Oracle Banking Party Integration Guide

Oracle Banking Origination Cloud Service

Release 14.6.0.0.0

Part Number F76354-01

December 2022

ORACLE®

Oracle Banking Party Integration Guide

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

https://www.oracle.com/industries/financial-services/index.html

ORACLE®

Contents

ORACLE®

1 About this manual

1.1 Purpose

This guide is to help with Integration of Oracle Banking Origination with Oracle Banking Party Module.

1.2 Audience

This guide is intended for the Implementation and IT Staff to implement and maintain the software.

1.3 List of Topics

This guide is organized into the following topics:

Topic	Description
Oracle Banking Party Integration	This topic helps you to Integrate Oracle Banking Party Module with Oracle Banking Origination product.

2   Oracle Banking Party Integration

2.1   Introduction

You can integrate Oracle Banking Origination with Oracle Banking Party module through Oracle Banking Routing Hub. This document briefs you about the specific steps needed for Integration of these two products and specific maintenances.

Oracle Banking Origination and Oracle Banking Party Module integration will allow end-customers to initiate multi-product applications in a single go without much hindrance. This will enable faster application processing, easy tracking, and a single and efficient platform to open accounts.

For the smooth integration, Oracle Banking Party has provided the following Rest APIs for Oracle Banking Origination to consume and utilize in product origination.

- *2.1.1 Initiate Onboarding API*

- *2.1.2 Enquiry API for Existing Customer*

- *2.1.3 Enquiry API for new Customer*

- *2.1.4 Enquiry API for Party Maintenance*

- *2.1.5 Initiate Amend Process API*

- *2.1.6 Initiate SMB Onboarding API*

- *2.1.7 Party Search API*

- *2.1.8 Initiate SMB Stakeholder Onboarding API*

- *2.1.9 Signature Search API*

NOTE: Currently, all the API has been integrated with JWT_Token.

ORACLE®

2.1.1 Initiate Onboarding API

Initiate Onboarding API allows Oracle Banking Origination to initiate Onboarding for a new Customer through Oracle Banking Party. This API allows to send New Party details along with Financial Details to Oracle Banking Party Module to onboard a new Customer. This API allows to Onboard a new Customer for different Origination Processes such as Savings Account, Current Account, Term Deposit Account, and Loan Account Origination Process from Oracle Banking Origination.

Follow the below steps to initiate Onboarding for a new Customer in Oracle Banking Origination:

1. Start the origination for Savings Account, Current Account, Term Deposit Account, or Loan Account from Product Catalogue.

2. Open Customer Information data-segment screen.

3. Select the existing customer switch as OFF and capture all the mandatory fields.

4. Open the Financial Details data-segment screen.

5. Capture the financial details for the respective customer.

6. On submission of Application Entry stage, Customer Onboarding request gets initiated. For Multi Product Origination, it gets initiated on submission of Application Entry stage of the last product.

Follow the below steps to initiate Onboarding for a New Customer in Oracle Banking Origination through Oracle Banking Digital Experience:

1. Use the INITIATE API to initiate an application

2. Use the SUBMIT API to save the Customer Information and Financial Details

3. When the application is submitted from Oracle Banking Digital Experience and when the Application Entry stage (or whichever stage has the Customer Information data-segment) is submitted, Customer Onboarding request gets initiated.

   NOTE: If the KYC data is also sent by Oracle Banking Digital Experience and if the customer is compliant, then the customer will be onboarded through STP in Oracle Banking Party module

   → Customer is now available in Oracle Banking Party for further operations

   NOTE: The below API is integrated through Oracle Banking Routing Hub.

ORACLE®

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch **Type:** POST **Headers:** Content-Type:application/json userId:RAHUL appId:CMNCORE branchCode:000 SERVICE-CONSUMER:RPM_ORIGINATION SERVICE-CONSUMER-SERVICE: OBPY_INITIATE_ONBOARDING_PARTY	**API:** /obpy-party-services/service/v1/initiatePartyOnboarding **Type:** POST **Headers:** Content-Type: application/json userId:SHITAL1 appId:PRTONB branchCode:000 Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e authToken: token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

2.1.2 Enquiry API for Existing Customer

Initiate API will be used to initiate and thus start a multi-product application through Oracle Banking Origination.

Below are the salient features of Enquiry API for Existing Customer. Enquiry API for existing customer will return the Customer details along with financial details.

NOTE: The below API is integrated through Oracle Banking Routing Hub.

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch **Type:** POST **Headers:** Content-Type:application/json userId:RAHUL appId:CMNCORE branchCode:000 SERVICE-CONSUMER:RPM_ORIGINATION SERVICE-CONSUMER-SERVICE: OBPY_GET_EXISTING_PARTY	**API:** /obpy-party-services/obpy-party-services/service/v1/getParty/{partyId} **Type:** GET **Headers:** Content-Type:application/json userId:SHITAL1 appId:PRTONB branchCode:000 Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e authToken:token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

2.1.3 Enquiry API for new Customer

Initiate API will be used to initiate and thus start a multi-product application through Oracle Banking Origination.

