UK Open Banking Consent Management User Guide
Oracle Banking Digital Experience
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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

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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

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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.

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 <u>Consent Revocation</u>

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 <u>Revoke Access for TPP</u>

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

Q Search

←
Revoke Action

| Rogerr Bohr | > |

🔒 Passwords & Security >
📱 Device Registration >
Preferences >
☁ Access & Consent >
📢 Alerts >

Revoke Access

Client Type
⦿ AISP   ○ CBPII

Select Account
xxxxxxxxxxxxx9802   ▾

ⓘ Current Balance : €9,622,140.80

Submit

Your connected service providers
You have provided permissions for these service providers to access data from your account
Select a provider to manage
19 Record(s)   [⊞ Manage Columns]

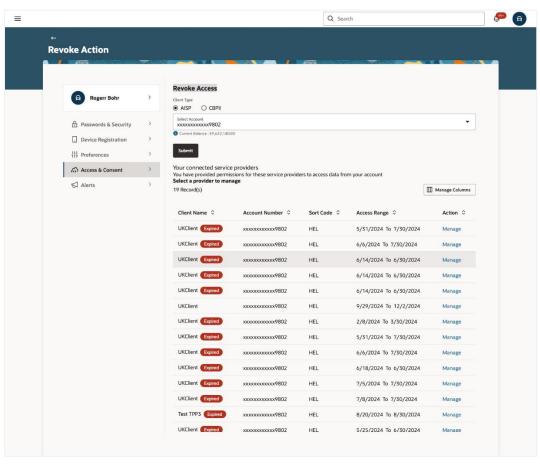| Client Name ⌄	Account Number ⌄	Sort Code ⌄	Access Range ⌄	Action ⌄
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	5/31/2024 To 7/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	6/6/2024 To 7/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	6/14/2024 To 6/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	6/14/2024 To 6/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	6/14/2024 To 6/30/2024	Manage
UKClient	xxxxxxxxxxxxx9802	HEL	9/29/2024 To 12/2/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	2/8/2024 To 3/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	5/31/2024 To 7/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	6/6/2024 To 7/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	6/18/2024 To 6/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	7/5/2024 To 7/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	7/8/2024 To 7/30/2024	Manage
Test TPP3 [Expired]	xxxxxxxxxxxxx9802	HEL	8/20/2024 To 8/30/2024	Manage
UKClient [Expired]	xxxxxxxxxxxxx9802	HEL	5/25/2024 To 6/30/2024	Manage

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≡   Q Search

←
Manage Third Party Provider Access

Service Provider Details
UKClient
Account Status   [Expired]

The data we access
- Contact details
- Account Details
- Regular Payments
- Statements
- Account Transactions

You started sharing your data on
5/31/2024

Access to this data expires
7/30/2024

You should contact UKClient to fully understand the implication of withdrawing access.

Back   **Cancel Permission**

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.
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account and transaction level access to the third party.
Select Accounts	Select the account to provide the account and transaction level access to the third party.
Transactions	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 <u>Manage Tokens</u>

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.

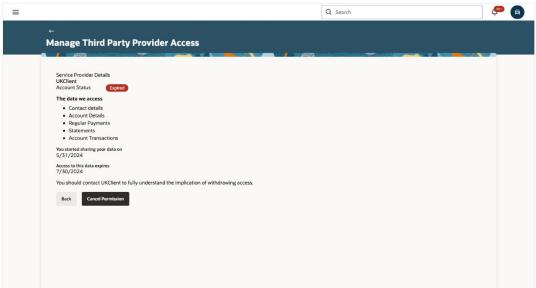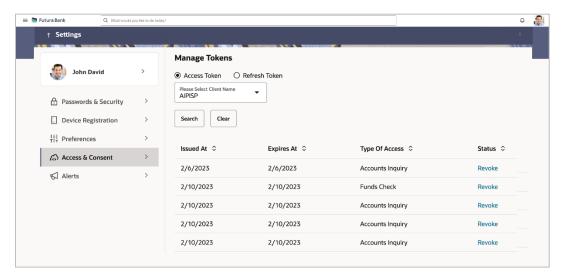Through this section, these Access Tokens can be managed.

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

Field Description

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

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

3. 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 4.0.

- The list of the APIs supported in OBAPI can be found in this document - UK Open Banking APIs - OBAPI v25.1.0.0.0.pdf

- Support is available for Retail as well as Corporate persona for Account Information Services and Payment Initiation Services including approval support for payments

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**