

# Oracle Banking APIs

Release Notes

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# 1. THEME OF THE RELEASE

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## 1.1 INTRODUCTION

Banking on the internet has been around for some time now, with banks and other financial institutions continuously innovating to provide their customers with easy access to a whole host of banking products and at the same time ensuring customer engagement through superior user experience.

Corporate customers are looking for unified access across banking services such as liquidity, trade finance and supply chain management. Additionally, being accustomed to the user experience of retail banking applications, these customers are expecting the same agility and performance in corporate banking.

Retail users, on the other hand, are looking for a solution to conduct daily banking transactions in a manner that is simple, quick and secure.

The Oracle Banking API offering has been enhanced in this release to cater to the ever evolving needs of the corporate customer as well as to enhance the banking relationship of the retail user. As part of this release, the corporate offerings of OBAPI (Oracle Banking Application Programming Interface) have been strengthened through the introduction of new APIs in the Virtual Account Management, Corporate Lending, Supply Chain Finance, Credit Facility and Trade Finance modules. New APIs for Digital Wallets have been introduced as part of the retail module to simplify and enhance the manner in which retail users make payments.

The UK Open Banking feature, introduced in this release, provides an interface for the consumption of account information and payment services through APIs enabling business users to access their accounts held across different banking institutions from a single place and also to initiate payments from Third Party Providers (TPPs).

Keeping in mind that user experience is the differentiating factor when it comes to attracting and retaining customers, new APIs for Actionable Alerts, which offer out of app interaction with the customers, have been introduced. New UX Toolkit APIs have been added to enable users with developer personas to develop n-step process flows. Further APIs have been developed to display widgets on user dashboards including the Currency Exposure Widget, Overdue Finance and Maturing Finances widgets of Supply Chain Management as well as the Wallet widget for retail users.

# RELEASE 19.2

## Enriched Corporate Enhancements

- Virtual Accounts Management
- Corporate Lending Management
- Supply Chain Finance
- Credit Facility
- Trade Finance
- Trade Processes



## Enhanced Digital Experience

- UX Toolkit
- Actionable Alerts
- Currency Exposure Widget
- Corporate Dashboard Personalization
- UK Open Banking

## Advanced Retail Capabilities

- Digital Wallets



## 2. HIGHLIGHTS

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This section describes in brief, the enhancements made in the Oracle Banking APIs 19.2 release.

### Enriched Corporate Enhancements

The ever evolving needs of the corporate world call for the constant addition of APIs in the corporate module. New APIs have been introduced in the following Corporate Banking modules in the 19.2 release:

#### – Virtual Accounts Management –

The existing Virtual Account Management module has been enhanced with the introduction of APIs enabling corporate users to initiate payments and transfers using virtual accounts. Users can now make payments from virtual accounts towards other virtual accounts as well as to real accounts and vice versa. Additionally, users can also view and download virtual account statements through the use of these APIs.

#### – Corporate Lending Management –

The Corporate Lending module has been enhanced with the addition of APIs enabling corporate users to apply for drawdown loans. Through the use of these APIs, the user can initiate a request for a drawdown loan by selecting an existing facility/limit and by providing information that might be required by the bank to sanction the loan. APIs introduced for application tracking, enables users to track submitted applications through the application tracker.

#### – Supply Chain Finance –

Additional APIs have been built into the existing Supply Chain Finance module of OBAPI as part of this release. These APIs enable the upload of multiple invoices at once through bulk file upload. APIs enabling users to view uploaded invoice records have also been added.

Users can now also request for finance against single or multiple invoices through the use of the newly added 'Request Finance' APIs.

APIs to enable users to view all the authorized and in-process finances of the corporate as well as for the display of two new widgets 'Overdue Finance' and 'Finances Maturing' have been introduced.

## – Credit Facility –

APIs for collateral evaluation and revaluation have been introduced as part of this release. APIs supporting the upload of documents required for the evaluation or revaluation of the corporate's collateral are also in place. APIs enabling users to track the status of submitted applications through the Application Tracker have also been added.

