

# **Oracle® Banking Enterprise Default Management**

Secure Development Guide

Release 2.12.0.0.0

**F41843-01**

May 2021

Oracle Banking Enterprise Default Management Secure Development Guide, Release 2.12.0.0.0

F41843-01

Copyright © 2017, 2021, Oracle and/or its affiliates.

Oracle and Java 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 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 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" or "commercial computer software documentation" 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 failsafe, 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.

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.

# Contents

---

<b>Preface</b> .....	<b>6</b>
Audience .....	6
Documentation Accessibility .....	6
Organization of the Guide .....	6
Related Documents .....	6
Conventions .....	7
<b>1 About This Guide</b> .....	<b>9</b>
<b>2 Overview</b> .....	<b>11</b>
<b>3 Common Terms</b> .....	<b>13</b>
<b>4 Security in API Development</b> .....	<b>15</b>
4.1 Credential Verification .....	15
4.1.1 Sharing the token .....	15
4.1.2 Preparing the token .....	15
4.2 Invocation of API .....	17
4.2.1 Establishing the context .....	18
4.2.2 Establishing the user session continuity and detecting fraud .....	20

# List of Figures

---

Figure 4–1 Third-party Integration for 2FA .....	21
Figure 4–2 Third-party Integration for 2FA + Delay .....	22

# List of Tables

---

Table 3–1 Common terms .....	13
Table 4–1 Variables .....	21
Table 4–2 Error Codes .....	22

# Preface

The Secure Development Guide provides recommendations for secure usage of extensible components.

This preface contains the following topics:

- [Audience](#)
- [Documentation Accessibility](#)
- [Organization of the Guide](#)
- [Related Documents](#)
- [Conventions](#)

## Audience

This guide is intended for Oracle partners and any users who want to extend the product's components.

## 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>.

### Access to Oracle Support

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.

## Organization of the Guide

This document contains:

### [Chapter 1 About This Guide](#)

This chapter provides details about the applicability of this guide.

### [Chapter 2 Overview](#)

This chapter presents an overview of the secure usage of extensible components.

### [Chapter 3 Common Terms](#)

This chapter provides a list of common terms used in this guide along with their descriptions.

### [Chapter 4 Security in API Development](#)

This chapter explains the security features offered by the product in API development.

## Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Enterprise Default Management Localization Installation Guide - Silent Installation guide.
- For the complete list of licensed products and the third-party licenses included with the license, see the Oracle Banking Enterprise Default Management Licensing Guide.
- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Enterprise Default Management Administrator Guide.
- For information related to customization and extension, see the Oracle Banking Enterprise Default Management Extensibility Guides for HOST and UI.
- For a comprehensive overview of security, see the Oracle Banking Enterprise Default Management Security Guide.

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.





# 1 About This Guide

This guide is applicable for the following products:

- Oracle Banking Platform
- Oracle Banking Enterprise Originations
- Oracle Banking Enterprise Default Management
- Oracle Banking Loans Servicing
- Oracle Banking Deposits and Lines of Credit Servicing

References to Oracle Banking Platform or OBP in this guide apply to all the above mentioned products.



## 2 Overview

Oracle Banking Platform (OBP) leverages on Oracle Platform Security Services to protect for authentication, authorization, auditing, and role and credential management.

Many features in Oracle Application Development Framework (ADF), such as bounded task flows, that are not primarily designed as a security feature, are used by OBP to protect against known security threats.

This guide provides recommendations for secure usage of OBP's extensible components.



# 3 Common Terms

The following table presents the common terms used in this guide along with their descriptions.

**Table 3–1 Common terms**

Term	Description
Transaction	<p>Any activity done using SPI with intention of change in Oracle Banking Platform is treated as single transaction. The effect of a transaction leads to state change of the entity (like maintenance) or financial change.</p> <p>Being SOA driven, Oracle Banking Platform is stateless. Each transaction is unaware of previous transaction and is atomic in that respect. The client will have to ensure the continuity of information or state if there is a requirement to hold state between multiple user interactions.</p>
Approval	<p>It signifies the process of making an entity change effective in the system. Authorization is performed by the supervisor. It can be done for both maintenance as well as financial transactions. If the response of the API indicates that authorization is required due to the role assigned to the user, then the client must use Approval Workflow processes to authorize the transaction.</p>
One Factor Authentication (1FA)	<p>This is a special case when customers have to again provide their consent, even though the transaction is being done by customers themselves within the capacity of their assigned role. The client will have to capture the consent and call a specific service for completion of the transaction.</p>
Two Factor Authentication (2FA)	<p>This is a special case of authorization where the customer related to the entity has to approve the transaction, even though it is being done through role of authorized system user. The client will have to invoke additional APIs to procure the customer's consent to the transaction. This can be done by sending Short Messaging Service (SMS) to the registered cellular device in the system asking for confirmation. This approach is also known as One Time Password (OTP) feature. In this case, the end-user provides the OTP to the system to complete the transaction. The client should have mechanisms to send and accept the OTP. Once authenticity is confirmed, then the client must call specific API in the Oracle Banking Platform to complete the transaction.</p>



