UK Open Banking APIs
Oracle Banking Digital Experience
Patchset Release 22.2.6.0.0

Part No. F72987-01

April 2025

ORACLE®

ORACLE®

Table of Contents

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 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:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. UK Open Banking APIs

2.1 UK Open Banking API v4.0

S.No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
1	account-access-consents	POST	POST /account-access-consents	Mandatory	accounts
2	account-access-consents	GET	GET /account-access-consents/{ConsentId}	Mandatory	accounts
3	account-access-consents	DELETE	DELETE /account-access-consents/{ConsentId}	Mandatory	accounts
4	accounts	GET	GET /accounts	Mandatory	accounts
5	accounts	GET	GET /accounts/{AccountId}	Mandatory	accounts
6	balances	GET	GET /accounts/{AccountId}/balances	Mandatory	accounts
7	transactions	GET	GET /accounts/{AccountId}/transactions	Mandatory	accounts
8	beneficiaries	GET	GET /beneficiaries	Optional	accounts
9	direct-debits	GET	GET /accounts/{AccountId}/direct-debits*	Conditional	accounts
10	standing-orders	GET	GET /accounts/{AccountId}/standing-orders**	Conditional	accounts
11	standing-orders	GET	GET /standing-orders**	Optional	accounts
12	party	GET	GET /accounts/{AccountId}/party	Conditional	accounts
13	party	GET	GET /party	Conditional	accounts

ORACLE®

S.No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
14	scheduled-payments	GET	GET /accounts/{AccountId}/scheduled-payments**	Conditional	accounts
15	statements	GET	GET /accounts/{AccountId}/statements*	Conditional	accounts
16	statements	GET	GET /accounts/{AccountId}/statements/{StatementId}*	Conditional	accounts
17	statements	GET	GET /accounts/{AccountId}/statements/{StatementId}/file	Optional	accounts
18	statements	GET	GET /accounts/{AccountId}/statements/{StatementId}/transactions*	Conditional	accounts
19	domestic-payment-consents	POST	POST /domestic-payment-consents	Mandatory	payments
20	domestic-payment-consents	GET	GET /domestic-payment-consents/{ConsentId}	Mandatory	payments
21	domestic-payment-consents	GET	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Mandatory	payments
22	domestic-payments	POST	POST /domestic-payments*	Mandatory	payments
23	domestic-payments	GET	GET /domestic-payments/{DomesticPaymentId}*	Mandatory	payments
24	domestic-scheduled-payment-consents	POST	POST /domestic-scheduled-payment-consents	Conditional	payments

S.No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
25	domestic-scheduled-payment-consents	GET	GET /domestic-scheduled-payment-consents/{ConsentId}	Mandatory (if resource POST implemented)	payments
26	domestic-scheduled-payments	POST	POST /domestic-scheduled-payments*	Conditional	payments
27	domestic-scheduled-payments	GET	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}*	Mandatory (if resource POST implemented)	payments
28	domestic-standing-order-consents	POST	POST /domestic-standing-order-consents	Conditional	payments
29	domestic-standing-order-consents	GET	GET /domestic-standing-order-consents/{ConsentId}	Mandatory (if resource POST implemented)	payments
30	domestic-standing-orders	POST	POST /domestic-standing-orders*	Conditional	payments
31	domestic-standing-orders	GET	GET /domestic-standing-orders/{DomesticStandingOrderId}*	Mandatory (if resource POST implemented)	payments
32	international-payment-consents	POST	POST /international-payment-consents	Conditional	payments
33	international-payment-consents	GET	GET /international-payment-consents/{ConsentId}	Mandatory (if resource POST implemented)	payments
34	international-payment-consents	GET	GET /international-payment-consents/{ConsentId}/funds-confirmation	Mandatory (if resource POST implemented)	payments
35	international-payments	POST	POST /international-payments	Conditional	payments

S.No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
36	international-payments	GET	GET /international-payments/{International PaymentId}	Mandatory (if resource POST implemented)	payments
37	international-scheduled-payment-consents	POST	POST /international-scheduled-payment-consents	Conditional	payments
38	international-scheduled-payment-consents	GET	GET /international-scheduled-payment-consents/{ConsentId}	Mandatory (if resource POST implemented)	payments
39	international-scheduled-payment-consents	GET	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	Mandatory (if immediate debit supported)	payments
40	international-scheduled-payments	POST	POST /international-scheduled-payments	Conditional	payments
41	international-scheduled-payments	GET	GET /international-scheduled-payments/{International ScheduledPaymentId}	Mandatory (if resource POST implemented)	payments
42	international-standing-order-consents	POST	POST /international-standing-order-consents	Conditional	payments
43	international-standing-order-consents	GET	GET /international-standing-order-consents/{ConsentId}	Mandatory (if resource POST implemented)	payments
44	international-standing-orders	POST	POST /international-standing-orders	Conditional	payments
45	international-standing-orders	GET	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Mandatory (if resource POST implemented)	payments

S.No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
46	file-payment-consents	POST	POST /file-payment-consents	Conditional	payments
47	file-payment-consents	POST	POST /file-payment-consents/{ConsentId}/file	Conditional	payments
48	file-payment-consents	GET	GET /file-payment-consents/{ConsentId}	Mandatory (if resource POST implemented)	payments
49	file-payment-consents	GET	GET /file-payment-consents/{ConsentId}/file	Conditional	payments
50	file-payments	POST	POST /file-payments	Conditional	payments
51	file-payments	GET	GET /file-payments/{FilePaymentId}	Mandatory (if resource POST implemented)	payments
52	file-payments	GET	GET /file-payments/{FilePaymentId}/payment-details	Conditional	payments
53	funds-confirmation-consent	POST	POST /funds-confirmation-consents	Mandatory	fundsconfirmations
54	funds-confirmation-consent	GET	GET /funds-confirmation-consents/{ConsentId}	Mandatory	fundsconfirmations
55	funds-confirmation-consent	DELETE	DELETE /funds-confirmation-consents/{ConsentId}	Mandatory	fundsconfirmations
56	funds-confirmation	POST	POST /funds-confirmations	Mandatory	fundsconfirmations

Note:
* API not integrated with the host

** AISP API integrated with Payments host along with Accounts host