Below are the salient features of Enquiry API for Existing Customer. Enquiry API for the existing customer will return the customer details along with the financial details.

NOTE: The below API is integrated through Oracle Banking Routing Hub.

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch **Type:** POST **Headers:** Content-Type:application/json userId:RAHUL appId:CMNCORE branchCode:000 SERVICE-CONSUMER:RPM_ORIGINATION SERVICE-CONSUMER-SERVICE: OBPY_GET_NEW_PARTY	**API:** /obpy-party-services/obpy-party-services/service/v1/retail/customerDetails/{partyId} **Type:** GET **Headers:** Content-Type:application/json userId:SHITAL1 appId:PRTONB branchCode:000 Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e authToken:token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

ORACLE®

2.1.4 Enquiry API for Party Maintenance

Enquiry API for Party Maintenance is used to fetch the types of types value maintained in party module for various drop down.

NOTE: The below API is integrated through Oracle Banking Routing Hub.

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch **Type:** POST **Headers:** Content-Type:application/json userId:RAHUL appId:CMNCORE branchCode:000 SERVICE-CONSUMER:RPM_ORIGINATION SERVICE-CONSUMER-SERVICE:OBPY_MAINTENANCE	**API:** /obpy-party-maintenance-service/obpy-party-maintenance-service/service/v1/retail/customerDetails/{partyId} **Type:** GET **Headers:** Content-Type:application/json userId:SHITAL1 appId:PRTONB branchCode:000 Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e authToken:token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

2.1.5 Initiate Amend Process API

Initiate Amend Process API allows Oracle Banking Origination to initiate amendment process for an existing Customer through Oracle Banking Party. This API allows to send the details of the existing customer along with Financial Details to Oracle Banking Party Module to amend an existing customer. This API allows to amend an existing customer for the different Origination Process such as Saving Account, Current Account, Term Deposit Account, and Loan Account Origination Process from Oracle Banking Origination.

Follow the below steps to initiate amendment for an existing customer in Oracle Banking Origination:

1. Start the Origination for Saving, Current, Term Deposit, or Loan Account from Product Catalogue.

2. Open Customer Information Data-segment Screen.

3. Select the existing customer switch as ON and fetch the details of the existing customer.

4. If the amendment is required, click Edit to update the details and click Save.

5. Open Financial Details data-segment screen.

6. The Financial Details of the existing customer appears.

7. If the amendment is required, click Edit to update the details and click Save.

8. On submission of Application Entry Stage, Customer Amendment gets initiated. For Multi Product Origination, it gets initiated on submission of Application Entry stage of the last product.

→ Customer is now available in Oracle Banking Party for further amendment process.

NOTE: The below API is integrated through Oracle Banking Routing Hub.

ORACLE®

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch **Type:** POST **Headers:** Content-Type:application/json userId:RAHUL appId:CMNCORE branchCode:000 SERVICE-CONSUMER:RPM_ORIGINATION SERVICE-CONSUMER-SERVICE-CONSUMER-SERVICE:OBPY_AMEND_PARTY	**API:** /obpy-party-services/service/v1/retail/amendParty/{partyId} **Type:** POST **Headers:** Accept:application/json appId:PRTONB Authorization:Bearer authToken:Y branchCode:000 Content-Type:application/json userId:SHITAL1

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

2.1.6 Initiate SMB Onboarding API

Initiate SMB Onboarding API allows Oracle Banking Origination to initiate Onboarding for a new SMB Customer through Oracle Banking Party. This API allows to send New SMB Party details along with Financial Details and Stakeholder Details to Oracle Banking Party Module to onboard a new SMB Customer. This API allows to Onboard a new SMB Customer for different Origination Processes such as Savings Account, Current Account and Term Deposit Account Origination Process from Oracle Banking Origination.

Follow the below steps to initiate Onboarding for a new SMB Customer in Oracle Banking Origination:

1. Start the origination for Savings Account, Current Account or Term Deposit Account from Product Catalogue.

2. Open Customer Information data-segment screen.

3. Select the existing customer switch as OFF and capture all the mandatory fields.

4. Open the Financial Details data-segment screen.

5. Capture the financial details for the respective customer.

6. Open the Stakeholder Details data-segment screen.

7. Capture the Stakeholder details for the respective SMB customer.

8. On submission of Application Entry stage, Customer Onboarding request gets initiated. For Multi Product Origination, it gets initiated on submission of Application Entry stage of the last product.

→ Customer is now available in Oracle Banking Party for further operations

NOTE: The below API is integrated through Oracle Banking Routing Hub.

