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Financial Services

Integration Guide

Oracle Banking Supply Chain Finance

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Integration Guide
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1. About this Manual

1.1 Introduction

This guide describes the various touchpoints of the different systems integrated with Oracle Banking Supply Chain Finance (OBSCF). The OBSCF is integrated with below products:

- OBCL
- ELCM
- FCUBS
- VAM
- Payments

1.2 Audience

This guide is primarily intended for developers for Oracle Banking Supply Chain Finance and third party or vendor software's. Some information may be relevant to IT decision makers and users of the application are also included. Readers are assumed to possess basic operating system, network, and system administration skills with awareness of vendor/ third-party softwares and knowledge of Oracle Banking Supply Chain Finance application.

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2. Integration Touch Points

2.1 OBCL

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Product Mapping	Day0 Set Up	Would be used in invoking API of Loan Processor during Transaction Processing		
Get Interest Details	Master Maintenance - Preferential Pricing	Would be used to get Interest Parameters which would be overridden by the user maintaining Preferential pricing for a Customer, program, Product etc. in OBSCF	Product Code	Interest Type (Front Ended/Rear Ended)
	Processing - Finance Workflow	Would be used to get Interest Parameters during Transaction Processing if no set up of Preferential pricing is available, User can override these parameters and these parameters are sent to Loan processor during Loan Creation		Interest Rate Type (Floating/Fixed)
				Interest Rate Code (in case of Floating)
				Interest Rate (with slabs if applicable)
				Spread if any (with +ve, -ve indicator)
				Rate Reset Details (with Floating Rate)
Get Overdue Interest Details	Master Maintenance - Preferential Pricing	Would be used to get Overdue Interest Parameters which would be overridden by the user maintaining Preferential pricing for a Customer, program, Product etc in OBSCF	Product Code	Overdue Interest Rate Type (Floating/Fixed)
	Processing - Finance Workflow	Would be used to get Overdue Interest Parameters during Transaction Processing if no set up of Preferential pricing is available, User can override these parameters and these parameters are sent to Loan processor during Loan Creation		Overdue Interest Rate Code (in case of Floating)
				Overdue Interest Rate (with slabs if applicable)
				Spread if any (with +ve, -ve indicator)
				Rate Reset Details (with Floating Rate)

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Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Calculate Interest	Processing - Finance Workflow	Would be used to calculate Interest basis the Parameters sent by OBSCF.	Interest Type (Front Ended/Rear Ended)	Interest Amount & Currency
			Interest Rate Type (Floating/Fixed)	Exchange Rate (if Interest Currency is different from Transaction Currency)
			Interest Rate Code (in case of Floating)	
			Interest Rate (with slabs if applicable)	
			Spread if any (with +ve, -ve indicator)	
			Rate Reset Details (with Floating Rate)	
			Transaction Amount & Ccy	
			Business Date	
			Loan Start Date	
			Loan End Date	
Create Loan	Post Authorization - Finance Disbursement	Would be used to create a Loan in Loan Processor basis the Transaction Details and Loan Parameters sent from SCF	OBSCF Finance Reference No	
			Transaction Amount & Ccy	
			Business Date	
			Loan Start Date	
			Loan End Date	
			Repayment Type (Bullet)	
			Loan Processor's Product Code	
			Interest Details (as mentioned in 4th point request)	
			Overdue Interest Details (similar to Interest Details)	
			Grace Days	
			Accounting Information (Suppressing Posting of Accounting Entries from Loan Processor)	
			Limit Utilization Flag - would be sent as No	
	EOD - Batch	Would be used to get Outstanding Details for	Loan Reference No	Principal Outstanding

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Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Get Outstanding Details		any Loan from Loan Processor since calculation/Accrual/Amortization would happen in Loan Processor		
	Post Authorization - Finance Disbursement		Business Date	Interest outstanding as on Value Date
	Post Authorization - Finance Settlement		Value Date	Overdue Interest Outstanding as on Value Date
Loan Repayment	Post Authorization - Finance Settlement	Would be used to Partly Settle/Fully Settle Loan in Loan Processor	Loan Reference No	Principal Outstanding
			Business Date	Total Interest Outstanding
			Value Date	Total Overdue Interest Outstanding
			Repayment Amount	(If all the above components are 0 then loan would be marked as Fully Settled in OBSCF assuming it would have been fully settled in Loan Processor as well)
			Amount Paid Towards Principal	
			Amount Paid Towards Interest	
			Amount Paid Towards Overdue Interest	
			Accounting Information (Suppressing Posting of Accounting Entries from Loan Processor)	
			Limit Utilization Flag - would be sent as No	
Accounting Entries Mapping	Day0 Set up	Usage of a Bridge GL instead of actual customer/eft suspense accounts in OBCL		
	Day0 Set up	Would be used in OBSCF to display with		

