

Oracle® Banking Digital Experience

UK Open Banking Consent Management

User Guide



Release 25.1.0.0.0

G38621-01

July 2025

ORACLE®

Copyright © 2015, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

| | |
|-----------------------------|----|
| Purpose | i |
| Audience | i |
| Documentation Accessibility | i |
| Critical Patches | i |
| Diversity and Inclusion | i |
| Related Resources | ii |
| Conventions | ii |
| Screenshot Disclaimer | ii |
| Acronyms and Abbreviations | ii |

1 Open Banking Functional Overview

| | |
|--|---|
| 1.1 Open Banking functionality for UK Open Banking standards | 1 |
|--|---|

2 UK Open Banking

| | |
|---------------------------|---|
| 2.1 TPP registration | 1 |
| 2.2 Consent Management | 1 |
| 2.3 Consent Capture | 1 |
| 2.4 Consent Listing | 4 |
| 2.5 Consent Revocation | 4 |
| 2.6 Revoke Access for TPP | 5 |
| 2.7 Manage Tokens | 7 |
| 2.8 UK Open Banking APIs | 8 |

3 References

Index

Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking APIs application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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](#).

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.

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking APIs Installation Manuals

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. |
| <i>italic</i> | 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. |

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

| Abbreviation | Description |
|--------------|---------------------|
| OBAPI | Oracle Banking APIs |

1

Open Banking Functional Overview

This topic provides information on **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.

1.1 Open Banking functionality for UK Open Banking standards

This topic provides information on **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. i. Consent Capture
 - ii. Consent listing
 - iii. 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.

2

UK Open Banking

2.1 TPP registration

This topic provides information on **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

2.2 Consent Management

2.3 Consent Capture

This topic describes the systematic instruction to **Consent Capture** option.

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.

