

Decision Service Integration Guide

Oracle Banking Origination

Release 14.7.0.0.0

Part Number F72113-01

November 2022

Decision Service Integration Guide

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

<https://www.oracle.com/industries/financial-services/index.html>

Copyright © 2021, 2022, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. 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 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.

This software or hardware and documentation may provide access to or information on 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. 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.

Contents

| | | |
|----------|--|----------|
| 1 | About this manual | 1 |
| 1.1 | Purpose | 1 |
| 1.2 | Audience | 1 |
| 1.3 | List of Topics | 1 |
| 2 | Decision Service Integration..... | 2 |
| 2.1 | Introduction..... | 2 |
| 2.1.1 | Fetch Credit Decision Score | 2 |
| 2.1.2 | Prerequisite | 2 |
| 2.1.3 | Integration of Decision Service | 3 |

1 About this manual

1.1 Purpose

This guide is to help with Integration of Oracle Banking Origination with Decision Service.

1.2 Audience

This guide is intended for the Implementation and IT Staff to implement and maintain the software.

1.3 List of Topics

This guide is organized into the following topics:

| Topics | Description |
|------------------------------|---|
| Decision Service Integration | This topic helps you to integrate Decision Service with Oracle Banking Origination. |

2 Decision Service Integration

2.1 Introduction

You can integrate Oracle Banking Origination with Decision Service through Oracle Banking Routing Hub. This document briefs you about the specific steps needed for Integration of these two products and specific maintenances.

Oracle Banking Origination with Decision Service integration will allow to get the Credit Decision and Pricing details.

For the smooth integration, Decision Service has provided the following Rest APIs to consume and utilize in product processors.

2.1.1 Fetch Credit Decision Score

Fetch Credit Decision Score API allows Oracle Banking Origination to get the credit decision and pricing details. This API allows to send various data points as facts get the credit decision and pricing details as per the configuration. This allows Oracle Banking Origination to do the assessment and do risk-based pricing for an application. For configuration details, refer to **Configurations User Guide**.

2.1.2 Prerequisite

Specify **User Id** and **Password**, and login to **Oracle Banking Origination Home** screen.

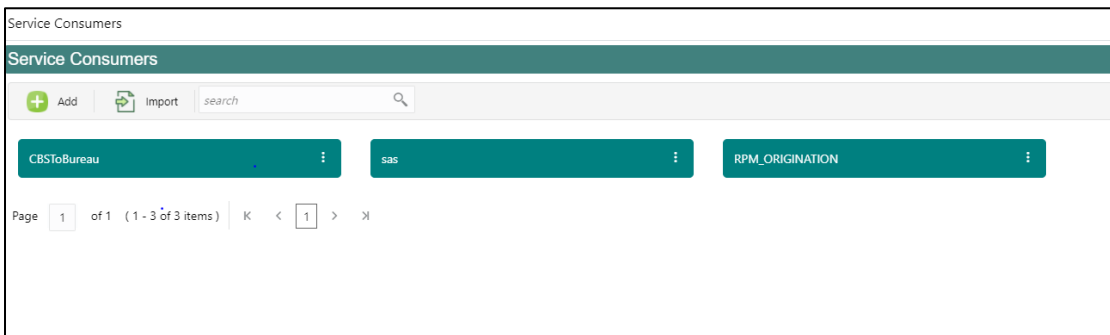
2.1.3 Integration of Decision Service

To integrate Oracle Banking Origination with Decision Service through Oracle Banking Routing Hub.

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **Service Consumers**.

→ The **Service Consumers** screen is displayed.

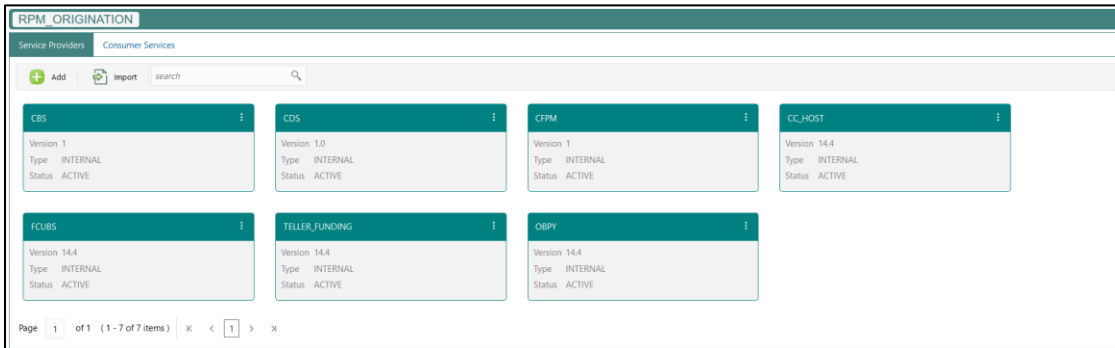
Figure 1: Service Consumers



3. Click **RPM_ORIGINATION**.

→ The **RPM Origination** screen is displayed.

