

UK Open Banking Consent Management User Guide  
Oracle Banking Digital Experience  
Patchset Release 22.2.4.0.0

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**ORACLE®**

## UK Open Banking Consent Management User Guide

June 2024

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 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>.

## 1.3 Access to Oracle Support

Oracle customers 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.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.4.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

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## 2. Open Banking Functional Overview

**To read this document, understanding the following terms is important:**

**ASPSP** – Account Service Payment Service Provider. Generally, these are the banks and other Financial Institutions that have the customer data

**TPP** – Third Party Provider. A player of the Open Banking ecosystem that gets data from the ASPSPs

**AISP** – Account Information Service Provider. It is a type of TPP

**PISP** – Payment Initiation Service Provider. It is a type of TPP

**PSU** – Payment Service User. These are the customers of ASPSPs

### **2.1 Open Banking functionality for UK Open Banking standards**

**As a part of this module, OBDX and OBAPI support the following features** (the exact functionality for each standard is mentioned in the respective sections)

1. TPP registration
2. Consent Management
  - a. Consent Capture
  - b. Consent listing
  - c. Consent revocation
3. Open Banking APIs as per the respective regulatory requirements
  - a. Retail APIs
  - b. Corporate APIs

This document covers details of the above features and has references to other documents that contain more details on the topic.

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## 3. UK Open Banking

### 3.1 TPP registration

To enable Open Banking, TPP needs to register with OBDX. For this, the following steps are necessary:

- Identity Domain Maintenance
- Resource Server Maintenance
- Client Maintenance

For further information, please refer to the OBAPI Core manual at:

ORACLE BANKING APIS BASE -> Core.pdf

Section Name: OAuth 2.0

## 3.2 Consent Management

### 3.3 Consent Capture

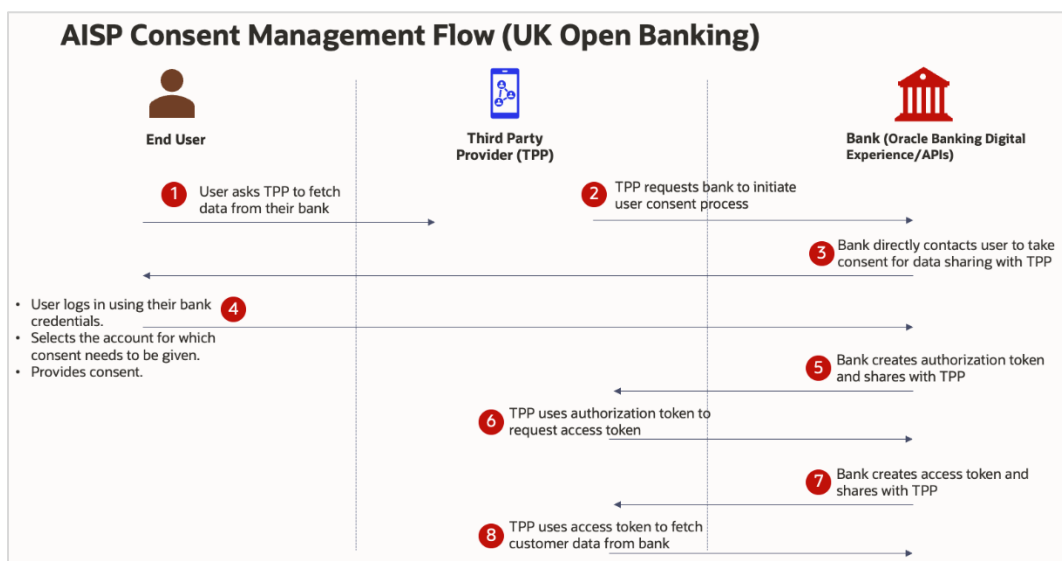
OBDX/ OBAPI support APIs as well as UX for Payment Service User (PSU) consent capture for a request from Third Party provider (TPP)