## – Trade Finance –

The existing trade finance offering of OBAPI has been further strengthened through the introduction of APIs enabling corporate users to initiate and view shipping guarantees along with APIs to display the amendments made to a guarantee and those that enable users to take action on these amendments.

Additional APIs have been built that enable initiation of various trade finance transactions through trade processing systems. These transactions include the initiation of LC Amendment, customer acceptance/rejection of bills discrepancies and the acceptance/rejection of Export LC Amendment.

## Enhanced Digital Experience

Digital banking in the current era is all about enhancing the experience of the banking customer and keeping the customer engaged with the banking application. The key to increasing user interaction and enhancing the user's experience with the bank is by offering services that are comprehensible and easy to use.

In order to meet this purpose, the following enhancements have been made in OBAPI:

## – UX Toolkit –

The UX Toolkit has been enhanced with APIs that enable bank users of developer persona to develop n-step process flows in the application. This enhancement facilitates bank users in creating UI with multiple stages.

## – Actionable Alerts –

In keeping with the vision of increasing user interaction with the online banking channels, OBAPI has been enhanced with the introduction of Actionable Alerts APIs. These APIs enable users to initiate actions from alerts or notifications delivered through SMS or email. Corporate users can now approve or reject transactions by selecting the respective action from the Transaction Approval SMS or Email alert.

## – Currency Exposure Widget –

APIs to display the Currency Exposure widget on the Corporate Dashboard have been built. This widget enables users to take quick action in case of adverse exchange rate fluctuations taking place in currencies.

## – Corporate Dashboard Personalization –

APIs for Dashboard Personalization are now available to Corporate Users, thus providing them with the facility to personalize their dashboards as per their requirements.

## – UK Open Banking –

The UK Open Banking feature, introduced in this release, provides an interface for the consumption of account information and payment services through APIs enabling business users to access their accounts held across different banking institutions from a single place and also to initiate payments from Third Party Providers (TPPs).

# Advanced Retail Capabilities

The advancements made in digital technology have greatly impacted the way common people are banking. Retail users are demanding methods by which to make payments in an easy, quick and secure manner. This shift in banking preferences has led to the introduction of digital wallets. Retail users are especially leaning towards digital wallets as they provide the platform to make money transactions a lot faster and secure since transferring money through wallets does not require the input of account information nor does it involve the lengthy process of adding a beneficiary.



Digital wallet APIs have been introduced in OBAPI to further strengthen the retail banking offerings of the application.



The retail module of OBAPI has been enhanced with the introduction of digital wallet APIs. These APIs comprise of those that enable registration for digital wallets as well as those that support the transfer of funds between wallets and from wallets to bank accounts. APIs enabling the request of funds from other wallets or through the transfer of funds from other bank accounts or from external sources such as credit and debit cards are also in place.

### 3. ENRICHED CORPORATE ENHANCEMENTS

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The following enhancements have been made to Corporate Banking in the 19.2 release:

#### 3.1 Virtual Accounts Management

As part of this release, the Virtual Accounts Management module of OBAPI has been enhanced to include APIs that provide the following features:

##### Payments & Transfers

Using the APIs being offered under this module, corporate users can now initiate payments & transfers using Virtual Accounts. A user will be able to select a virtual account as the "Pay From" account while initiating a payment transaction towards an internal or international payee.

The following payments can be initiated utilizing virtual accounts:

- Payment from a virtual account to a real account & vice versa
- Payment between two virtual accounts mapped to the same real account
- Payments between two virtual accounts mapped to two different real accounts

Payments using virtual accounts will be supported in following payment transactions:

- Manage Payee – Add Internal Payee
- Manage Payee – Add International Payee (Swift code, NCC, Bank details)
- Transfer Money – Existing Internal Payee – Pay Now/ Pay Later
- Transfer Money – Existing International Payee ( using Swift code, NCC, Bank details ) – Pay Now / Pay Later
- Transfer Money – My Accounts – Pay Now/ Pay Later
- Adhoc Payment – Internal Payee – Pay Now/ Pay Later
- Adhoc Payment – International Payee (Swift code, NCC, Bank details) – Pay Now/ Pay Later
- Multiple Fund Transfers

## **Virtual Account Statement**

Newly introduced APIs enable the user to search and view the transactions of an accessible virtual account. The user can also download statements in a password protected pdf or in excel format.