# 4 Security in API Development

The basic steps to call an API are as follows:

1. Verify credentials
2. Invoke the desired API

These steps are explained in detail in the following sections.

## 4.1 Credential Verification

Oracle Banking Platform authenticates users by verifying credentials against an LDAP credential store. Clients must use SAML 2.0 for verification.

SAML 2.0 is an XML-based protocol that uses security tokens containing assertions to pass information about a principal (usually an end user) between a SAML authority, that is an identity provider, and a web service, that is a service provider. SAML 2.0 enables web-based authentication and authorization scenarios including single sign-on (SSO).

The client will have to pass the SAML compliant token by implementing SAML interface. This will add the token to the SOAP header.

Non-weblogic clients must use the Username Token Policy. Username Token is a signed supporting token that can be used to send the username or password to the other end. The recipient can check whether the request has come from a valid user. When using a Username Token based security policy, transport level security should be implemented. Using HTTPS, the client can communicate through a pre-established secure tunnel. So the confidentiality and the integrity of the messages are protected. Please note that the username must be registered in the LDAP server for the correct level of access or role.

Weblogic clients can implement SAML Token Policy. In this case, the weblogic server can be configured to communicate with identity authority server, and the intercommunication between the client and application can just share a token, instead transmitting username and password.

### 4.1.1 Sharing the token

In either case, the SOAP request has to be modified through SOAP Handler for adding the token to the header. This can be done by creating a custom SOAP request handler and adding it to the handler chain.

```
CustomSOAPHandler customHandler = new CustomSOAPHandler();
List<Handler> handlerChain = new ArrayList<Handler>();
handlerChain.add(customHandler);
((BindingProvider)clientProcess).getBinding().setHandlerChain
(handlerChain);
```

Refer `javax.xml.ws.Binding.setHandlerChain(List<Handler> chain)`

### 4.1.2 Preparing the token

In the CustomSOAPHandler, the method `handleMessage(SOAPMessageContext context)` is implemented as shown below for Username Token policy.

```
String AUTH_PREFIX = "wsse";
```

```
String AUTH_NS = "http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd";

SOAPEnvelope envelope = context.getMessage().getSOAPPart()
    .getEnvelope();
SOAPFactory soapFactory = SOAPFactory.newInstance();
SOAPElement wsSecHeaderElm = soapFactory.createElement("Security",
    AUTH_PREFIX, AUTH_NS);
Name wsSecHdrMustUnderstandAttr = soapFactory.createName(
    "mustUnderstand",
    "S",
    AUTH_NS);
wsSecHeaderElm.addAttribute(wsSecHdrMustUnderstandAttr, "1");
SOAPElement userNameTokenElm = soapFactory.createElement(
    "UsernameToken", AUTH_PREFIX, AUTH_NS);
Name userNameTokenIdName = soapFactory.createName("id", "wsu",
    "http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-
    wssecurity-utility-1.0.xsd");
userNameTokenElm.addAttribute(userNameTokenIdName, "UsernameToken-
    ORbTEPzNsEMDfzrI9sscVA22");
SOAPElement userNameElm = soapFactory.createElement("Username",
    AUTH_PREFIX, AUTH_NS);

String username = getSessionUserName();
userNameElm.addTextNode(username);

SOAPElement passwdElm = soapFactory.createElement("Password", AUTH_
    PREFIX, AUTH_NS);
Name passwdTypeAttr = soapFactory.createName("Type");
passwdElm.addAttribute(passwdTypeAttr, "http://docs.oasis-
    open.org/wss/2004/01/oasis-200401-wss-username-token-profile-
    1.0#PasswordText");

String password = getSessionUserPassword();
passwdElm.addTextNode(password);

userNameTokenElm.addChildElement(userNameElm);
userNameTokenElm.addChildElement(passwdElm);
wsSecHeaderElm.addChildElement(userNameTokenElm);
if (envelope.getHeader() == null) {
    SOAPHeader sh = envelope.addHeader();
    sh.addChildElement(wsSecHeaderElm);
} else {
    SOAPHeader sh = envelope.getHeader();
    sh.addChildElement(wsSecHeaderElm);
}
```

