

# Oracle® Banking Digital Experience

## OBO Mid-Office and Third Party Setup and Configuration Guide



Innovation Release 25.1.2.0.0

G51766-02

April 2026

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# Contents

## Preface

---

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

## 1 Introduction

---

## 2 Prerequisites OBO

---

2.1 OBO Version	1
2.2 Eureka URL	1
2.3 OBO Users and Configuration	2
2.4 User Access Testing	3
2.4.1 Token Generation	3
2.4.2 Access Any document related API with the Above Token	3
2.5 SSL certificate	4
2.6 OBO Business products	4
2.7 OBO Regional maintenance	5
2.8 OBO API testing via postman	5

## 3 Prerequisites OBRH

---

3.1 OBRH Origination Configuration	1
3.2 Origination Service Provider	2
3.3 Config Service Provider	3
3.4 Testing Consumer service via postman	5

4	Database Configuration	
4.1	System Configuration	1
4.1.1	Origination specific fields	1
4.1.2	Description of fields under origination tab	4
4.2	Additional (functional) Configuration	5
4.2.1	Configuring Repository adapter for Application	5
4.2.2	Configuring Repository adapter for Application Tracker	6
4.2.3	Configuring Repository adapter for Product Documents	6
4.2.4	Configuring Repository adapter for Mid Office Content Repository	7
4.2.5	Configuring Adapter Preference for Entity	7
4.2.6	Configuring Origination Workflow (Loan Requirement Step)	7
5	Product Configuration	
6	National ID Configuration	
7	DMS Configuration	
8	OCR Configuration	
9	Security Changes	
10	Enumeration Configuration	
11	OBDX-OBO Kafka consumer configuration	
12	OBRH Configuration	
13	Finicity Configuration	
13.1	Funding Options and Process	1

14 **Jumio Configuration**

---

15 **OBDX Regionalization Configuration**

---

16 **Trouble shooting and Assumptions**

---

**Index**

---

# Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)

## Purpose

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

## Audience

This document is intended for the following audience:

- Customers
- Partners

## Documentation Accessibility

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## Diversity and Inclusion

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## Related Resources

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

- Installation Guides
- License Guides

## 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.
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

# 1

## Introduction

This document is intended as a guide to set up OBDX 25.1.2.0.0 originations with OBO 14.8.2.0.0 and Third-Party releases.

# 2

## Prerequisites OBO

This topic provides information on **Prerequisites OBO**.

The following are the prerequisites required in Oracle banking Origination (OBO) so as to successfully integrate with Oracle Banking Digital Experience (OBDX).

- [OBO Version](#)  
This topic provides information on **OBO Version**.
- [Eureka URL](#)  
This topic provides information on **Eureka URL**.
- [OBO Users and Configuration](#)  
This topic provides information on **OBO Users and Configuration**.
- [User Access Testing](#)
- [SSL certificate](#)  
This topic provides information on **SSL certificate**.
- [OBO Business products](#)  
This topic provides information on **OBO Business products**.
- [OBO Regional maintenance](#)  
This topic provides information on **OBO Regional maintenance**.
- [OBO API testing via postman](#)  
This topic provides information on **OBO API testing via postman**.

### 2.1 OBO Version

This topic provides information on **OBO Version**.

This information is required to identify the version of OBO integrated with OBDX. The available features and services may vary depending on the OBO and OBDX versions, making it essential to confirm the specific version for accurate setup and configuration. Refer to the **Introduction** section for details on OBO–OBDX version compatibility.

### 2.2 Eureka URL

This topic provides information on **Eureka URL**.

The OBO Eureka URL, provided by the OBO team, is mandatory for configuring OBRH. Eureka lists all the services running on Eureka server, and this configuration is used in OBRH to either manually specify the IP/port or register the API service name.