## **3.2 Corporate Lending Management**

Corporates often need to borrow money to meet their funding requirements which would typically be to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery or acquire other assets, maintain inventory, or to increase working capital. Most corporates find that applying for a business loan from a financial institution is the most convenient option because of its flexibility and affordability.

Using the APIs newly introduced in this module, banks can offer their corporate customers an enriching Digital Banking Experience in servicing their corporate loan accounts. The corporate lending module has been enriched through the introduction of APIs that enable the corporate user to request for loan drawdown against a specific available limit.

### **New Loan Drawdown Request**

The Corporate Lending module APIs enable existing corporate users to initiate requests for loan drawdown and to track the status of these applications. A user can initiate a request by selecting an existing facility/limit and by furnishing details pertaining to the drawdown.

### **Application Tracker**

The Application Tracker APIs enable the corporate user to view the progress of submitted loan drawdown applications and also to retrieve and to resume applications that have been saved as drafts.

The user can also view the details of submitted applications and can download documents provided at the time of application submission.

## **3.3 Supply Chain Finance**

As part of this release, the Supply Chain Finance module has been enhanced to include APIs that provide the following features:

### **Bulk File Upload for the Creation of Invoices**

APIs have been added in this module that enable corporate users to upload invoices in bulk and feed them into the system by simply uploading a file of invoice records. The file format is fixed and all files need to be uploaded in the same format. However, the type of the file could be in .txt, .xls, or .csv formats. Post uploading the file, the systems runs all the validations in place for Create Invoice and the invoice data is then pushed to the Host for creation. The user can view the uploaded invoice records in the 'View Invoices' screen.

## **Finance Management**

**APIs that enable corporates to avail finance against their invoices and to also inquire about these finances have been added in the Supply Chain Finance module.**

### **Request Finance**

**This is a sub feature of Finance Management which enables a user to request for finance against the corporate's invoices for a given associated party in a particular program. The user is required to select either a single invoice or multiple invoices of the same currency against which Finance is to be requested.**

### **View Finances**

**This feature enables users to inquire all their Authorized and In-Process finances. The View Finances screen displays a summary of all the finances of the corporate listing down the basic details as well as the status of each finance.**

**The user is able to view further details of a finance by selecting the hyperlink provided on the Finance reference number of each finance record listed on the summary screen.**

## **Dashboard Widgets**

**APIs to display two new widgets, 'Overdue Finance' and 'Finances Maturing' have been introduced as part of this release.**

### **Overdue Finance**

**This widget displays the longest overdue finances of the corporate. This enables the corporate to identify the overdue liabilities that are due to be paid.**

### **Finance Maturing**

**This widget summarizes all the finances of the corporate and classifies them into categories of Overdue Finances, Finances due in 30 days, Due in 30 to 60 days, Due in 60 to 90 days and Finances Due above 90 days.**

### **3.4 Credit Facility**

The following enhancements have been made to the Credit Facility offerings of OBAPI in this release:

#### **Collateral Evaluation**

**Collateral Evaluation is a process by which the customer approaches the bank and requests the bank to evaluate his collateral. The bank assesses the collateral and informs the customer about the credit value that the Bank can offer against this collateral. If the customer agrees to the value proposed by the bank and accepts the bank's Terms and Conditions, the collateral gets pledged with the Bank.**

**Corporate customers can hence, request for evaluation of collateral by furnishing the required information such as the type of collateral, its description, market value, its ownership information and details of any other banks where the collateral might be already pledged. APIs are also in place to enable upload of required supporting documents.**