NOTE: Digital Banking does not support SMB customers

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch	**API:** /obpy-party-services/service/v1/ initiateSMBPartyOnboarding
Type: POST	**Type:** POST
Headers:	**Headers:**
Content-Type:application/json	Content-Type: application/json
userId:RAHUL	userId:SHITAL1
appId:CMNCORE	appId:PRTONB
branchCode:000	branchCode:000
SERVICE-CONSUMER:RPM_ORIGINATION	Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e
SERVICE-CONSUMER-SERVICE: OBPY_INITIATE_SMB_ONBOARDING_PARTY	authToken: token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

2.1.7 Party Search API

Party Search API allows Oracle Banking Origination to search for details of any party from Oracle Banking Party based on specific parameters. It is also used in Customer Information DS to search any existing customer.

Party Search API is used in Stakeholder Details and Customer Information Data Segment to search any existing customer and party.

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch **Type:** POST **Headers:** Content-Type:application/json userId:RAHUL appId:CMNCORE branchCode:000 SERVICE-CONSUMER:RPM_ORIGINATION SERVICE-CONSUMER-SERVICE: OBPY_INITIATE_SMB_ONBOARDING_PARTY	**API:** /obpy-party-services/service/v1/ partySearch **Type:** POST **Headers:** Content-Type: application/json userId:SHITAL1 appId:PRTONB branchCode:000 Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e authToken: token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations.

2.1.8 Initiate SMB Stakeholder Onboarding API

Initiate SMB Stakeholder Onboarding API allows Oracle Banking Origination to initiate Onboarding for a new SMB Stakeholder through Oracle Banking Party. This API allows to send New SMB Stakeholder Party details to Oracle Banking Party Module to onboard a new Stakeholder. This API allows to onboard a new SMB Customer for the different Origination Processes such as Savings Account, Current Account and Term Deposit Account Origination Process from Oracle Banking Origination.

Follow the below steps to initiate Onboarding for a new SMB Stakeholder in Oracle Banking Origination:

1. Start the origination for SMB Savings Account, Current Account or Term Deposit Account from Product Catalogue.

2. Open the Stakeholder Details data-segment screen.

3. Capture the Stakeholder details for the respective SMB customer not with existing customer

4. On submission of Application Entry stage, Customer Onboarding request gets initiated along with Stakeholder Onboarding. For Multi Product Origination, it gets initiated on submission of Application Entry stage of the last product.

   → Stakeholder is now available in Oracle Banking Party for further operations

   NOTE: The below API is integrated through Oracle Banking Routing Hub.

ORACLE®

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch	**API:** /obpy-party-services/service/v1/createStakeholder
Type: POST	**Type:** POST
Headers:	**Headers:**
Content-Type:application/json	Content-Type: application/json
userId:RAHUL	userId:SHITAL1
appId:CMNCORE	appId:PRTONB
branchCode:000	branchCode:000
SERVICE-CONSUMER:RPM_ORIGINATION	Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e
SERVICE-CONSUMER-SERVICE: OBPY_INITIATE_ONBOARDING_STAKEHOLDER	authToken: token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

2.1.9 Signature Search API

Signature Search API allows Oracle Banking Origination to search for details of any signatures of an existing party based on the specified parameters

The Signature Search API is used in Stakeholder Details and Customer Information data segment of Oracle Banking Origination.

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch	**API:** /service/v1/signature/{cif}
Type: POST	**Type:** GET
Headers:	**Headers:**
Content-Type:application/json	Content-Type: application/json
userId:RAHUL	userId:SHITAL1
appId:CMNCORE	appId:PRTONB
branchCode:000	branchCode:000
SERVICE-CONSUMER:RPM_ORIGINATION	Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e
	authToken: token
SERVICE-CONSUMER-SERVICE: OBPY_GET_EXISTING_SIGN_PARTY	

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations.

2.1.10 Customer Dedupe Check API

Customer Dedupe Check API allows Oracle Banking Origination to check if the details of a newly onboarding customer is same as already existing customers. If yes, then the system gives an option to the user to either ignore this match and move ahead, or to choose the system suggested existing customer.

The Customer Dedupe Check API is used in the Customer Information datasegment on the click of NEXT button. On click of NEXT button, the following will happen

- System will check if the customer is new customer or not based on the Existing Customer flag in screen.

- If existing customer, system will check the bank level parameter to see if Customer Dedupe check is enabled for the application (More information on this can be obtained from Configuration User Manual)

- If bank level check is true, system will call the Customer Dedupe Check API via Oracle Banking Routing Hub

Below are the details of the API:

Oracle Banking Routing Hub endpoint details	Oracle Banking Party endpoint details
API: /cmc-obrh-services/route/dispatch **Type:** POST **Headers:** Content-Type:application/json userId:RAHUL appId:CMNCORE branchCode:000 SERVICE-CONSUMER:RPM_ORIGINATION SERVICE-CONSUMER-SERVICE: OBPY_DEDUPECHECK	**API:** /service/v1/ObpyDedupe/partyCheck **Type:** GET **Headers:** Content-Type: application/json userId:SHITAL1 appId:PRTONB branchCode:000 Authorization:Bearer eyJhbGciOiJIUzUxMiJ9.e authToken: token

*Refer Oracle Banking Routing Hub configuration files for the request/response transformations

ORACLE®