Figure 2-1 AISP Consent Management Flow

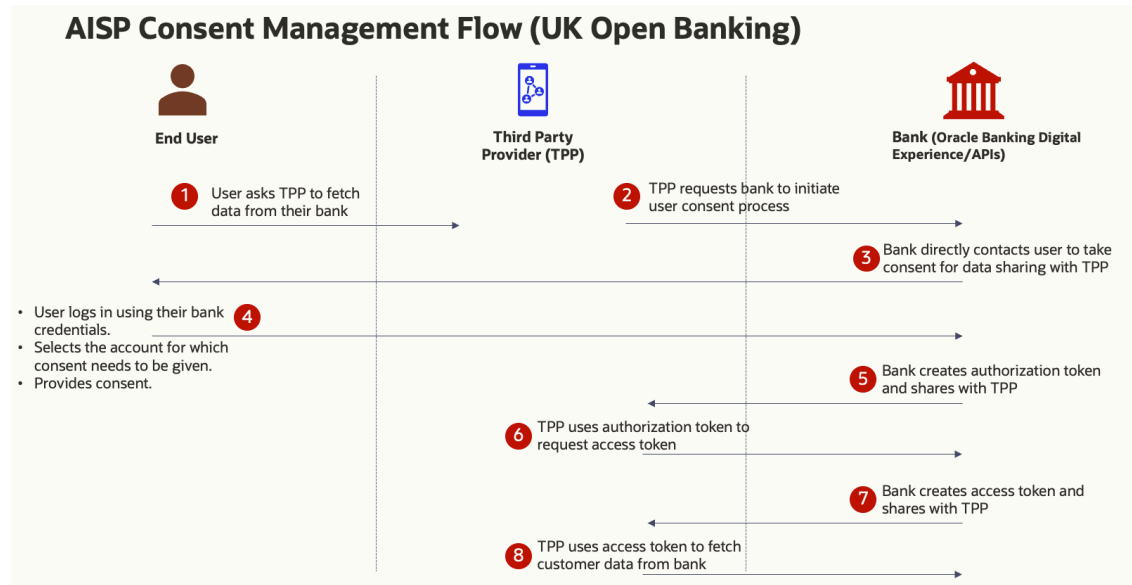
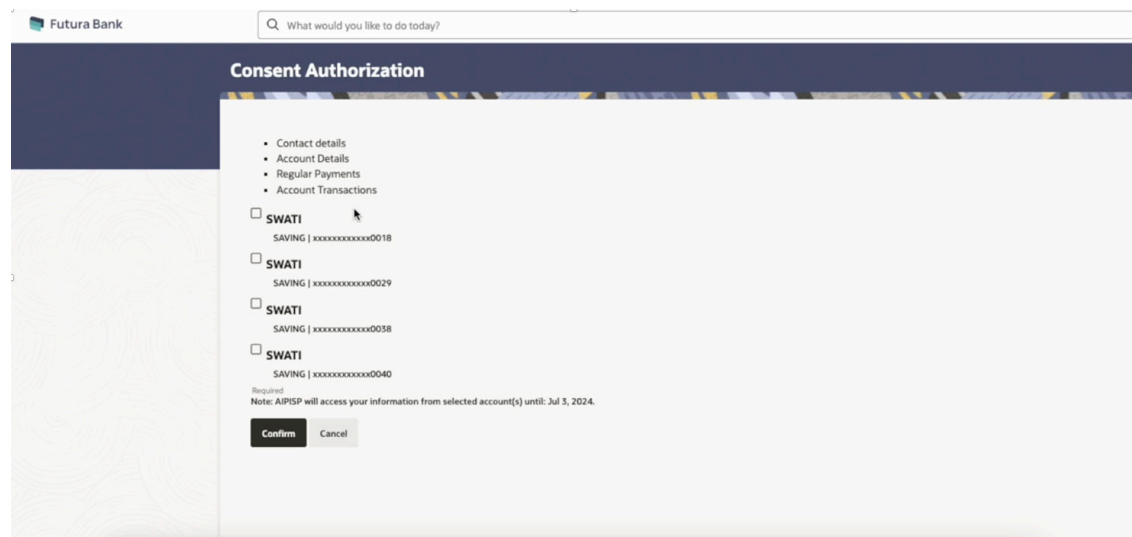