#### **Collateral Revaluation**

**The value of a collateral is impacted by market forces and hence does not remain constant but fluctuates over a period of time. It is therefore imperative to get ones collateral revalued from time to time.**

**The APIs introduced in OBAPI to enable Collateral Revaluation can be utilized to get collateral appraised.**

**APIs supporting the upload of documents, that might be required for collateral revaluation, have been added.**

**Once the request for Collateral evaluation/revaluation is submitted by the corporate user, the application details are sent to the respective Back Office/Mid Office system, where the application goes through various stages starting from the review of collateral up until the final approval by the bank and the acceptance of collateral evaluation/revaluation offer by the corporate.**

**The ability to track the status of collateral valuation/revaluation applications has been made possible through the addition of the required APIs.**

### **3.5 Trade Finance**

**Trade finance involves the financing of international and domestic trade flows and represents the financial instruments and products used to mitigate, or diminish the threats involved in a trade transaction. The following transactions, through the support of new APIs, have been added to enhance the overall Trade Finance module of OBAPI are:**

#### **Initiate and View Shipping Guarantee**

A corporate user can now initiate a shipping guarantee under an LC or by itself. Details such as Beneficiary information, Shipment details, Documents and instructions can be provided while initiating an application. Once the application is approved, the same can be viewed under View Shipping Guarantees.

### **Customer Acceptance - Outward Guarantee Amendment**

Users can view all the amendments made to a guarantee and can accept or reject the request received.

## **3.6 Trade Finance Processes**

As part of this release, OBAPI now provides APIs that enable corporate users to apply for trade finance instruments through process based trade finance maintenance. The following transactions were added in this release:

### **Initiate LC Amendment**

A user can initiate an LC amendment application when connected with the mid office and once submitted, can track his application through the app tracker.

### **Customer Acceptance – Bills Discrepancy**

A user can initiate a customer acceptance (accept/reject) application of bills discrepancy raised when connected with the mid office.

### **Customer Acceptance – Export LC Amendment**

A user can initiate a customer acceptance (accept/reject) application of Export LC Amendment raised when connected with the mid office.

## **4. ENHANCED DIGITAL EXPERIENCE**

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The following enhancements have been made in OBAPI to provide digital banking users with a superior digital experience:

### **4.1 UX Toolkit**

As part of this Release, the UX toolkit APIs have been enhanced so as to enable users of developer persona to develop n-step process flows in the application. The creation of n-step process flows is made quick and easy as the user has access to a library of pre-defined templates for review and confirmation pages.

Key features of the tool are:

- **Enablement of n-step process flows (only sequential) for Origination use cases or for customer journeys wherein information capture is done in 'n' steps.**

- **Ability to design the form with required form components along with binding the REST APIs (from Swagger) for each process step in the flow.**
- **Provision to configure if Save as Draft as an option is required in n-step process flow.**
- **Default Design Templates for Review and Confirmation pages.**
- **Provision of standard buttons by the toolkit for each step in the process flow to ensure consistency.**
- **Management of form components on the review page.**

## **4.2 Actionable Alerts**

**As part of this Release, APIs for Actionable Alerts/Notifications have been introduced as a new feature in OBAPI. Through the utilization of these APIs, business users can initiate actions from the alert/notification messages delivered through the respective delivery mode.**

## **4.3 Currency Exposure Widget**

**For a corporate that deals in multiple currencies, it is important to be aware of the fluctuations in currency exchange rates so that they can take prompt action if there are adverse exchange rate movements. The Currency Exposure Widget provides the corporate user with a one-stop view of the corporate's currency fluctuations at a given point of time.**

**This widget displays the currency balances of all the products held by corporate encompassing CASA, TD, Bills and Invoices. The Bills and invoices data for both payables & receivables are displayed month wise for the current month & 5 months into the future so that the corporate can take appropriate action and initiate forex deals, if need be.**

