Oracle Banking Digital Experience Integration Guide

Oracle Banking Origination

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Oracle Banking Digital Experience Integration Guide

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1. About this Manual

1.1 Purpose

This guide is to help with Integration of Oracle Banking Origination with Oracle Banking Digital Experience product.

1.2 Audience

This guide is primarily intended for the following user/user roles:

Table 1: Audience

Role	Function
Implementation and IT Staff	Implementation and maintenance of the software

1.3 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.

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Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

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

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2. Oracle Banking Digital Experience Integration

2.1 Introduction

You can integrate Oracle Banking Origination with Oracle Banking Digital Experience product. This document briefs you about the specific steps needed for Integration of these two products and specific maintenances.

Oracle Banking Origination and Oracle Banking Digital Experience integration will allow end-customers to initiate multi-product applications in a single go without much hindrance. This will enable faster application processing, easy tracking, and a single and efficient platform to open accounts. Oracle Banking Digital Experience user is factory-shipped from Oracle Banking Origination, however, roles will have to be provided. For more details on roles, refer **Oracle Banking Common Core User Guide**.

For the smooth integration, Oracle Banking Origination has provided the following Rest APIs for Oracle Banking Digital Experience to consume and utilize multi-product origination.

- 2.1.1 Business Product API

- 2.1.2 Initiate API

- 2.1.3 Submit API

- 2.1.4 Business Overrides

- 2.1.5 Get API

- 2.1.6 Inquiry API

- 2.1.7 Document List API

- 2.1.8 LOV API

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- 2.1.10 Customer Accounts LOV API

- 2.1.11 Loan Offer Decision API

- 2.1.12 IPA Inquiry Service API

- 2.1.13 Converting IPA into full Loan Application API

- 2.1.14 Customer Clarification Communication API

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2.1.1 Business Product API

Business Product API will allow to fetch the list of Oracle Banking Digital Experience specific business products which are maintained in Oracle Banking Origination application. Depending on the Product Type parameter passed, this API will fetch authorized and open records of Loans, Savings, or Current Account products from Oracle Banking Origination. Follow the following steps to configure Oracle Banking Digital Experience specific Business Products in Oracle Banking Origination:

1. Open Business Product Maintenance screen.

2. Enter the required details along with CHANNEL field as OBDX.

3. Save and authorize the record.

4. Create Business Process from Business Process Maintenance screen and link this newly created Oracle Banking Digital Experience product to this Business Process (existing Business Process can also be used to link the Business Product).

   This product will now be available to be fetched by Oracle Banking Digital Experience.

Below are the details of the API:

API: */obremo-rpm-businessproductdetails-services/web/businessproducts?productType={productType}&channel=OBDX*

Type: *GET*

Headers:

Content-Type: application/json

userId: OBDX

appId: OBREMOBPDETAILS

branchCode

productType can have the below mentioned values:

L → Loan Account Products

S → Savings Account Product

C → Current Account Product

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2.1.2 Initiate API

Initiate API will be used to initiate and thus start a multi-product application through Oracle Banking Origination.

Below are the salient features of Initiate API. Initiate API will return the following in the response:

- Application Number

- Initiate Reference Number

- Product specific Process Reference Numbers

- Product specific Task Ids

- Product specific documents required

On initiating an application, a conductor workflow will be created for all the products selected and will be present at the initial stage of the configured Business Process.

The tasks will be auto-acquired by the user "OBDX" (factory-shipped user).

Below are the details of the API:

API: */obremo-rpm-process-driver-services/service/initiate*

Type: *POST*

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROCESSDRIVER

4. entityId

5. branchCode

Body:

```
{
  "channel": "",
  "products": [
    {
      "businessProductCode": "string",
      "lifeCycleCode": "string",
```

```
        "productType": "string",

        "subProductType": "string"

    }

  ]

}
```

2.1.3 Submit API

Submit API will be used to save and submit the application from Oracle Banking Digital Experience side. On calling this API, the data passed through the payload will be stored in Oracle Banking Origination tables in the respective domains. Below are the salient features of Submit API.

Based on the body parameter "action" (which can have "save" and "submit" values), the Oracle Banking Digital Experience application will be saved or submitted in Oracle Banking Origination.

1. Send action as **Save** to persist the data in the TW tables of the respective domains.
2. Send action as **Submit** and the following operations will be executed.

    *   Data will be persisted in TW tables of respective domains.

    *   The conductor tasks will be released from "OBDX" user and will be available in Free Tasks for Oracle Banking Origination users to pick up and start processing.

    *   Mandatory documents will be validated.

