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

Part No. F72988-01

October 2024

ORACLE®

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/

ORACLE®

Table of Contents

ORACLE®

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

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.

1.7 <u>Screenshot Disclaimer</u>

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 <u>Acronyms and Abbreviations</u>

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

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

ORACLE®

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.

ORACLE®

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

ORACLE®

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.

ORACLE®
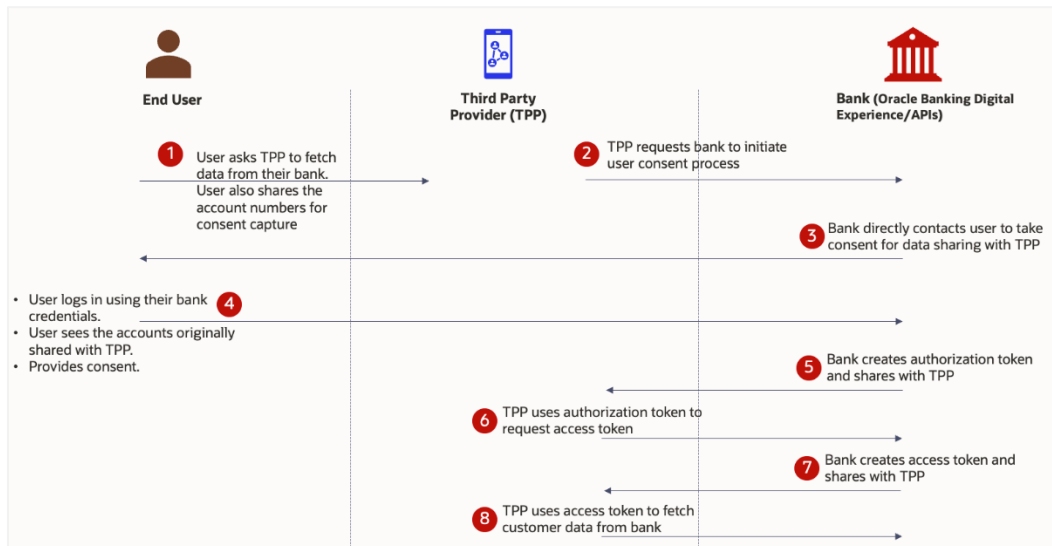
AISP Consent Capture Screen - Berlin Spec

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
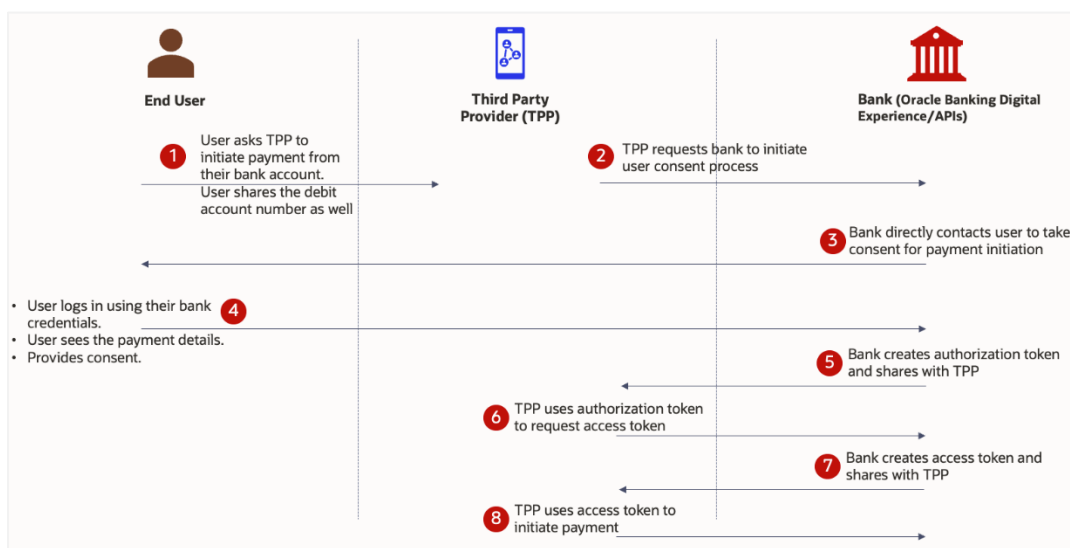
PISP Consent Capture Screen - Berlin Spec

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

ORACLE®

3.2.3 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.

ORACLE®

Consent Details

| berlintpp | Accounts | Expires 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 <u>Berlin Group APIs</u>

- 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

ORACLE®

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**

ORACLE®