## **4.4 Corporate Dashboard Personalization**

**For corporate users, depending upon their role in the organization, the need to access information on the dashboard can be different for different users. OBAPI now provides APIs to Corporate users that enable them to re-configure and customize their dashboards so that they can personalize their dashboards to gain easy access to tasks that are used most frequently and also view vital information at a glance.**

## **4.5 UK Open Banking**

**Open banking is a collaborative model in which customers can securely share their financial data with other financial institutions. One of the key benefits of introducing open banking is the ability to support UK Open Banking wherein business users can access their accounts held across different banking institutions from a single place and also initiate payments from Third Party Providers (TPPs).**

**The UK Open Banking feature, introduced in OBAPI, provides an interface for the consumption of account information and payment services through APIs.**

Third parties i.e. TPPs bearing the roles of “payment initiation service providers”, “account information service providers” or both, will consume two types of exposed resources i.e. accounts information APIs or payments initiation and inquiry APIs.

The following API end points (from UK Open Banking Specification) have been enabled as part of this release:

Category	Business Function	API Endpoint
Account Information Services	Account Information Consent Creation (Only Re-Direct Method)	POST /account-access-consents
	Account Information Consent Status Inquiry	GET /account-access-consents/{ConsentId}
	Account Information Consent Deletion	DELETE/account-access-consents/{ConsentId}
	Fetch List of PSU Accounts	GET /accounts
	Fetch Details of a Specific Account	GET /accounts/{AccountID}
	Fetch Balance Information of a Specific Account	GET /accounts/{AccountId}/balances
	Fetch Transaction Details of a Specific Account	GET /accounts/{AccountId}/transactions
Payment Initiation Services	Domestic Payment Consent Creation	POST /domestic-payment-consents
	Domestic Payment Consent Status	GET /domestic-payment-consents/{ConsentId}

<b>Inquiry</b>	
<b>Domestic Payment Funds Confirmation</b>	<b>GET /domestic-payment-consents/{ConsentId}/funds-confirmation</b>
<b>Domestic Payment Initiation</b>	<b>POST /domestic-payments</b>
<b>Domestic Payment Status Inquiry</b>	<b>GET /domestic-payments/{DomesticPaymentId}</b>
<b>Domestic Scheduled Payment Consent Creation</b>	<b>POST /domestic-scheduled-payment-consents</b>
<b>Domestic Scheduled Payment Consent Status Inquiry</b>	<b>GET /domestic-scheduled-payment-consents/{ConsentId}</b>
<b>Domestic Scheduled Payment Initiation</b>	<b>POST /domestic-scheduled-payments</b>
<b>Domestic Scheduled Payment Inquiry</b>	<b>GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}</b>
<b>Domestic Standing Order Consent Creation</b>	<b>POST /domestic-standing-order-consents</b>
<b>Domestic Standing Order Consent Inquiry</b>	<b>GET /domestic-standing-order-consents/{ConsentId}</b>
<b>Domestic Standing Order Initiation</b>	<b>POST /domestic-standing-orders</b>
<b>Domestic Standing Order Inquiry</b>	<b>GET /domestic-standing-orders/{DomesticStandingOrderId}</b>
<b>International Payment Consent</b>	<b>POST /international-payment-consents</b>



<b>Creation</b>	
<b>International Payment Consent Status Inquiry</b>	<b>GET /international-payment-consents/{ConsentId}</b>
<b>Funds Confirmation before initiation of International Payments</b>	<b>GET /international-payment-consents/{ConsentId}/funds-confirmation</b>
<b>International Payment Initiation</b>	<b>POST /international-payments</b>
<b>International Payment Status Inquiry</b>	<b>GET /international-payments/{InternationalPaymentId}</b>
<b>International Scheduled Payment Consent Creation</b>	<b>POST /international-scheduled-payment-consents</b>
<b>International Scheduled Payment Consent Status Inquiry</b>	<b>GET /international-scheduled-payment-consents/{ConsentId}</b>
<b>Funds Confirmation before International Scheduled Payment Initiation</b>	<b>GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation</b>
<b>International Scheduled Payment Initiation</b>	<b>POST /international-scheduled-payments</b>
<b>International Scheduled Payment Status Inquiry</b>	<b>GET /international-scheduled-payments/{InternationalScheduledPaymentId}</b>
<b>Confirmation of Funds (by CBPII) Consent Creation</b>	<b>POST /funds-confirmation-consents</b>
<b>Confirmation of Funds (by CBPII) Consent Status</b>	<b>GET /funds-confirmation-consents/{ConsentId}</b>