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Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Delinquency & NPA management		other Product Parameters		
	EOD - Batch	Would be used to get the status(Delinquency bucket) of the loan	Loan Reference No	Delinquency Bucket
			Value Date	
		Would be used to get the status of the Borrower	Borrower Id	Delinquency Bucket
			Value Date	NPA (Yes/No)

*Error Code and Error Description are the mandatory response parameters in all touch points.

2.2 ELCM

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Limit Set Up	Master Maintenance - Limits Set Up & EOD	The purpose of the API is to fetch limits of a party from ELCM and maintain in SCF. This would also be invoked during EOD for batch updates to the maintained limits in SCF	• Party Id • Currency	• Line Id • Sanctioned Limit Amount • Limit Effective Date • Limit Expiry Date
Block Limits	Processing - Finance Workflow	The purpose of the API is to block limits of the party whose limits are to be utilized in transaction in ELCM.	• Party Id • Amount • Currency • Line Id • Reference No • Action	• Error Code • Error Description • ELCM Reference No
Utilize Limits	PostAuthorization - Finance Workflow	The purpose of the API is to utilize the limits of the party whose limits were blocked during Processing. It will unblock and utilize the limits simultaneously. This would be used in disbursement.	• Line Id • Reference No • ELCM Reference No • Amount • Currency • Action	• Error Code • Error Description • ELCM Reference No
Release Limits	PostAuthorization - Finance Workflow	The purpose of the API is to release the limits of the party whose limits were utilized during Disbursement It will be invoked during Settlement.	• Line Id • Reference No • ELCM Reference No • Amount • Currency	• Error Code • Error Description • ELCM Reference No

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Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
			• Action	
Unblock Limits	Authorization Reject/Rollback - Finance Workflow	The purpose of the API is to unblock the limits of the party whose limits were blocked during Processing. It will be invoked during disbursement	• Line Id • Reference No • ELCM Reference No • Amount • Currency • Action	• Error Code • Error Description • ELCM Reference No

2.3 FCUBS

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Create ECA Block	Processing - Finance Workflow	The purpose of the API is to create an ECA block for the debit accounts of parties (buyer) in transaction if a debit has to happen as part of accounting entries	• Customer Account No • Branch • Amount • Currency • Source System • Operation	• Ref No • Error Code • Error Description
Cancel ECA Block	Authorization - Reject/Rollback - Finance Workflow	The purpose of the API is to cancel the ECA block in case Authorizer rejects the transaction or transaction is rolled back before handoff of accounting entries	• Customer Account No • Branch • Amount • Currency • Source System • Operation	• Ref No • Error Code • Error Description
Post Accounting Entries	Post Authorization - Finance Workflow	The purpose of the API is to post accountiing entries to FCUBS after the transaction is authorized or reverse the accounting entries in case transaction is rolled back after posting of accounting entries	• Module • Dr/Cr Indicator • Event • Account Branch • Account No • Account Currency • Amount • LCY Amount • ECABlock Ref No • BlockReleaseStatus	• Ref No • Error Code • Error Description

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2.4 VAM

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
getAccountDetails	Search in Manual Recon for Invoices & Payments	Fetch Virtual Account Nos of a Corporate and display in LOV for user selection so that user can search Invoices/Payments for reconciliation having the selected virtual account no.	• CorporateId • SourceSystem	• CorporateId • Multiple Virtual Account • Numbers • Real Account • Account • Currency

2.5 Payments

Integration Touch Point	Stage in OBSCF	Purpose	Mandatory Request Parameters	Mandatory Response Parameters
Incoming Payment File	Invoice Payment Reconciliation	Used to get incoming payment details which is used for Invoice Payment Reconciliation during Auto and Manual reconciliation		• Indicator • Payment No • Payment Currency • Payment Amount • Payment Mode • Payment Date • Conditional mandatory • Beneficiary Code • Virtual A/c Flag • Credit Account No Flag • Entity Ref No • Remarks • Payment Party Id • Beneficiary Id • Program Code • Remitter Account No • Bank Code • EFT Ref No • Instrument Date • Instrument Bank • Instrument Branch • Mandate Reference Number • Credit Note Reference Number

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