Figure 2-2 AISP Consent Capture Screen - UK Open Banking



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

Figure 2-3 PISP Flow

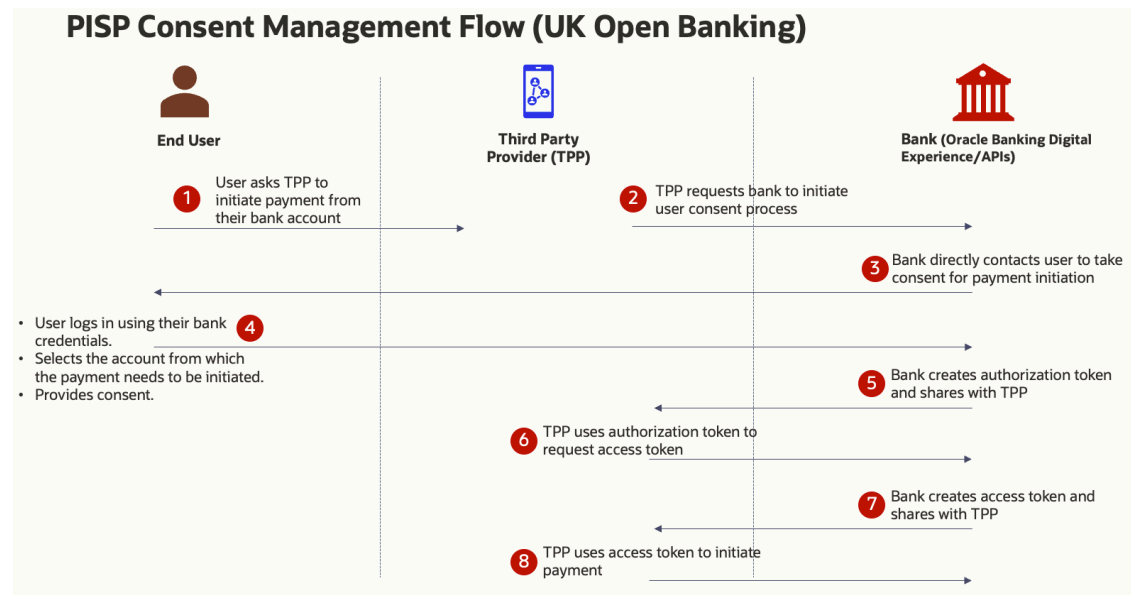
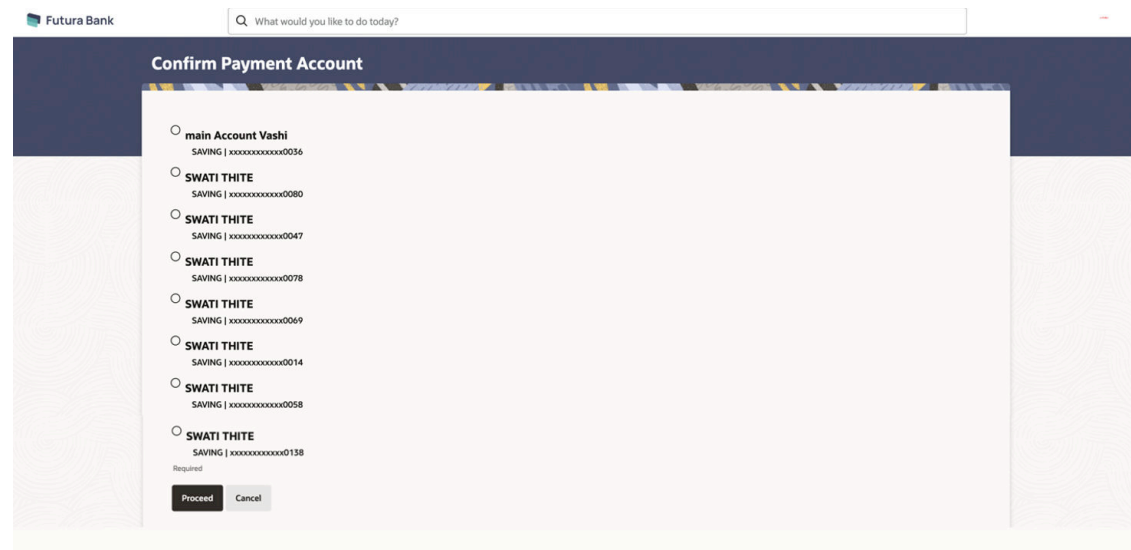


Figure 2-4 PISP Consent Capture Screen with Account Selection - UK Open Banking)



