as Allowed Grant Types. Configure Redirect-URL as per your choice. The client application should listen to this URL when IDCS redirects on this URL with Authorization code.



- Click on Finish to complete the process.



- Client ID is generated for the application. As this application is not a ‘Trusted Application’, Client-Secret is not generated for the application.

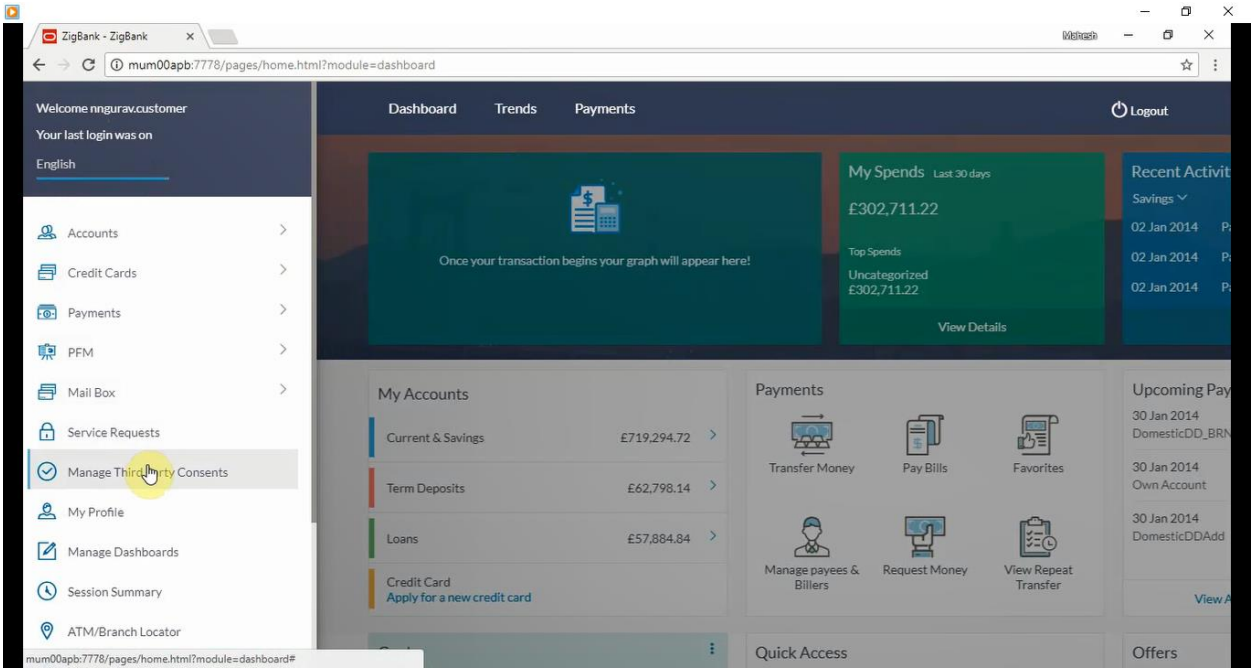


- Click on “Activate” to activate the application.