3. Send action as **Terminate** to terminate the application if the status is **IN PROGRESS.**

The response of this API will also send the Application details back to Oracle Banking Digital Experience.

NOTE: It is required for Oracle Banking Digital Experience to save the data without the **Mandate Details** and **Financial Details**. This is because during **Customer Details** savings in Oracle Banking Origination, an applicant ID will be generated and sent back with the response. This applicant ID is required to be attached in **Mandate Details** and **Financial Details** to link the same with the **Customer Details**.

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Below are the details of the API:

API: */obremo-rpm-process-driver-services/service/submit*

Type: *POST*

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROCESSDRIVER

4. entityId

5. branchCode

Body:

Plain_OBDX_Applicati
on_Submit_API_v5.txt

NOTE: Refer PDF attachment for downloading the file.

2.1.4 Business Overrides

Before submitting the OBDX application, accept the business overrides and checklists (specified on the business process screen).

Below are the details of the API:

1. **To view non-WIP business overrides**

    API: */cmc-businessoverrides-services/web/v1/businessoverrides/{applicationNumber}?status=!W*

    Type: *GET*

    Headers:

    1. Content-Type: application/json

    2. userId: OBDX

    3. appId: RPMPROCESSDRIVER

    4. entityId

    5. branchCode

2. To view WIP business overrides

API: */cmc-businessoverrides-services/web/v1/businessoverrides/{applicationNumber}?status=W*

Type: *GET*

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROCESSDRIVER

4. entityId

5. branchCode

3. To accept the business overrides

API: */cmc-businessoverrides-services/web/v1/businessoverrides/{applicationNumber}/accept*

Type: *PUT*

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROCESSDRIVER

4. entityId

5. branchCode

Body:

```
{
  "data":[
    {
      "datasegmentCode":"fsgbu-ob-remo-rpm-ds-sav-nominee-details",
      "overrideCodes":[
        {
```

```
        "overrideCode":"RPM-SAV-NOM-003"

      }

    ]

  }

 ]

}
```

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2.1.5 Get API

Get API is used to fetch the saved application details from Oracle Banking Origination application. The response format will be similar to the Submit API request format.

Below are the details of the API:

API: */obremo-rpm-process-driver-services/service /getData/{applicationNumber}*

Type: *POST*

Headers:

6. Content-Type: application/json

7. userId: OBDX

8. appId: RPMPROCESSDRIVER

9. entityId

10. branchCode

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2.1.6 Inquiry API

Inquiry API is used to get the details applications initiated by Oracle Banking Digital Experience such as status, number of applications opened etc.Below are the details of the API:

API: */obremo-rpm-projection-services/ /service/inquiry/applicationsList*

Type: *GET*

Query Parameters:

1. channel (Mandatory)
2. fromDate
3. toDate
4. applicationNo
5. processRefNo
6. productType
7. productSubType
8. productName
9. custName
10. custMobile
11. custEmail
12. branchCode
13. offset
14. limit
15. primaryMobileISD
16. status
17. ipaReference

Headers:

1. Content-Type: application/json
2. userId: OBDX
3. appId: RPMPROCESSDRIVER
4. entityId
5. branchCode

2.1.7 Document List API

Document List API is used to fetch the documents which are required to be submitted for an application. Using the parameters, we can fetch the documents for the below two scenarios:

- List the documents for a Business Product before initiating the application. Following are the parameters which are required to be sent:
  - ➢ businessProductCode
  - ➢ productType

- List the documents required for an already initiated application. Following are the parameters which are required to be sent:
  - ➢ applicationNo

Below are the details of the API:

API: */obremo-rpm-process-driver-services/service/getDocumentList*

Type: *GET*

Query Parameters:

1. applicationNo
2. businessProductCode
3. productType

Headers:

1. Content-Type: application/json
2. userId: OBDX
3. appId: RPMPROCESSDRIVER
4. entityId
5. branchCode

2.1.8 LOV API

List of Values (LOV) API are used to fetch static LOV values for drop-down fields from Oracle Banking Origination application. These are factory-shipped static values.

Below are the details of the API:

API: */obremo-rpm-maintenance-services/service-api/v1/applicationmaintenance/{type}*

Type: *GET*

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: OBREMOMAINTCE

4. entityId

5. branchCode

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2.1.9 BIC CODE LOV API

BIC Code LOV API fetches the list of BIC codes available in Oracle Banking Origination process.

Below are the details of the API:

API: */obremo-rpm-maintenance-services/service-api/v1/applicationmaintenance/biccodes*

Type: *GET*

Query Parameters:

1. bicCode (Non-mandatory)
2. offset (Non-mandatory)
3. limit (Non-mandatory)

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROCESSDRIVER

4. entityId

5. branchCode

2.1.10 Customer Accounts LOV API

Customer Accounts LOV API fetches the list of available customer accounts in Oracle Banking Origination process.