2.4 Consent Listing

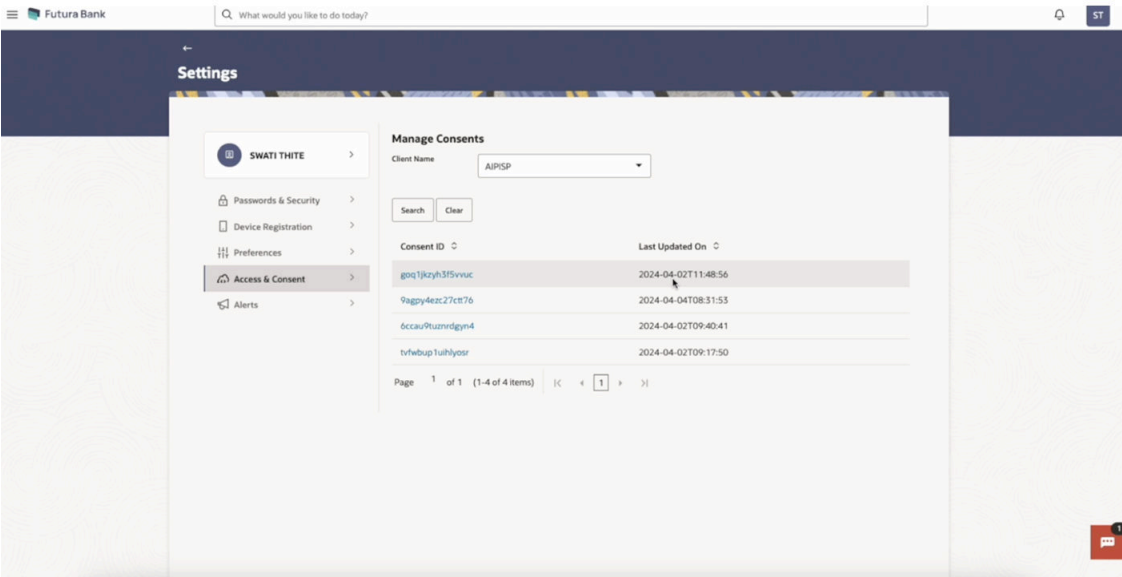
This topic provides information on **Consent Listing**.

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.

Navigation Path: Perform any one of the following navigation to access the **Manage Consent**:

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent** , and then click **Manage Consent**
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent** , and then click **Manage Consent**

Figure 2-5 Consent Listing



2.5 Consent Revocation

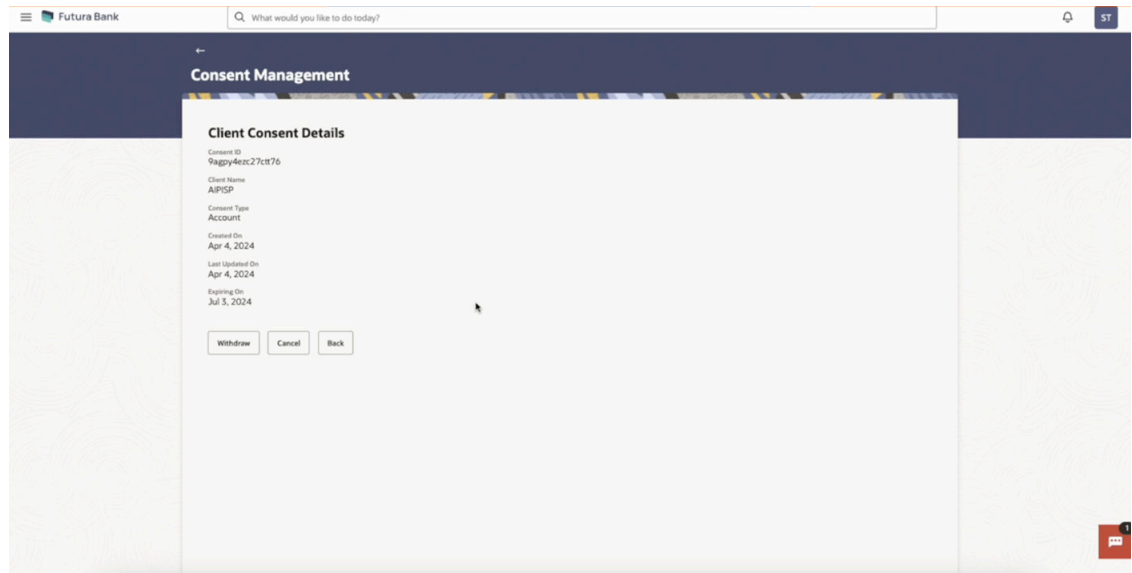
This topic provides information on **Consent Revocation**.

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.

Navigation Path: Perform any one of the following navigation to access the **Manage Consent**

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent** , and then click **Manage Consent**
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent** , and then click **Manage Consent**

From the list of Consents, the PSU can see the details of Consent and can revoke the same.

Figure 2-6 Consent Revocation

2.6 Revoke Access for TPP

This topic provides information on **Revoke Access for TPP**.

