

# Oracle® Banking Digital Experience

## Berlin Open Banking Configuration Guide



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# Contents

## Preface

---

Purpose	i
Before you Begin	i
Pre-requisites	i
Audience	i
Documentation Accessibility	ii
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii
Post-requisites	iii

## 1 Objective and Scope

---

## 2 Technology Stack

---

## 3 Pre-requisites

---

## 4 Headers Configuration

---

## 5 Properties

---

## 6 OAuth Configuration

---

6.1 UI Configuration	1
6.2 Code_challenge and Code_verifier configuration	1

## 7 Extensibility and Code Conventions

---

### Index

---

# Preface

- [Purpose](#)
- [Before you Begin](#)
- [Pre-requisites](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Post-requisites](#)

## Purpose

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

## Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

## Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

## 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 Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	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.

Convention	Meaning
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
OBDX	Oracle Banking Digital Experience

## Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

# 1

## Objective and Scope

This topic provides information on **Objective and Scope. Background**

Open Banking Configuration Document provides the various configurations required to enable Berlin Open Banking in OBAPI.

### Scope

- Headers Configuration
- Properties
- OAuth Configuration
- Code Convention and Extensibility



# 2

## Technology Stack

This topic provides information on **Technology Stack. Software**

Software	Version
Java	Java JDK or JRE version 11
OBDX/OBAPI	22.2.5.0.0
OAuth	OBDX Internal OAuth

### Abbreviations

Abbreviations	Description
OOTB	Out of the Box
TPP	Third Party Providers
ASPSP	Account Servicing Payment Service Provider

# 3

## Pre-requisites

This topic provides information on **Pre-requisites. Below softwares to be installed**

- Java JDK or JRE version 11 or higher must be installed. For installation of Java please refer **Oracle Banking Digital Experience Installation Guide**.
- OAuth Setup

# Headers Configuration

This topic provides information on **Headers Configuration**. There are three types of headers configuration available for Berlin Open Banking.

- System Headers (i.e. Mandatory Headers and its respective value validation)
- Configuration Headers (i.e. Mandatory Headers).
- API Configuration Headers (i.e. Mandatory Headers of a specific API)

Below are the configuration steps and Out of the box header already configured in the system.

**System Headers:** Both Header name and Header value are validated for System Headers.

For configuring more system headers, below script is to be executed in the OBAPI Admin schema.

```
Insert into DIGX_CFG_CONFIG_ALL_B
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPERTY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenbankingSystemHeaders.berlin. .%%HEADERNAME%%','%%PROFILEVALUE%%','%HEADERVALUE%
%', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1, '.*', null);
```

Below Query is used to check the System Headers in the system

```
select * from digx_cfg_config_all_b where prop_id like '%OpenbankingSystemHeaders%';
```

**Configuration Headers:** As of now in OOTB one header has been added as mandatory - "X-Request-ID". This header is required to be sent by the TPP to the ASPSP mandatorily with any value.

Only header name is validated in case of Configuration Headers.

For configuring more config headers, below script is to be executed in the OBDX/OBAPI Admin schema.

```
Insert into DIGX_CFG_CONFIG_ALL_B
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPERTY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenbankingConfigHeaders.berlin.%%HEADER NAME%%','%%PROFILEVALUE%%','%HEADERVALUE%
%', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1, '.*', null);
```

Below Query is used to check the System Headers in the system

```
select * from digx_cfg_config_all_b where prop_id like '%OpenbankingConfigHeaders%';
```

**API Configuration Headers :** As of now in OOTB multiple headers have been added as mandatory. This header is required to be sent by the TPP to the ASPSP mandatorily with a corresponding suitable value.

Header name is validated if the entry is made for requested API only in case of API Configuration Headers.

For configuring more api config headers, below script is to be executed in the OBDX/OBAPI Admin schema.

```
Insert into DIGX_CFG_CONFIG_ALL_B
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPERTY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenbankingApiConfigHeaders. %%API_PATH%%.%%HTTP_METHOD%%','%%PROFILEVALUE%%','%%HEADERVALUE%%', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1, '.*', null);
```

**Example:** Insert into DIGX\_CFG\_CONFIG\_ALL\_B

```
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPERTY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenbankingApiConfigHeaders.accounts/{account-id}/balances.GET', 'DEV', 'Consent-ID', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1, '.*', null);
```

Below Query is used to check the System Headers in the system

```
select * from digx_cfg_config_all_b where prop_id like '%OpenbankingApiConfigHeaders%';
```

# 5

## Properties

This topic provides information on **Properties**. Below are the properties required to be updated in the Berlin Open Banking. Please find the below properties, its purpose and OOTB values.

**Table:** DIGX\_CFG\_CONFIG\_ALL\_B

**Category-Id:** OpenBankingConfig

For more information on fields, refer to the field description table.