	<b>Inquiry</b>	
	<b>Confirmation of Funds (by CBPII)</b>	<b>POST /funds-confirmations</b>
	<b>Confirmation of Funds (by CBPII) Consent Deletion</b>	<b>DELETE /funds-confirmation-consents/{ConsentId}</b>
<b>General Inquiries</b>	<b>Fetch Standing Orders for an account</b>	<b>GET /accounts/{AccountId}/standing-orders</b>
	<b>Fetch Standing Orders across all accounts of a PSU</b>	<b>GET /standing-orders</b>
	<b>Fetch Scheduled Payments for an account</b>	<b>GET /accounts/{AccountId}/scheduled-payments</b>
	<b>Fetch Statements for an account</b>	<b>GET /accounts/{AccountId}/statements</b>
	<b>Fetch a specific statement for an account</b>	<b>GET /accounts/{AccountId}/statements/{StatementId}</b>
	<b>Fetch transactions from a specific statement of an account</b>	<b>GET /accounts/{AccountId}/statements/{StatementId}/transactions</b>
	<b>Fetch Direct Debits for an account</b>	<b>GET /accounts/{AccountId}/direct-debits</b>
	<b>Fetch party details for an account</b>	<b>GET /accounts/{AccountId}/party</b>
	<b>Fetch party details</b>	<b>GET /party</b>
	<b>Fetch Beneficiaries</b>	<b>GET /beneficiaries</b>

### **Dynamic Client Registration:**

**Dynamic Client Registration has been enabled as part of this release and it provides a mechanism to Trusted Third Parties (TPPs) to submit a request for automatic registration to an Account Servicing Payment Services Provider (ASPSP) for the purpose of receiving client credentials enabling access to UK Open Banking APIs on behalf of ASPSP Customers.**

**Open ID Connect:**

**Open ID connect, introduced as part of this release, enables client applications to verify the identity of the End User based on the Authentication performed by the Authorization Server.**

**With Open ID connect standard, full accountability is available as required by all participants i.e. ASPSP can prove that they received the original request from the TPP and the TPP can prove that the access token that comes back was the token that was intended to be affiliated for a specific transaction.**

## 5. ADVANCED RETAIL CAPABILITIES

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The following feature has been introduced in the Retail Module of the OBAPI 19.2 release:

### 5.1 Digital Wallets

A Digital Wallet, also known as an “e-Wallet” is simply an electronic device or online service that stores a user’s payment information, thus enabling the user to make electronic transactions easily and securely and at the same time eliminating the need to carry a physical wallet.

Considering all the benefits related to security and ease of use, more and more people are embracing digital wallets to carry out day to day transactions such as transferring money to someone which a user can initiate by simply identifying the intended recipient’s mobile number along with the amount to be transferred. This eliminates the need for the user to remember recipients’ account information or to maintain beneficiaries.

Through the OBAPI digital wallets offering, users can perform basic banking transactions, which include:

- Registering a Wallet
- Viewing Wallet Widget on Dashboard
- Adding funds to the Wallet
- Requesting Funds from other Wallet Users
- Transferring Money
- Viewing details of Requested Funds
- Viewing Wallet Statements

#### Wallet Registration

A user can sign up for a digital wallet from the bank’s portal page. Applying for a digital wallet will entail identifying information pertaining to the user’s personal and identification information as well as furnishing his mobile number with which the wallet will be associated. The system will send an OTP to the user’s mobile number so as to verify the same. Once the application is submitted, the applicant will be navigated to the registration page where he can setup his user credentials. Post registration, when the user logs into the application, he will be able to view the dashboard containing details of the wallet in the Wallet widget.