The SOAP Request looks like this:



```

<soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:dda="http://core.account.service.dda.app.fc.ofss.com/DDAInquiryApplicationService" xmlns:con="http://context.app.fc.ofss.com"
xmlns:exc="http://exception.infra.fc.ofss.com"
xmlns:wss="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-secext-1.0.xsd" xmlns:wsu="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-wssecurity-utility-1.0.xsd"
xmlns:soap="soap">
<soapenv:Header>
<wsse:Security soap:mustUnderstand="1">
<wsse:UsernameToken wsu:Id="UsernameToken-1">
<wsse:Username>devuser01</wsse:Username>
<wsse:Password Type="http://docs.oasis-open.org/wss/2004/01/oasis-200401-wss-username-token-profile-1.0#PasswordText">welcome1</wsse:Password>
</wsse:UsernameToken>
</wsse:Security>
</soapenv:Header>
<soapenv:Body>
<dda:fetchAccountDetailsDDAInquiry>
<!--Optional:-->
<dda:sessionContext>
<con:bankCode>08</con:bankCode>
<con:targetUnit>UBank_1</con:targetUnit>
<con:transactionBranch>082991</con:transactionBranch>
<con:userId>devuser01</con:userId>
</dda:sessionContext>
<dda:accountId>0000000000008590</dda:accountId>
</dda:fetchAccountDetailsDDAInquiry>
</soapenv:Body>
</soapenv:Envelope>

```

## 4.2 Invocation of API

A typical API signature will follow the convention as shown below:

```

public SomeAPIResponse com.ofss.fc.app.service.method
(SessionContext sessionContext, Object... input) throws
FatalException

```

OR

```

public TransactionStatus com.ofss.fc.app.service.method
(SessionContext sessionContext, Object... input) throws
FatalException

```

The clients will call the APIs multiple times during one session. Since the nature of the transactions will be financial, it will be necessary to ensure security, integrity and reliability in the various inter system

interactions. In such cases, the following concepts are important and must be followed for proper interaction with OBP.

### 4.2.1 Establishing the context

com.ofss.fc.app.context.SessionContext:

This entity captures the basic information about the interaction being initiated with the system. This information is used by the system for various purposes:

- For establishing identity
- For establishing target unit
- For establishing the business dates to be used
- For capturing referential information with external system or caller
- For capturing the authorization related business information
- For establishing the behavior of the interaction

Once the processing of the request starts, the system fills in more contextual information which has not been supplied by the caller. This context is then shared between all the APIs which are invoked during the interaction. Specific relevance of the information has been discussed below:

#### ■ Identity

The caller of the system must present the user ID which will be used for the interaction. This user ID will also be logged for internal audit purposes, and must be a valid. The system will validate the user ID with internal identity management systems. It is also important to note the medium or channel through which this interaction is happening. This allows the system to behave differently in terms of handling error conditions depending on the configuration. These attributes are of relevance here:

- `userId`: Mandatory
- `channel`: Optional, Defaults to BRN
- `enterpriseRole`: Derived, For internal usage only
- `userLocale`: Optional, Defaults to en\_US

#### ■ Authorization Information

Sometimes, an interaction requires supervisor authorization. In such cases, the transaction has to be represented with authorization related information such as, supervisor's identity, the reasons due to which authorization is being given, and the reasons for which authorization has been requested. These attributes are of relevance here:

- `approvalContext`: Conditional Mandatory (only for authorization)
- `authorizationReason`: Conditional Mandatory (only for authorization)
- `overridenWarnings`: Optional

#### ■ Behavior

It is often required to interact with the system under controlled conditions. For example, for simulation, it is required to rollback the effect after completing the entire interaction. In some other cases, the system may behave differently for different API calls. These attributes are of relevance here:

- `serviceCallContextType`: Optional, defaults to `ServiceCallContextType.NORMAL`
- `serviceCode`: Optional
- `channel`: Optional