Below are the details of the API:

API: *obremo-rpm-lo-loanapplications/service-api/v1/loanapplications/customeraccounts/{applicationNumber}?customerNo={cifNo}&accountCurrency={CCY}*

Type: *GET*

Query Parameters:

1. applicationNumber (Mandatory)
2. customerNo (Mandatory)
3. accountCurrency (Mandatory)
4. offset (Non-mandatory)
5. limit (Non-mandatory)
6. customerId (Non-mandatory)
7. accountNumber (Non-mandatory)

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROCESSDRIVER

4. entityId

5. branchCode

2.1.11 Loan Offer Decision API

Loan offer decision API will enable Oracle Banking Digital Experience to accept or reject a loan offer, if the status of the application is in "Offer Generated", and if that is not being processed by any Oracle Banking Origination user.

Below are the details of the API:

API: */obremo-rpm-process-driver-services/service/loanOfferDecision*

Type: *POST*

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROCESSDRIVER

4. entityId

5. branchCode

Body:

{

   "processRefNo": string,

   "applicationNumber": string

   "customerResponse": string

   "offerAmendDate": string,

   "dateOfOfferAcceptOrReject": date

   "reason": string,

   "remarks": string

}

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2.1.12 IPA Inquiry Service API

IPA Inquiry Service API will enable Oracle Banking Digital Experience to fetch the details and status of IPA processes

Below are the details of the API:

API: */obremo-rpm-projection-services/service/inquiry/ipaApplicationSearch*

Type: *GET*

Headers:

1. Content-Type: application/json

2. userId: OBDX

3. appId: RPMPROJECTION

4. entityId

5. branchCode

Query Parameters:

1. searchValue (Mandatory)

2. offset

3. limit

4. channel (Mandatory)

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2.1.13 Converting IPA into full Loan Application API

Converting IPA into full Loan Application API enables Oracle Banking Digital Experience to convert IPA into the loan application.

Below are the details of the API:

API: /obremo-rpm-process-driver-services/service/initiate

Type: *POST*

Headers:

1. Content-Type: application/json

2. userId: <USERID>

3. appId: RPMPROCESSDRIVER

4. entityId : DEFAULTENTITY

5. branchCode : 006

Body:

```json
{
    "channel": string,
    "fullInitiation": string,
    "products": [
        {
            "businessProductCode": string,
            "productType": string,
            "subProductType": string,
            "ipaReferenceNumber": string
        }
    ]
}
```

Below are the details of the API:

API: /obremo-rpm-process-driver-services/service/submit

Type: *POST*

Headers:

1. Content-Type: application/json

2. userId: <USERID>

3. appId: RPMPROCESSDRIVER

4. entityId : DEFAULTENTITY

5. branchCode : 006

Body:

```json
{
    "channel": string,
    "action": save/submit,
    "applicationNumber": string,
    "remarks": null,
    "products": null,
    "domainData": {
        "CmnApplicant": null,
        "LoanAccOpenProcess": null,
        "SavingAccOpenProcess": null,
        "CurrentAccOpenProcess": null,
        "TDAccOpenProcess": null,
        "CollateralOrigProcess": null,
        "IpaProcess": null,
        "CCAccOpenProcess": null
    }
}
```

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2.1.14 Customer Clarification Communication API

Customer Clarification Communication API enables Oracle Banking Digital Experience to reply back to clarifications raised by bank users during the processing of application stages.

Below are the details of the API:

API: /obremo-rpm-maintenance-services/clarificationdetails

Type: *PUT*

Headers:

1. Content-Type: application/json

2. userId: <USERID>

3. appId: OBREMOMAINTCE

4. entityId : DEFAULTENTITY

5. branchCode : 006

Body:

```
{
  "clarificationId": "string",
  "stageCode": "string",
  "applicationNumber": "string",
  "processRefNo": "string",
  "customerId": "string",
  "domain": "string",
  "clarificationDate": "2022-08-17",
  "clarificationRaisedBy": "string",
  "clarificationSubject": "string",
  "status": "string",
  "remarks": "string",
  "sequenceNo": "string",
  "conversationDetails": [
    {
      "conversationId": "string",
      "clarificationId": "string",
      "conversationMessage": "string",
      "conversationDate": "2022-08-17",
      "sequenceNumber": "string",
      "conversationRaisedBy": "string",
      "systemId": "string"
    }
  ]
}
```

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