The screenshot shows the Spring Eureka dashboard. At the top, there is a navigation bar with the 'spring Eureka' logo and links for 'HOME' and 'LAST 1000 SINCE STARTUP'. Below the navigation bar, the 'System Status' section displays a table with the following data:

Environment	test	Current time	2025-01-30T11:08:07 +0530
Data center	default	Uptime	2 days 00:25
		Lease expiration enabled	true
		Renews threshold	130
		Renews (last min)	321

Below the system status, there is a section for 'DS Replicas' with the heading 'Instances currently registered with Eureka'. At the bottom of the dashboard, there is a navigation bar with links for 'Application', 'AMIs', 'Availability Zones', and 'Status'.

## 2.3 OBO Users and Configuration

This topic provides information on **OBO Users and Configuration**.

The following 3 users must be created with required functionality / services / roles access in OBO before testing the integration with OBDX. These users are used to invoke OBO services documented in step **3.2. Eureka URL**.

1. **OBDXAPI** – This user is required for the **OBDX/OBRH configuration** to call **OBO endpoints** directly. These calls are made to the **OBO host** and do not pass through the **API Gateway Router**.
2. **OBDXAPI1** – This user is required for the **OBDX/OBRH configuration** to communicate with the **Document Management System (DMS)** also known as **Content Manager**. The DMS is used to manage all documents centrally across both **OBDX** and **OBO**. Since both systems use a centralized DMS, maintaining this user and its permissions are mandatory. All api-gateway requests through the API use this user. All api-gateway or api-gateway-router requests through the API use this user.
3. **OBDXUSER** – This user is required to access **OBO AppShell application login** to perform tasks such as verifying **product maintenance**, managing **business processes**, acquiring tasks, processing applications, and handling other OBO-related tasks. This ensures that all applications submitted through **OBDX** are correctly processed and validated within the **OBO** system.
4. In **OBO**, each user must be assigned appropriate roles, and the corresponding API FA codes used by **OBDX** should be configured accordingly. If the required access is not granted, the user may face authorization errors, as illustrated in the attached screenshot.

### ① Note

- As per the above configuration, **DO NOT** use **OBDXAPI** or **OBDXAPI1** to log into the **OBO application**. Doing so could cause **API failures** within the application, leading to errors such as **Bad Credential** or **Token Expired**.
- In the cloud setup, only one user is required (instead of **OBDXAPI / OBDXAPI1**) because Eureka is enabled.
- Ensure that the above three users have access to OBO services and OBRH consumers.

## 2.4 User Access Testing

- [Token Generation](#)  
This topic provides information on **Token Generation**.
- [Access Any document related API with the Above Token](#)  
This topic provides information on **Access Any document related API with the Above Token**.

### 2.4.1 Token Generation

This topic provides information on **Token Generation**.

The Token Generation API is used to check user access.

```
curl --location
      '<protocol>://<ip>:<port>/api-gateway/platojwtauth' \
      --header 'appId: SECSRV001'
      --header 'Content-Type: application/json'
      --data '{"username": "<user>", "password": "<password>"
      }'
```

**protocol:** http/https check in Eureka for service api-gateway-router

**ip:** api-gateway-router ip

**port:** api-gateway-router port

**user:** encrypted user

**password:** encrypted password

#### Note

Use user/password in Base64 or PLATO encryption.

To find the encryption type, use the following query:

```
SELECT * FROM digx_fw_config_all_b WHERE CATEGORY_ID = 'authenticationConfig';
```

**Response :** The token returned by this API will be used in the subsequent API.

### 2.4.2 Access Any document related API with the Above Token

This topic provides information on **Access Any document related API with the Above Token**.

