

Oracle Banking Party Integration Guide

Oracle Banking Origination

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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 bank user to initiate multi-product applications for new as well as existing customers. While Oracle Banking Origination will take care of the account creation, all process pertaining to customer, from creation of a customer to customer dedupe check, will be handed over to Oracle Banking Party for processing.

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 Party Maintenance API*](#)
- [*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*](#)
- [*2.1.10 Customer Dedupe Check API*](#)
- [*2.1.11 Location List API*](#)

2.1.1 Initiate Onboarding API

Initiate Onboarding API allows Oracle Banking Origination to initiate an application even with a new party who is not yet a customer of the bank. This API enables Oracle Banking Origination to send the new Party Details along with the Financial Details to Oracle Banking Party module via Oracle Banking Routing Hub. This API can be used for Origination processes such as Savings Account, Current Account, Term Deposit Account and Loan Account.

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 the stage containing the above datasegments, Customer Onboarding request gets initiated to Oracle Banking Party module. For Multi Product Origination, the call gets initiated on submission of stage of the last product which contains the above datasegments mentioned.
7. Once the call is triggered to OBPY module, a separate workflow will be initiated to onboard the party.
8. Once the KYC details of the party is completed from OBPY, an acknowledgement notification is sent from OBPY to OBO via the topic PartyKYCStatusUpdate to update the KYC status of the party. If the KYC is successfully completed, the status will be updated as Compliant. If the status is anything other than Compliant or if OBPY did not send the acknowledgement, then user will not be able to continue with the account application in OBO as the system will throw validation on the submit of the stage containing the Account Approval data segment.
9. After the onboarding process is completed from OBPY side and once the customer is successfully created, OBPY will update OBO with the customer id and status via the topic **PartyHandoffToHostStatus**.
10. Once the status is updated in OBO, the bank user will be able to create the account in the host product.

To initiate Onboarding for a New Customer in Oracle Banking Origination through Oracle Banking Digital Experience:

Note: Please refer Oracle Banking Digital Experience Integration Guide for more information on the APIs.

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.

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_INITIATE_ONBOARDING_PARTY	initiatePartyOnboarding - /service/v1/initiatePartyOnboarding

2.1.2 Enquiry API for Existing Customer

Enquiry API for Existing Customer is used to fetch all the customer related details for an existing customer in the bank and is having a customer ID. This will allow Oracle Banking Origination to use existing customers during account creation.

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_EXISTING_PARTY	getPartyDetails - /service/v1/getParty/{partyId}

2.1.3 Enquiry API for new Customer

Enquiry API for New Customer API is used to fetch all party details for an in-flight party for which customer id is not yet created but is in progress.

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_NEW_PARTY	getRetailCustomerDetails - /service/v1/retail/customerDetails/{partyId}

2.1.4 Party Maintenance API

Party Maintenance is used to fetch the list of values maintained in party module for various drop downs.

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_MAINTENANCE	getpartyMaintenanceMain - /service/v1/retail/getAll

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 changes in the details of the existing customer along with Financial Details to Oracle Banking Party Module to amend an existing customer.

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 the stage containing these data segments, Customer Amendment gets initiated. For Multi Product Origination, it gets initiated on submission of the stage of the last product, containing the above data segments.

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

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_AMEND_PARTY	amendParty - /service/v1/retail/amendParty/{partyId}

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.

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 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 SMB customer.
6. Open the Stakeholder Details data-segment screen.
7. Capture the Stakeholder details for the respective SMB customer.
8. On submission of the stage, containing these data segments, SMB Customer Onboarding request gets initiated. For Multi Product Origination, it gets initiated on submission of the stage of the last product, containing the above data segments.

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

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_INITIATE_SMB_ONBOARDING_PARTY	initiateSMBPartyOnboarding - /service/v1/initiateSMBPartyOnboarding

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.

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_PARTY_SEARCH	partySearch - /service/v1/partySearch

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.

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 or Loan Account from Product Catalogue.
2. Open the Stakeholder Details data-segment screen.
3. Capture the Stakeholder details for the respective SMB.
4. On submission of the stage containing this data segment, Customer SMB Customer Onboarding request gets initiated along with Stakeholder Onboarding. For Multi Product Origination, it gets initiated on submission of the stage of the last product, containing the above data segments.

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

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_INITIATE_ONBOARDING_STAKEHOLDER	createStakeholder - /service/v1/createStakeholder

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.

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_EXISTING_SIGN_PARTY	getLatestSignatureDetails - /service/v1/signature/{cif}

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 data segment 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

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_DEDUPECHECK	partyDedupeCheck - /service/v1/ObpyDedupe/partyCheck

2.1.11 Location List API

Location List API allows Oracle Banking Origination to fetch the list of Location maintained in Oracle Banking Party. This is required to be send along with the address details during origination of accounts.

Routing Hub Details:

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_LOCATION	getAllServiceLocation - /service/v1/location/getAll