Sample code to create the `SessionContext` is given below:

```
/**
 * Method to configure the SessionContext
 *
 * @return SessionContext
 */
protected SessionContext getSessionContext() {

    SessionContext sessionContext = new SessionContext();

    sessionContext.setBankCode(getStringValue
        ("sessionContext.bankCode")); sessionContext.setTransactionBranch
        (getStringValue("sessionContext.transactionBranch"));
    sessionContext.setUserId(getStringValue("sessionContext.userId"));
    sessionContext.setChannel(getStringValue
        ("sessionContext.channel"));
    sessionContext.setTargetUnit(getStringValue
        ("sessionContext.targetUnit")); sessionContext.setPostingDateText
        (getStringValue("sessionContext.postingDate"));
    return sessionContext;
}
```

`com.ofss.fc.app.context.ApprovalContext`:

This class represents the approval related information. When a transaction is approved by a supervisor, it is done against a set of reply codes that was presented by the system during initial execution. These are captured as `approvedOverrides`. When an approval is given, it is accompanied with reasons. These are captured in `approvalReasons`.

`com.ofss.fc.enumeration.ServiceCallContextType`:

This enumeration defines the mode or behavioral constraint under which the system has to action upon the service request. To rollback forcefully, the client must send `VALIDATE`.

Sample JUnit code for invocation of an API is given below:

```
public final void testDebitWithLedger() {

    try {
        SessionContext sessionContext = getSessionContext();
        TransactionStatus transactionStatus =
            applicationService.debitWthLedger(sessionContext,
                getStringValue("accountId"),
                new MoneyDTO(getBigDecimalValue("Amount"),
                    getStringValue("Currency")),
                getStringValue("ledgerCode"),
                null);
    }
}
```

```
if (transactionStatus.getReplyCode() == 30) {
    System.out.println("Transaction requires authorization,will be
logged in worklist for approval");
    return;
} else if (transactionStatus.getReplyCode() != Long.parseLong
(ResponseCodeType.SUCCESS.getValue())) {
    fail();
}
if (transactionStatus.getReplyCode() == 40) {
    try {
        SelfApprovalApplicationService applicationService = new
        SelfApprovalApplicationService();
        WorkItemApprovalRequestDTO requestDTO = new
        WorkItemApprovalRequestDTO();
        requestDTO.setWorkFlowId
        (transactionStatus.getInternalReferenceNumber());
        requestDTO.setComment(getUserApprovalComments());
        WorkItemApprovalResponse response =
        applicationService.inquireAndApproveWorkItem(sessionContext
        ,requestDTO);

        if (response.getStatus().getReplyCode() == 30) {
            System.out.println("Transaction requires authorization,will be
logged in worklist for approval");
            return;
        } else if (response.getStatus().getReplyCode() != Long.parseLong
(ResponseCodeType.SUCCESS.getValue())) {
            fail();
        }

        } catch (FatalException fatalException) {
            dumpFatalException("DDATransactionApplicationServiceJUnit",
            "testDebitWithLedger", fatalException);
            fail();
        }
        }
        return;
    } catch (FatalException fatalException) {
        dumpFatalException("DDATransactionApplicationServiceJUnit",
        "testDebitWithLedger", fatalException);
        fail();
    }
}
```

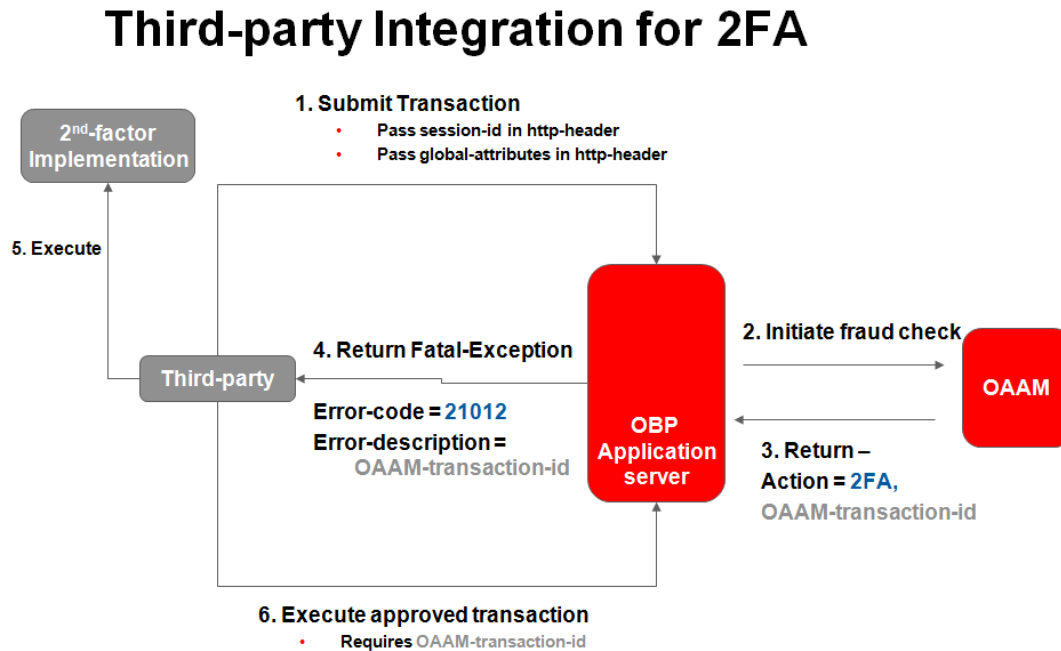
### 4.2.2 Establishing the user session continuity and detecting fraud