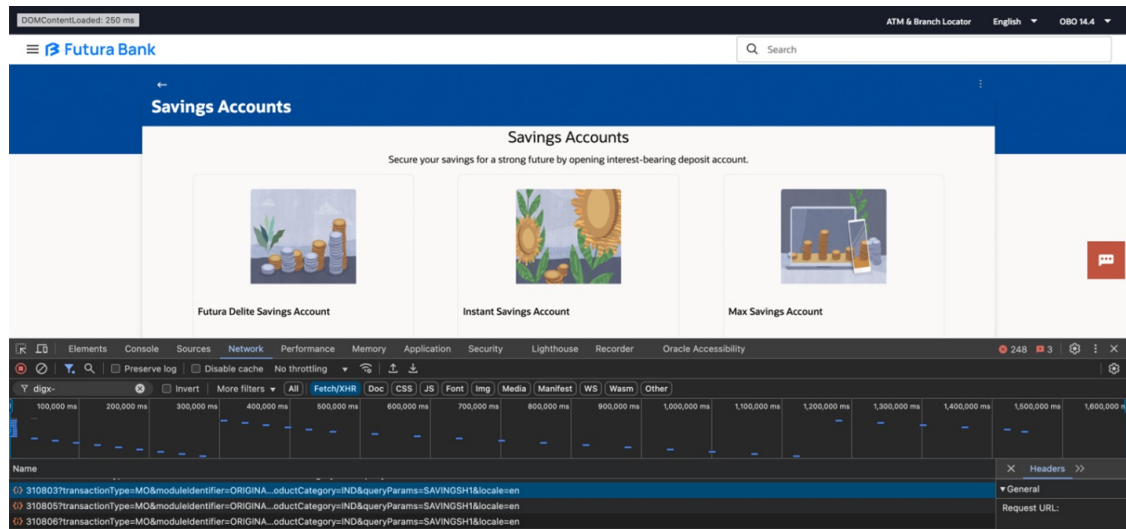
```
Document read api - Loading images for
product curl --location
      '<protocol>://<host>:<port>/api-gateway/cmc-document-services/cmc-
document-services/service/v1/documents?documentRefId=<image_id>'
      --header 'Content-Type: application/json'
      --header 'userId: <user>'
      --header 'appId: OBREMOBPDDETAILS'
```

```

\--header 'branchCode: <branch_code>'
\--header 'entityId: DEFAULTENTITY'
\
--header 'Authorization: Bearer <token>'

```

**image\_id** : You will get this ID in the product listing API. In the above api 310803 is image\_id



## 2.5 SSL certificate

This topic provides information on **SSL certificate**.

The OBO Eureka URL has listed discovery services. In case all these service are running securely on **https**, then an SSL certificate is mandatory to be installed on the OBDX/OBRH servers. This should be provided by the OBO team. Once certificates are installed on the OBDX and OBRH servers, only then can any OBO API be accessed through the OBDX/OBRH servers and respective applications. As per OBDX standards, all API calls should be HTTPs only.

If SSL is not installed correctly then you may get the following error. In this case, you will be required to re-install the SSL certificate.

```

javax.ws.rs.ProcessingException: javax.net.ssl.SSLHandshakeException: PKIX
path building
    failed: sun.security.provider.certpath.SunCertPathBuilderException:
unable to find valid
    certification path to requested target at

```

## 2.6 OBO Business products

This topic provides information on **OBO Business products**.

Ensure that all OBO business products are maintained in OBO with the proper process set up by the OBO maintenance team, so that they are available and can be accessed by the OBDX channel before integrating with OBDX.

## 2.7 OBO Regional maintenance

This topic provides information on **OBO Regional maintenance**.

All regional maintenances should be in place on the OBO setup. This can be either for the US (United States) region or RW (Rest of the world). RW will always be considered as the the default configuration.

## 2.8 OBO API testing via postman

This topic provides information on **OBO API testing via postman**.

OBO API's testing: The below curl command is used to test the OBO APIs before integrating with OBDX application and to check if it is working with expected headers.