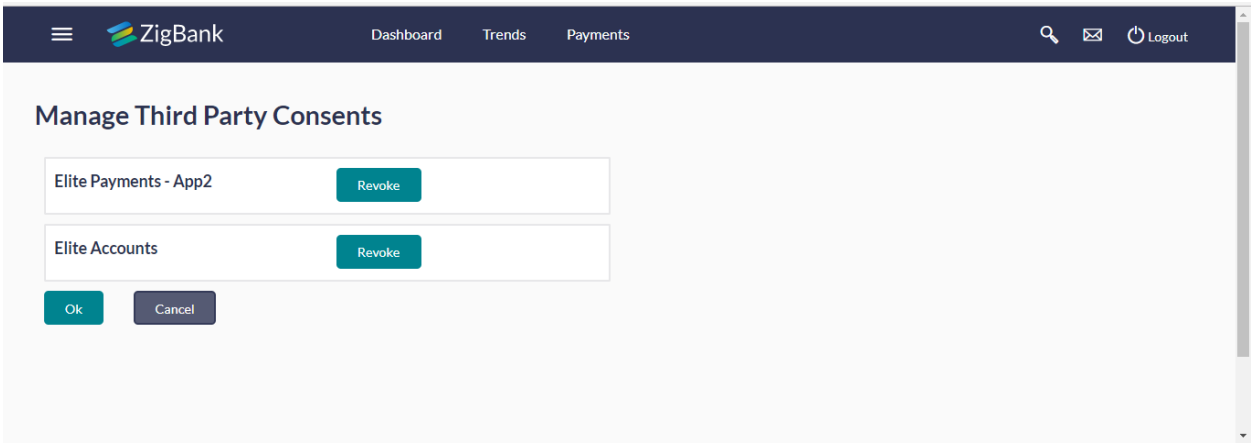
5. View and Manage Consents in OBDX

5.3 Manage Consent in OBDX

- Login with Channel User. Select ‘Manage Third Party Consents’ from the menu.



- Consent Management Screen for Third party Consents



5.4 PSD2 Offerings and Modules

Bellow describes the PSD2 API Offerings and Modules

Modules: Below are the modules on which OPEN APIs are being build

Customer	**Accounts**	**Deposits**
Loans	Credit Cards	Pay to own accounts
Pay within the bank	Pay within EU	Make an international payment
Trusted beneficiaries	Payment Information (Verify and Confirmation)	Authentication

APIS, Usage and Module

API USAGE	**Module**
Show Payment debit and delivery time	Account
Fetch account balance	Accounts
Validate account balance sufficiency	Accounts
Fetch account financial summary	Accounts
Fetch account movements	Accounts
Fetch Direct Debits	Accounts
Fetch Standing Instructions/orders	Accounts
Fetch debit card details	Accounts
Fetch debit card details	Accounts
Show Posting Third Party Details in Narration/Remarks	Accounts
Mutual TLS, OAuth 2.0 and Open ID Connect	Authentication
Add Third Party Access Grants	Authorization
Delete Third Party Access Grants	Authorization
Disable Third Party Access Grants	Authorization
Fetch current financial situation of a card	Credit Cards

API USAGE	Module
Fetch card status	Credit Cards
Fetch party information	Customer
Fetch party to party relationship	Customer
Fetch all accounts of the party and nick name	Customer
Fetch deposit balance	Deposits
Fetch deposit financial summary	Deposits
Fetch movements in the deposit	Deposits
Fetch loan financial summary	Loans
Fetch schedule details	Loans
Fetch payment details	Make an international payment
Fetch payment status	Make an international payment
Make a payment	Make an international payment
Make mass payment	Make an international payment
Cancel a payment	Make an international payment
Fetch payment details	Pay to own accounts
Fetch payment status	Pay to own accounts
Make a payment	Pay to own accounts
Make mass payment	Pay to own accounts
Cancel a payment	Pay to own accounts
Fetch payment details	Pay within EU
Fetch payment status	Pay within EU
Make a payment	Pay within EU
Cancel a payment	Pay within EU
Fetch payment details	Pay within the bank
Fetch payment status	Pay within the bank

API USAGE	Module
Make a payment	Pay within the bank
Make mass payment	Pay within the bank
Cancel a payment	Pay within the bank
Unique Identifier	Payment Information (Verify and Confirmation)
Charges	Payment Information (Verify and Confirmation)
Exchange Rate	Payment Information (Verify and Confirmation)
Payment reference	Payment Information (Verify and Confirmation)
Amount	Payment Information (Verify and Confirmation)
Initiation and Value Dates	Payment Information (Verify and Confirmation)
Fetch beneficiaries by account	Trusted beneficiaries
Fetch beneficiaries by type of payment	Trusted beneficiaries

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