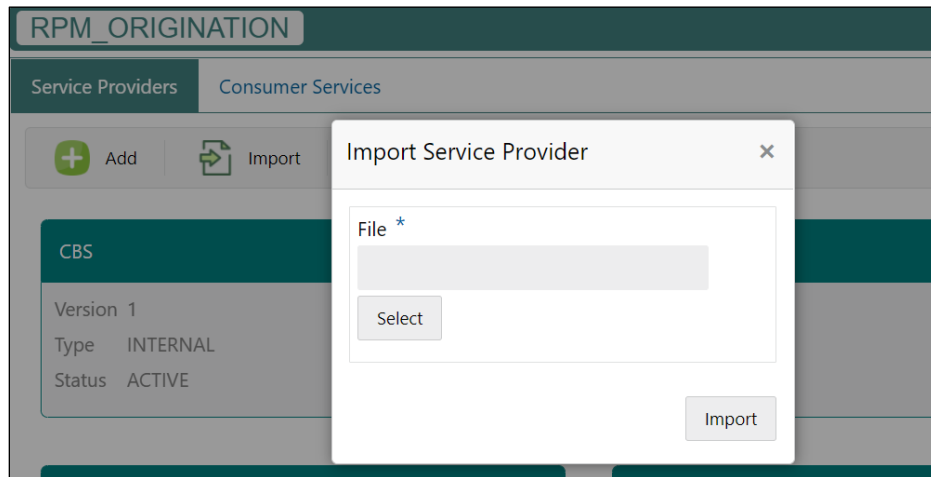
Figure 2: RPM Origination



- Click **Import** and upload the **RPM_ORIGINATION_CDS1.0_Provider.json** file provided in the release.

→ The **Import Service Provider** screen is displayed.

Figure 3: Import Service Provider



- Click **Import**. The success message is displayed once the data is imported successfully.

- Click **Consumer Services** tab.

→ The **Consumer Services** screen is displayed.

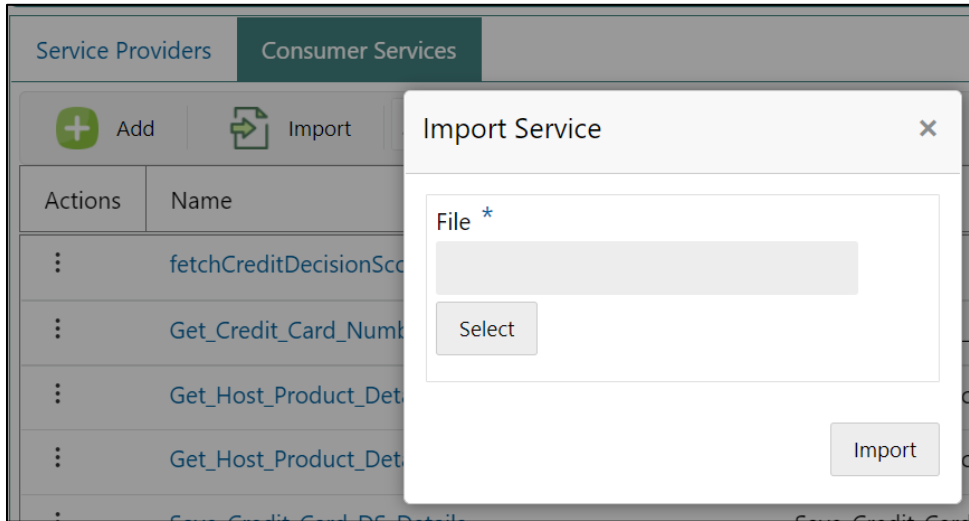
Figure 4: Consumer Services

| Actions | Name | Description |
|---------|----------------------------------|----------------------------------|
| : | fetchCreditDecisionScore | api |
| : | Get_Credit_Card_Number | Get_Credit_Card_Number |
| : | Get_Host_Product_Details_By_Code | Get_Host_Product_Details_By_Code |
| : | Get_Host_Product_Details_List | Get_Host_Product_Details_List |
| : | Save_Credit_Card_D5_Details | Save_Credit_Card_D5_Details |
| : | Update_Credit_Card_Number | Put_Credit_Card_Number |
| : | Collateral_Onboarding | Collateral_Onboarding |
| : | Get_Collateral_Details | Get_Collateral_Details |
| : | Get_Legal_Opinion_Details | Get Legal Opinion Details |

- Click **Import** and upload the **RPM_ORIGINATION_fetchCreditDecisionScore_Service.json** file provided in the release.

→ The **Import Service** screen is displayed.

Figure 5: Import Service



- Click **Import**. The success message is displayed once the data is imported successfully.
- Under **Service Provider** tab, click **CDS**.

Figure 6: RPM Origination




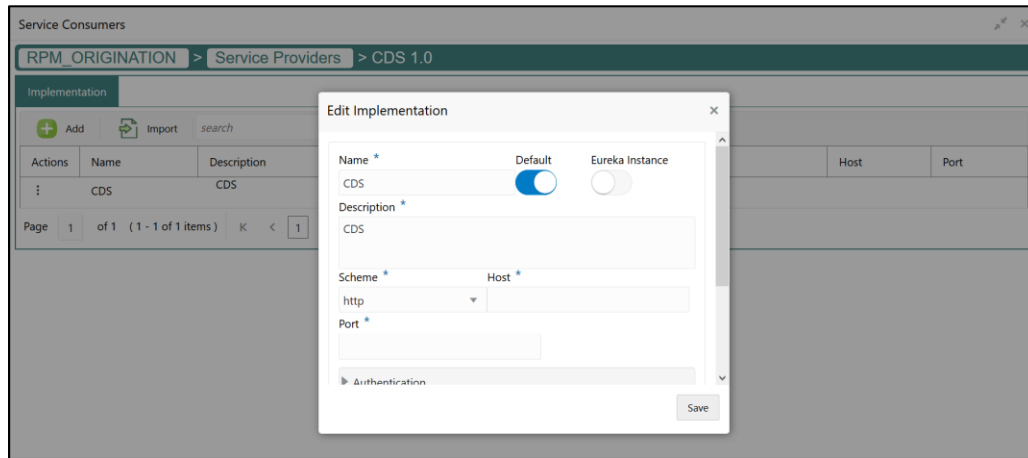
10. Click  and click **Edit**.

Figure 7: Edit Implementation



11. Update the Host and Port as per the environment (port and host where the cmc-ops-services has been deployed) and save it.