

Integration Guide

Oracle Banking Supply Chain Finance

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Integration Guide
Oracle Banking Supply Chain Finance
Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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Contents

| | |
|--|----------|
| 1. About this Manual | 4 |
| 1.1 Introduction..... | 4 |
| 1.2 Audience | 4 |
| 2. Integration Touch Points | 5 |
| 2.1 OBCL..... | 5 |
| 2.2 ELCM | 8 |
| 2.3 FCUBS | 9 |
| 2.4 VAM..... | 10 |
| 2.5 Payments | 10 |

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.

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) |

| 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 | |

| Integration Touch Point | Stage in OBSCF | Purpose | Mandatory Request Parameters | Mandatory Response Parameters |
|----------------------------|---|---|--|---|
| Get Outstanding Details | EOD - Batch | Would be used to get Outstanding Details for any Loan from Loan Processor since calculation/Accrual/Amortization would happen in Loan Processor | Loan Reference No | Principal Outstanding |
| | 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/left suspense accounts in OBCL | | |

| Integration Touch Point | Stage in OBSCF | Purpose | Mandatory Request Parameters | Mandatory Response Parameters |
|------------------------------|----------------|---|------------------------------|-------------------------------|
| Delinquency & NPA management | Day0 Set up | Would be used in OBSCF to display with 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 | <ul style="list-style-type: none"> • Party Id • Currency | <ul style="list-style-type: none"> • 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. | <ul style="list-style-type: none"> • Party Id • Amount • Currency • Line Id • Reference No • Action | <ul style="list-style-type: none"> • 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. | <ul style="list-style-type: none"> • Line Id • Reference No • ELCM Reference No • Amount • Currency • Action | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Line Id • Reference No • ELCM Reference No | <ul style="list-style-type: none"> • Error Code • Error Description • ELCM Reference No |

| Integration Touch Point | Stage in OBSCF | Purpose | Mandatory Request Parameters | Mandatory Response Parameters |
|-------------------------|--|--|--|--|
| | | It will be invoked during Settlement. | <ul style="list-style-type: none"> Amount Currency 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 | <ul style="list-style-type: none"> Line Id Reference No ELCM Reference No Amount Currency Action | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Customer Account No Branch Amount Currency Source System Operation | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Customer Account No Branch Amount Currency Source System Operation | <ul style="list-style-type: none"> Ref No Error Code Error Description |
| Post Accounting Entries | Post Authorization - Finance Workflow | The purpose of the API is to post accounting entries to FCUBS after the transaction is authorized or reverse the accounting entries in case transaction is rolled back after posting of accounting entries | <ul style="list-style-type: none"> Module Dr/Cr Indicator Event Account Branch Account No Account Currency Amount LCY Amount ECABlock Ref No BlockReleaseStatus | <ul style="list-style-type: none"> Ref No Error Code Error Description |

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. | <ul style="list-style-type: none"> • CorporateId • SourceSystem | <ul style="list-style-type: none"> • 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 | | <ul style="list-style-type: none"> • 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 |