

Berlin Group Open Banking Consent Management User Guide  
Oracle Banking APIs  
Patchset Release 22.2.5.0.0

Part No. F72988-01

October 2024

Berlin Group Open Banking Consent Management User Guide

October 2024

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/](http://www.oracle.com/financialservices/)

Copyright © 2006, 2024, 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.



---

## Table of Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Purpose .....	1-1
1.2 Audience .....	1-1
1.3 Documentation Accessibility .....	1-1
1.4 Critical Patches .....	1-1
1.5 Diversity and Inclusion .....	1-1
1.6 Conventions .....	1-1
1.7 Screenshot Disclaimer .....	1-2
1.8 Acronyms and Abbreviations .....	1-2
<b>2. Open Banking Functional Overview .....</b>	<b>2-1</b>
2.1 Open Banking functionality for Berlin Group standard .....	2-1
<b>3. Berlin Group Open Banking .....</b>	<b>3-1</b>
3.1 TPP registration .....	3-1
3.2 Consent Management .....	3-2
3.3 Berlin Group APIs .....	3-7
<b>4. References .....</b>	<b>4-1</b>

---

# 1. Preface

## 1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

## 1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

## 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>.

### **Access to Oracle Support**

Oracle customers that have purchased support 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 Critical Patches

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:

Convention	Meaning
------------	---------

<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>Italic</i>	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.

## 1.7 **Screenshot Disclaimer**

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.

## 1.8 **Acronyms and Abbreviations**

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

<b>Abbreviation</b>	<b>Description</b>
<b>OBDX</b>	Oracle Banking Digital Experience

---

## 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 Berlin Group standard**

As a part of this module, OBAPI supports the following features

1. TPP registration
2. Consent Management
  - a. Consent Capture
  - b. Consent Listing
  - c. Consent Revocation
3. Open Banking APIs

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

---

## 3. Berlin Group 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

### 3.2.1 Consent Capture

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

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

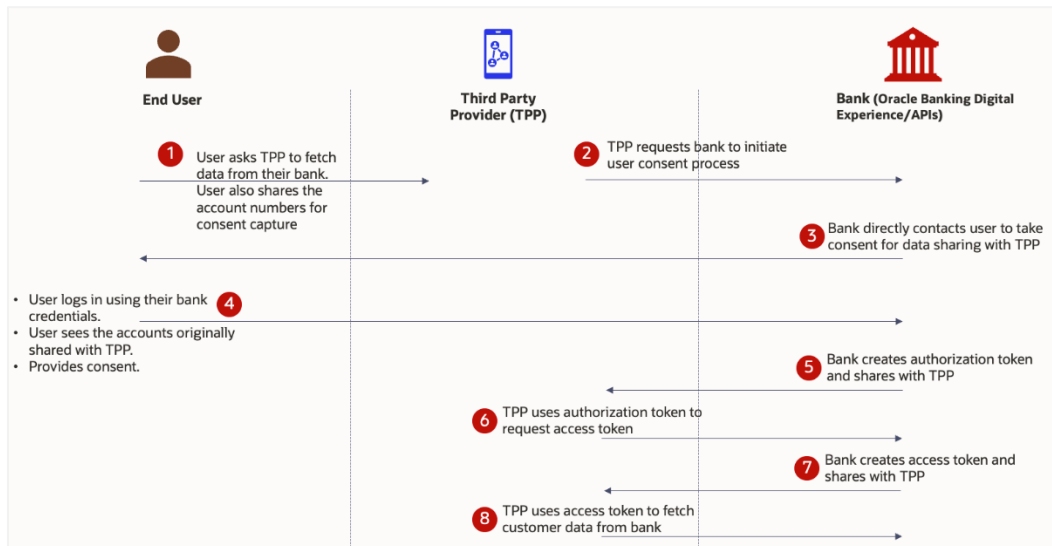
#### **AISP Flow:**

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

---

Note: In Berlin Group Spec, an Account is identified using the iBAN.

---

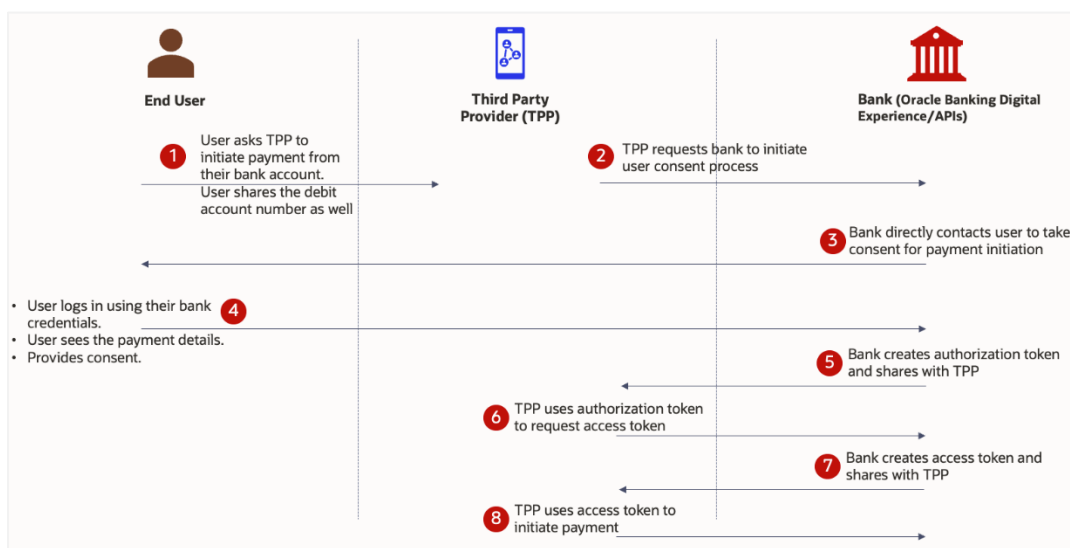




## AISP Consent Capture Screen - Berlin Spec

### PISP Flow:

1. During payment initiation request, TPP contacts ASPSP with their credentials and payment details. The payment details include the PSU account number from which the payment needs to be initiated.
2. ASPSP then directly contacts PSU to acquire consent for allowing payment initiation from their accounts.
3. During this process, the PSU sees the payment details including their ASPSP account number that they have entered in the TPP end.
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



Confirm Payment Account

Confirm Payee account(s) to share information with berlinclnttp.

Payee Name	Amount
Ritz1	EUR 52.00

Account Number  
GB35BUKB20201555555555

Confirm Payer account(s) to share information with berlinclnttp.

Ashok Jain  
CURRENT | xxxxxxxxxxxx0053

[Proceed](#) [Cancel](#)

### PISP Consent Capture Screen - Berlin Spec

#### 3.2.2 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*



Search

99%

←

Consent Details

berlintppAccountsExpires on 8/30/2024

Consent Id  
lchxc5by4yfnyhq6

Account List

- GB85NWBK601613HEL0391008297
- GB85NWBK601613HEL0391008297
- GB85NWBK601613HEL0391008297
- GB85NWBK601613HEL0391008297
- GB85NWBK601613HEL0391008297

Client Name  
berlintpp

Created On  
8/20/2024, 4:51 AM

Withdraw

Cancel

### **3.3 Berlin Group APIs**

- OBAPI supports APIs of the Berlin Group standard's version 1.3.6.
- The list of the APIs supported in OBAPI can be found in the document - Berlin Group Open Banking APIs - OBAPI v22.2.5.0.0.pdf
- Support is available for Retail and Corporate personas for Account Information Services and Payment Initiation Services

---

## 4. References

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