### 1. • Product listing

This API is used to fetch the list of products that are maintained in OBO.

```
curl --location
      '<protocol>://<ip>:<port>/obremo-rpm-businessproductdetails-
services/web/businessproducts?
channel=OBDX&productType=<product_type>&productCategory=IND'
      \--header 'Content-Type: application/json'
      \--header 'userId: <user_id>' \--header 'appId: OBREMOBPDDETAILS'
      \--header 'branchCode: <branch_code>'
      \
      --header 'entityId: DEFAULTENTITY'
```

- To verify and set <protocol>://<ip>:<port> .
- Open Eureka URL and search for endpoint **obremo-rpm-businessproductdetails-services**.
- Open result URL in new tab and refer protocol, IP, and port for use in curl.
- <user\_id> : User created in OBO e.g. OBDXAPI1
- <branch\_code> : OBO branch code
- <product\_type> :
  - \* **S** – Savings Account
  - C** – Current Account
  - L** – Loan
  - T** – Term Deposit
  - R** – Credit Card
  - V** – Auto Loan
  - H** – Home Loan
  - E** – Education Loan

### 2. Read application

This API is used to fetch application details using the application number.

```
curl --location
      '<protocol>://<host>:<port>/obremo-rpm-process-driver-services/
service/getData/<application_id>'
      \--header 'branchCode: <branch_code>'
      \--header 'appId: RPMPROCESSDRIVER'
      \--header 'entityId: DEFAULTENTITY'
      \--header 'userId: <user_id>'
      \--header 'Content-Type:
      application/json'
```

- Follow the steps of **Product listing api** to set <protocol>, <host>, <port>, <branch\_code>, <user\_id>  
Open Eureka URL and search for endpoint **obremo-rpm-process-driver-services**.
- <application\_id> Enter the application number, for which you have to fetch details.

### 3. Enumeration

This API fetches a list of values from OBO, e.g. The following API is used to fetch the list of values maintained for the Salutation dropdown.

```
curl --location
      '<protocol>://<host>:<port>/obpy-party-maintenance-service/
service/v1/retail/getAll?entityCode=<entity_code>'
      \--header 'Content-Type:
      application/json' \--header 'userId: <user_id>'
      \--header 'appId: PRTONB'
      \--header 'branchCode: <branch_code>'
      \--header 'entityId: DEFAULTENTITY'
      \--header 'authToken: TOEKN'
```

### 4. Get Token

This API is used to generate a token. This token will further be used in any api-gateway call.

```
curl --location '<protocol>://<host>:<port>/api-gateway/platojwtauth/'
\--header 'appId: SECSR001' \--header 'Content-Type: application/json'--
data '
{"username": "<encoded_user_name>","password": "<encoded_password>"}'
```

- Follow the steps of **Product listing api** to set <protocol>, <host>, <port>  
Open Eureka URL and search for end-point **apigateway-router**.
- Please refer the OBRH encoding technical documentation to check the encoding that is used by the application for user name and password setup.

Base64 is standard encoding use the same to set above username and password.

### 5. Document type

This API is used to fetch the list of primary document types that the user can upload in the application.

```
curl --location '<protocol>://<ip>:<port>/api-gateway/cmc-
documentmanagement-services/documenttype'
      \--header 'Content-Type: application/json' \--header 'userId:
<user_id>'
```

```
--header 'appId: CMNCORE' --header 'branchCode: <branch_code>' --header  
'entityId: DEFAULTENTITY' --header 'Authorization: Bearer <token>'
```

- Follow the steps of **Product listing api** to set <protocol>, <host>, <port>, <user\_id>, <branch\_code>\B  
Open Eureka URL and search for end-point **apigateway-router**.
- Kindly refer the Get Token API response to set Bearer <token>.

 **Note**

Contact OBO consulting team for any query related to OBO API e.g. Product creation, maintenance and others.

# 3

## Prerequisites OBRH

This topic provides information on **Prerequisites OBRH**.

Refer the OBRH technical documentation for details on OBRH configurations to import service consumer and other OBRH related maintenances.