**Table 5-1 DIGX\_CFG\_CONFIG\_ALL\_B**

Property Id	Property Value (Out of the Box)	Purpose
OpenBankingConfig.CONSENT_EXPIRYDAYS	90	This value is used to check if expiry date send by TPP for the Account  Access Consent is not more than 90 days and if it is more than 90 days then ASPSP will reject this value

**Table:** AUTH\_CONFIG

**Category-Id:** AuthServerConfig

### Note

Prior to changing the value of SIGNER to X509RS256 or X509PS256, make sure to generate Public and Private Key Pair in Security Keys Section by logging in as admin.

For more information on fields, refer to the field description table.

**Table 5-2 AUTH\_CONFIG**

Property Id	Property Value	Purpose
AuthServerConfig.SIGNER	MAC/no row – MAC Signer X509RS256 – x509 signed token with RS256 algorithm X509PS256 - x509 signed token with PS256 algorithm	The algorithm used to generate JWT token
AuthServerConfig.OAUTH_REDIRECT_HOST_PORT	http://{HOST}:{PORT}	'HOST' refers to the hostname/IP of the application 'PORT' refers to the application's port

# 6

## OAuth Configuration

- [UI Configuration](#)  
This topic provides information on **UI Configuration**.
- [Code\\_challenge and Code\\_verifier configuration](#)  
This topic provides information on **Code\_challenge** and **Code\_verifier** configuration.

### 6.1 UI Configuration

This topic provides information on **UI Configuration**.

1. OAuth Identity Domain Maintenance will require below maintenance to configure UI Component for Authorizing consent. Kindly refer "Core User Manual → OAuth 2.0 → Identity Domain Definition" for detailed "Identity Domain Definition" setup.  
The value of Consent Page URL ( Menu → OAuth → Identity Domain Maintenance) is configured as `http://host:port?existingDashboard=true&homeComponent=authorize-consent-berlin&homeModule=open-banking&applicationType=auth&menuNavigationAvailable=false`.
2. Please ensure that `digx-berlinob.war` is deployed and it is in active state.
3. Navigate to `<ui_deploy_folder>/framework/js/api-catalogue.js` and please ensure below snippet if domain is set as "berlinob" for obc.

```
abc: {  
  application: "abc",  
  defaultVersion: "v1",  
  domain: "berlinob"  
},
```

### 6.2 Code\_challenge and Code\_verifier configuration

This topic provides information on **Code\_challenge** and **Code\_verifier** configuration.

**Table:** AUTH\_CONFIG

**Category-Id:** AuthServerConfig

For more information on fields, refer to the field description table.

**Table 6-1** AUTH\_CONFIG

Property Id	Property Value	Purpose
AuthServerConfig.isCodeChallengeEnabled	true/false	To enable/disable code_challenge and code_verifier functionality. The default value is 'false'.

# 7

## Extensibility and Code Conventions

This topic provides information on **Extensibility and Code Conventions. Error Message Framework**

The Error Message Framework helps convert the OBAPI error response according to the BERLIN Open Banking Specifications.

The error response structure for Open Banking Read/Write APIs is as follows:

```
{ "tppMessages" :  
[  
{ "category" : "", "path" : "", "code" : "", "text" :  
""  
}  
]  
}
```

The Berlin Open Banking specified error response is handled using DIGX\_OB\_BERLIN\_OBDX\_ERROR\_MAP table.

The contents of the table are as follows:

For more information on fields, refer to the field description table.

**Table 7-1 Table 1**

Column Name	Description
DIGX_ERROR_CODE	Represents the OBAPI error codes. This is a Primary and Unique Key
BERLIN_ERROR_CODE	Represents the Open Banking specified error code
PATH	Represents the reference to the JSON Path of the field with error. Can be null.
URL	Represents the URL to help remediate the problem, or provide more information etc. Can be null.

For mapping OBAPI error codes with Berlin Open Banking specified codes below script can be used:

```
Insert into  
DIGX_OB_BERLIN_OBDX_ERROR_MAP(DIGX_ERROR_CODE,BERLIN_ERROR_CODE,PATH,URL)  
values ('%%OBDX ErrorCode%%','%%Open Banking specified error code%%','%%Path%%', '%%URL%%');
```

Below Query is used to check the OBAPI errors mapped with BERLIN Open Banking specified error codes in the system

```
select * from DIGX_OB_BERLIN_OBDX_ERROR_MAP;
```

For configuring HTTP status codes with custom message, below script can be used:

```
Insert into DIGX_CFG_CONFIG_ALL_B
(PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PROPER
TY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJECT_VER
SION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION,OBJECT_STATUS) values
('OpenBankingErrorConfig.%%HTTP Status code%%','PROFILEVALUE','%%Error
Message%
%', 'N', 'N', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'openbanking', 'N', -1, '.*'
, null);
```

Below Query is used to check the Open Banking HTTP status codes in the system

```
select * from digx_cfg_config_all_b where prop_id like
'%OpenBankingErrorConfig%';
```



# Index

## C

---

Code\_challenge and Code\_verifier configuration, [1](#)

## E

---

Extensibility and Code Conventions, [1](#)

## H

---

Headers Configuration, [1](#)

## O

---

Objective and Scope, [1](#)

## P

---

Pre-requisites, [1](#)

Properties, [1](#)

## T

---

Technology Stack, [1](#)

## U

---

UI Configuration, [1](#)