#### Wallet Widget

Once a user is registered for the digital wallet offering, he will be able to view information pertaining to the wallet on the Wallet widget of the dashboard. Existing retail users that have a prior relationship with the bank, will be able to view this wallet widget in addition to the other widgets on the existing retail dashboard. This widget will contain links to the most frequently used wallet transactions.

## **Adding Funds to a Wallet**

There are three ways to add funds to a wallet, which are as follows:

- **Request Funds from Other Wallet Users**  
In order to request for funds from other wallet users, the user will be required to specify the mobile number of the user from whom he wishes to request funds. Once the mobile number is verified as one that is linked to an existing wallet account, a request for money is initiated and is sent to the intended payer. The intended payer will be provided with the option to either accept the payment request or to decline the same.
- **Transfer from external sources such as credit cards/debit cards or net banking of other banks.**
- **Transfer from own accounts held with the same bank.**

## **Transfer Money**

Wallet users can transfer money to own bank accounts, to other wallet users as well as to other bank accounts from their wallets.

## **Requested Funds Summary**

Wallet users will be able to view the details of fund requests made to other wallet users. Details of the requests will include the status of the request i.e. whether it has been approved or rejected. In case of pending requests, the user can also opt to have a reminder sent to the intended payer.

## **Wallet Statements**

Users can view the transactions performed through the Wallet account, and can also view statements as required.

## **Recharges & Bill Payments**

**In addition to transferring money and requesting for funds, wallet users can also use their wallet accounts to perform recharges and to pay bills.**

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## 6. LANGUAGE SUPPORT

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The Oracle Banking Digital Experience 19.2.0.0.0 release offers the following language support:

- Out of box translation is currently supported in Arabic and French languages.
- Field validations are currently supported in English. To enable the field validations in other languages, refer [Oracle Banking APIs Taxonomy Validation Guide](#).

## 7. QUALIFICATIONS

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Sr. No.	Oracle Banking API Modules	Host Integration*	Version
1	Oracle Banking APIs for Originations	Oracle FLEXCUBE Universal Banking	14.3.0.0.0
2	Oracle Banking APIs for Retail Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking  Oracle Banking Payments	11.7.0.0.0 14.3.0.0.0 14.3.0.0.0
3	Oracle Banking APIs for Corporate Servicing	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking  Oracle Banking Payments	11.7.0.0.0 14.3.0.0.0 14.3.0.0.0
4	Oracle Banking APIs for SMS Banking	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
5	Oracle Banking APIs for Retail Peer to Peer Payment	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
6	Oracle Banking APIs for Merchant Payments	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
7	Oracle Banking APIs for Customer Financial Insights	Oracle FLEXCUBE Core Banking Oracle FLEXCUBE Universal Banking	11.7.0.0.0 14.3.0.0.0
8	Oracle Banking APIs for Corporate Trade Finance	Oracle FLEXCUBE Universal Banking	14.3.0.0.0
9	Oracle Banking APIs for Wallets	Oracle FLEXCUBE Universal Banking Oracle Banking Payments	14.3.0.0.0 14.3.0.0.0
10	Oracle Banking APIs for Corporate Virtual Account Management	Oracle Banking Virtual Account Management	14.3.0.0.0
11	Oracle Banking APIs for Corporate Liquidity Management	Oracle Banking Liquidity Management	14.3.0.0.0

\* Refer the 'Transaction Host Integration Matrix' section available in module specific user manuals to view transaction level integration details.



## **8. KNOWN ISSUES AND LIMITATIONS**

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**This chapter covers the known anomalies and limitations of the Oracle Banking API Release 19.2.0.0.**

### **8.1 Oracle Banking APIs Known Issues**

**NA**

### **8.2 Oracle Banking APIs Limitations**

**NA**