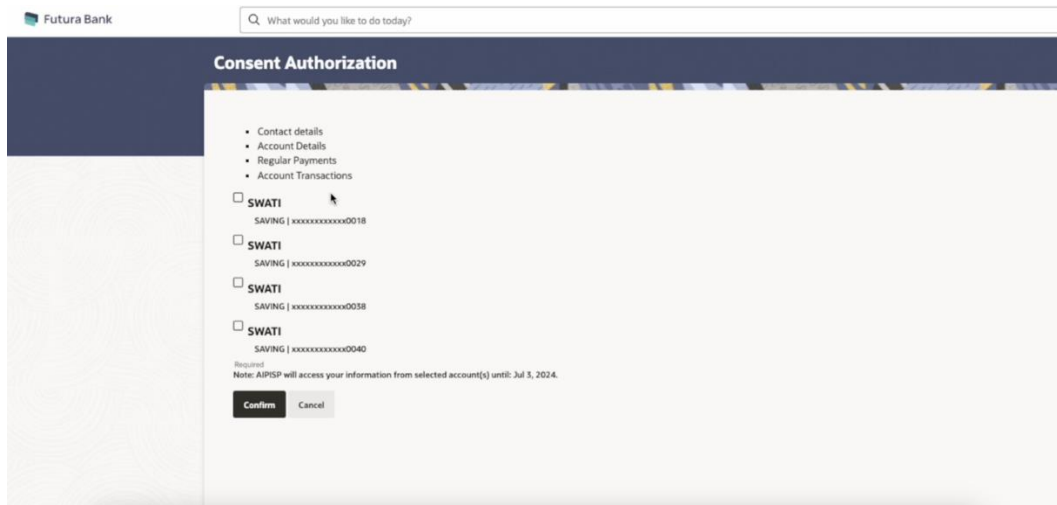
Prerequisite: TPP has registered with the ASPSP as a client to avail UK Open Banking services.

#### AISP Flow:

1. During data request, TPP contacts ASPSP with their credentials
2. ASPSP then directly contacts PSU to acquire consent for sharing the data with the TPP
3. During this process, PSU sees the list of accounts that they have with the ASPSP and then selects the account for which the consent needs to be given
4. Once consent is given by the PSU to ASPSP, ASPSP generates an authorisation token and shares the same with the TPP
5. TPP uses this authorisation token and gets the access token from the ASPSP
6. TPP can use this access token to access customer's data for the specified time

Note: In UK Open Banking an Account is identified using the Sort Code and Account number combination.

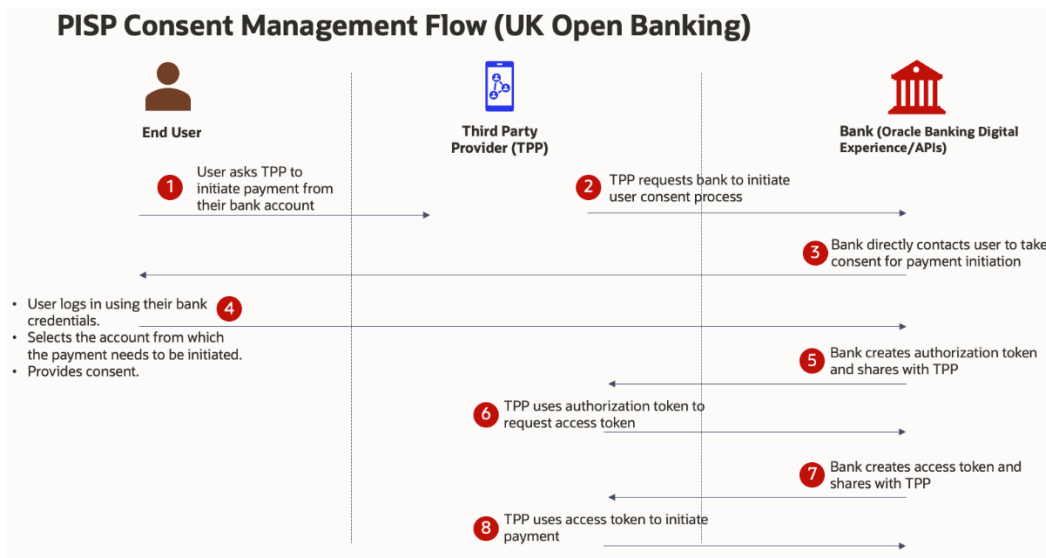




### AISP Consent Capture Screen - UK Open Banking

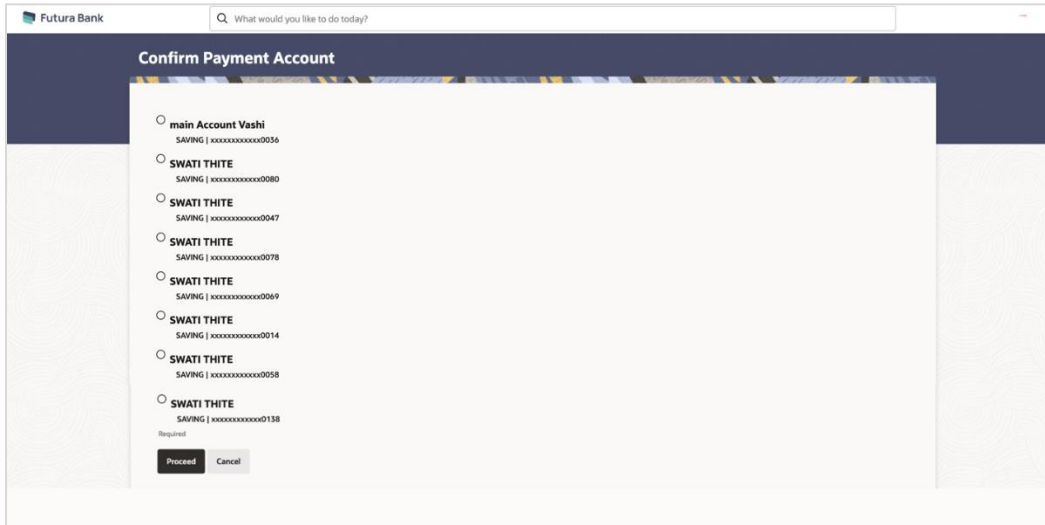
#### PISP Flow:

1. During payment initiation request, TPP contacts ASPSP with their credentials and payment details
2. ASPSP then directly contacts PSU to acquire consent for allowing payment initiation from their accounts.
3. During this process, the PSU sees the list of accounts that they have with the ASPSP and then selects the account from which the payment needs to be initiated.
4. Once consent is given by the PSU to ASPSP, ASPSP generates an authorisation token and shares the same with the TPP
5. TPP uses this authorisation token and gets the access token from the ASPSP
6. TPP uses this access token to initiate the payment





### PISP Consent Capture Screen with Account Selection - UK Open Banking)



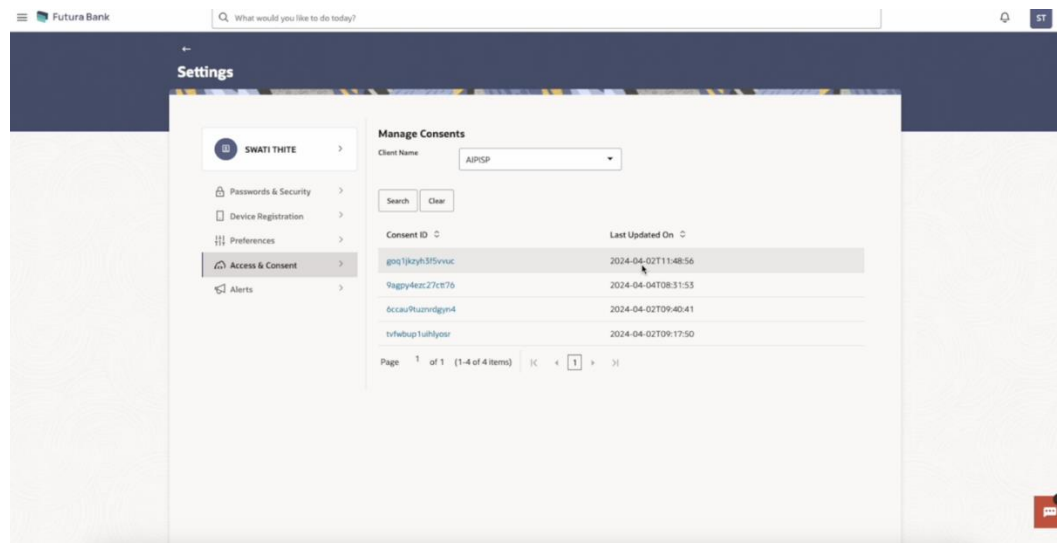
### 3.4 Consent Listing

PSU can log in to the internet/ mobile banking application of the ASPSP and see the list of consents that they have provided to various TPPs.

#### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Access & Consent > Manage Consents*  
OR

*Dashboard > My Profile icon > Settings > Access & Consent > Manage Consents*



### 3.5 Consent Revocation

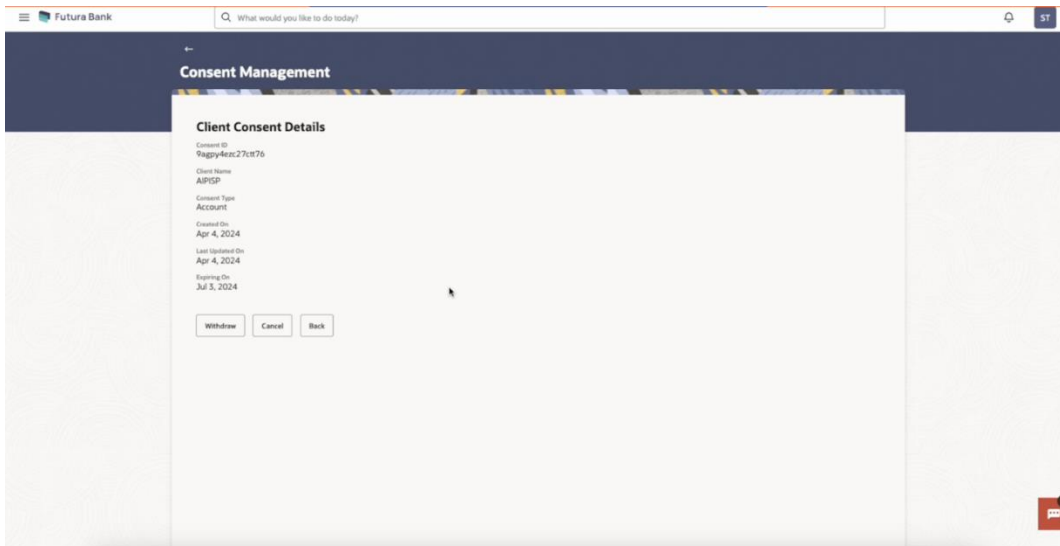
PSU can log in to the internet/ mobile banking application of the ASPSP and see the list of consents that they have provided to various TPPs.

#### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Access & Consent > Manage Consents*  
OR

*Dashboard > My Profile icon > Settings > Access & Consent > Manage Consents*

From the list of Consents, the PSU can see the details of Consent and can revoke the same.



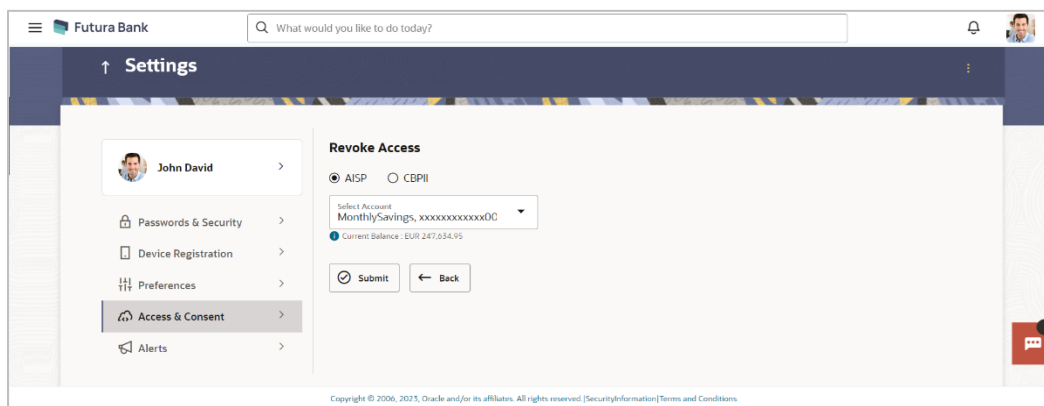
### 3.6 Revoke Access for TPP

Through this section, user can revoke the access that they have provided to various Third party Service Providers to access their account data and to initiate payments.

#### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Access & Consent > Revoke Access OR Dashboard > My Profile icon > Settings > Access & Consent > Revoke Access*

#### Revoke Access



#### Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to the application.

Field Name	Description
<b>Current and Savings/ Term Deposits/ Loans and Finances</b>	Select a product to define account and transaction level access to the third party.
<b>Select Accounts</b>	Select the account to provide the account and transaction level access to the third party.
<b>Transactions</b>	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

1. Select the third party application for which you wish to define fine grained access.  
The system will display the list of accounts under each of the account types along with the transactions.
2. From **Select Account** list, select the account to provide the account and transaction level access to the third party.
3. Click **Submit**.  
OR  
Click **Back** to navigate back to previous page

## 3.7 Manage Tokens

The consents and access to Third Parties are provided on the basis of Access Tokens. Each Third Party is given an Access Token by the bank to access customer's data.

Through this section, these Access Tokens can be managed.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Access & Consent > Manage Tokens*  
OR

*Dashboard > My Profile icon > Settings > Access & Consent > Manage Tokens*

### Manage Tokens

Issued At	Expires At	Type Of Access	Status
2/6/2023	2/6/2023	Accounts Inquiry	Revoke
2/10/2023	2/10/2023	Funds Check	Revoke
2/10/2023	2/10/2023	Accounts Inquiry	Revoke
2/10/2023	2/10/2023	Accounts Inquiry	Revoke
2/10/2023	2/10/2023	Accounts Inquiry	Revoke

### Field Description

Field Name	Description
<b>Token Type</b>	Displays the token type i.e. Access Token or Refresh Token of the client whose information need to be access from the resource server.
<b>Please Select Client Name</b>	The Client Name if the client needs to be searched based on client name.

- In the **Token Type** field, select the token of the client whose information need to be access from the resource server.

From the **Please Select Client Name** list, select the appropriate client to be searched

### **3.8 UK Open Banking APIs**

- OBAPI supports APIs of the UK Open Banking standard's version 3.1.10.
- The list of the APIs supported in OBAPI can be found in this document - UK Open Banking APIs - OBAPI v22.2.4.0.0.pdf
- Support is available for Retail as well as Corporate persona for Account Information Services and Payment Initiation Services including approval support for payments

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## 4. References

For further details on the Berlin Group Open Banking configuration, refer to the following OBAPI user manual: **UK Open Banking Configuration Guide.pdf**

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