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.

Navigation Path: Perform any one of the following navigation to access the **Revoke Access**:

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent**, and then click **Revoke Access**
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent**, and then click **Revoke Access**

Figure 2-7 Revoke Access

Revoke Action

Rogerr Bohr

Passwords & Security

Device Registration

Preferences

Access & Consent

Alerts

Revoke Access

Client Type

AISP

CBPIL

Select Account

xxxxxxxxxxxx9802

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 <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 5/31/2024 To 7/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 6/6/2024 To 7/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 6/14/2024 To 6/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 6/14/2024 To 6/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 6/14/2024 To 6/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 9/29/2024 To 12/2/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 2/8/2024 To 3/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 5/31/2024 To 7/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 6/6/2024 To 7/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 6/18/2024 To 6/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 7/5/2024 To 7/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 7/8/2024 To 7/30/2024 | Manage |
| Test TPP5 <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 8/20/2024 To 8/30/2024 | Manage |
| UKClient <div>Expired</div> | xxxxxxxxxxxx9802 | HEL | 5/25/2024 To 6/30/2024 | Manage |

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

Table 2-1 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. Perform any one of the following:
 - Click **Submit**.
 - Click **Back** to navigate back to previous page.

2.7 Manage Tokens

This topic provides information on **Manage Tokens**

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.

Navigation Path: Perform any one of the following navigation to access the **Manage Tokens**:

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent** , and then click **Manage Tokens**
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent** , and then click **Manage Tokens**

Figure 2-8 Manage Tokens

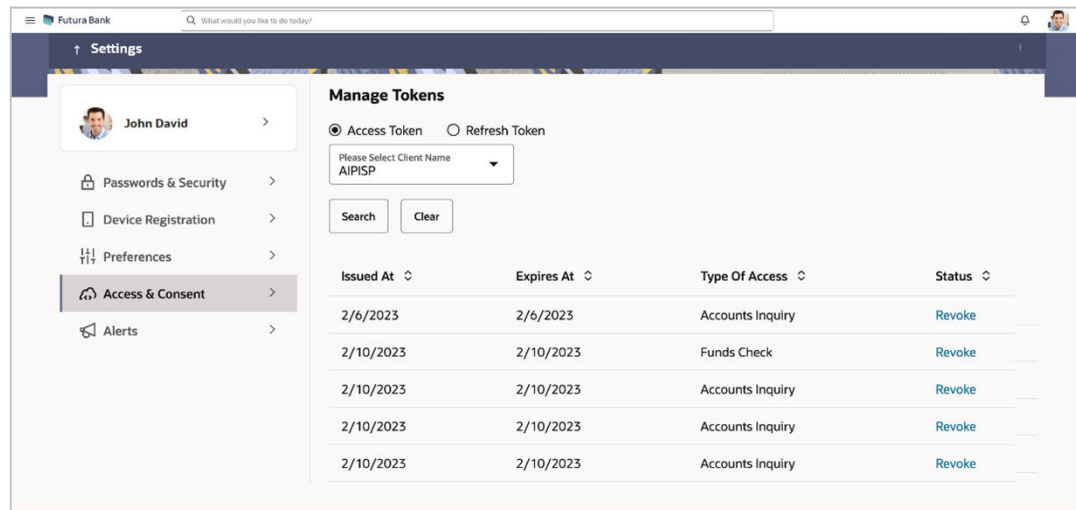


Table 2-2 Field Description

| 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. |

1. In the **Token Type** field, select the token of the client whose information need to be access from the resource server.
2. From the **Please Select Client Name** list, select the appropriate client to be searched.

2.8 UK Open Banking APIs

This topic provides information on **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

3

References

This topic provides information on **References**. For further details on the Berlin Group Open Banking configuration, refer to the following OBAPI user manual: **UK Open Banking Configuration Guide**

Index

O

Open Banking Functional Overview, [1](#)