We need to establish the continuity of user interaction across multiple interactions between the client and system. This is done for various instances where fraud assertion is required before the transaction is

submitted for final completion.

The figure below depicts the second-factor authentication sequence.

Figure 4–1 Third-party Integration for 2FA



In the above figure, steps 2 and 3 are transparent to the third-party

Second-factor implementation can be of various types:

- Validation of a one-time password (OTP)
- Validation against an RSA token

The variables to be passed in the http header are detailed below:

Table 4–1 Variables

Header Variables	Description
IP_ADDRESS	IP address of the machine where the client browser is running
FRAUD_ASSERTION_SESSION_ID	OAAM session ID for the logged-in session
CLIENT_HEADER	Client header details from http request
Remote_Host	Remote host IP from http request
User-Agent	USER AGENT details from http request

The Fatal-Exception error codes and their meanings are detailed below:

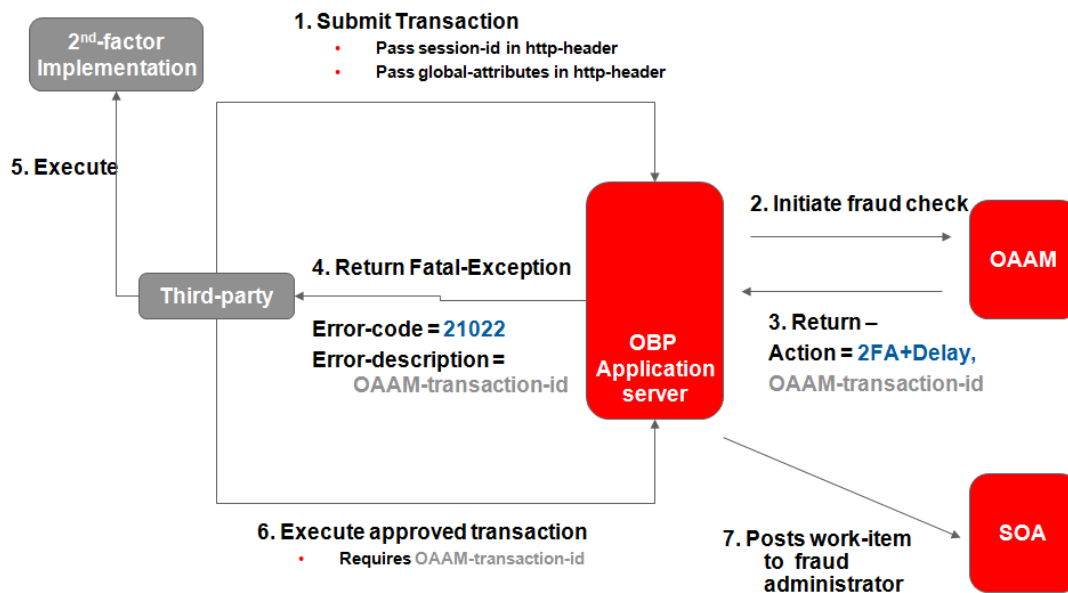
Table 4–2 Error Codes

Error Code	Expected behavior by client, if applicable
21022	Challenge 2FA to customer
11021	Challenge 1FA to customer

The figure below depicts the sequence for triggering a payment delay, in addition to triggering a second-factor authentication sequence.

Figure 4–2 Third-party Integration for 2FA + Delay

## Third-party Integration for 2FA + Delay



This additional step is configured only for a few sensitive payment transactions. Such transactions are delayed for a few hours and are sent to the fraud-administrator's queue for a final go-ahead. If the work-item is rejected at this stage, a reversal transaction is added and the payment is not sent out.