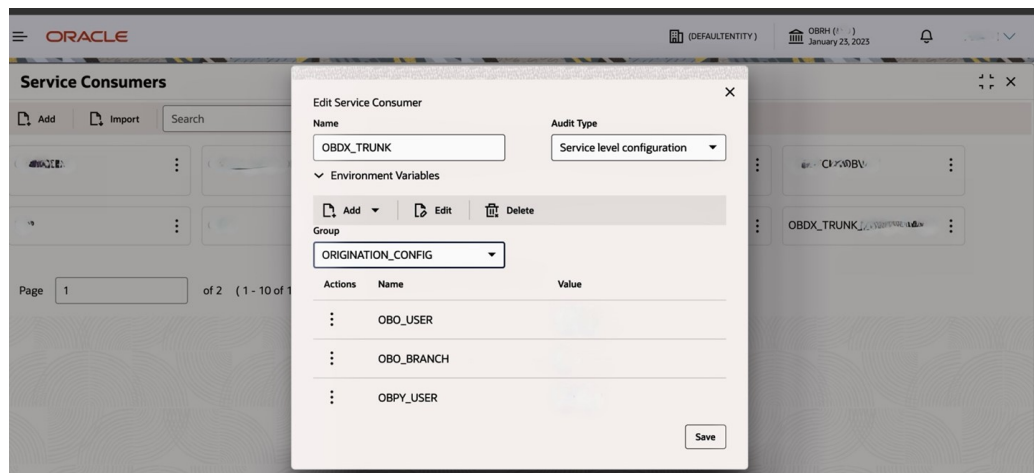
- [OBRH Origination Configuration](#)  
This topic describes the systematic instruction to **OBRH Origination Configuration** option.
- [Origination Service Provider](#)  
This topic provides information on **Origination Service Provider**.
- [Config Service Provider](#)  
This topic provides information on **Config Service Provider**.
- [Testing Consumer service via postman](#)  
This topic provides information on **Testing Consumer service via postman**.

### 3.1 OBRH Origination Configuration

This topic describes the systematic instruction to **OBRH Origination Configuration** option.

Follow the steps defined below to configure origination users:

1. Go to the service consumer – **OBDX\_TRUNK** or **OBDX** (check the name mentioned in installer as the same needs to be imported in OBRH).
2. Click on View More. By default, the tab will be on **Environment Variables**. Select Edit Group on **ORIGINATION\_CONFIG**.
3. Configure the user and branch code.
  - For OBO\_USER, OBO\_BRANCH, OBPY\_USER, OBPY\_BRANCH configuration, refer **OBO Users creation and configuration-step2**.
  - For CMC\_USER, CMC\_BRANCH configuration, refers **OBO Users** creation and configuration (Point 2).



- For JUMIO\_AUTH : Check with the bank to check if Jumio vendor integration with the license version is enabled for KYC purposes; if not, keep these value as blank or configure the Jumio bearer token, followed by Basic ... , refer **Jumio Configuration**.

Actions	Name	Value
⋮	JUMIO_AUTH	Basic ...

- For WHATSAPP\_TOKEN : This token is used for API communication between WhatsApp Artifacts and CMC. It is utilized to authenticate and authorize the session for API calls between both systems.
- WHATSAPP\_VERSION : Specifies the version of the authenticated WhatsApp API being used
- OBO\_VERSION : Specifies the version used by the OBO update API for POST operations.
- REGION : RW/US region parameters used by obo API.

## 3.2 Origination Service Provider

This topic provides information on **Origination Service Provider**.

The following list of service providers is applicable for originations and their respective their endpoints.

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

**Table 3-1 Service Providers**

Service Consumer	End Point
CMC-DOCUMENT-SERVICES	plato-api-gateway-router
OBREMO_LOANAPPLICATIONS	obremo-rpm-lo-loanapplications
OBREMO_COMMON	obremo-rpm-cmn-applicantservices
OBREMO_RPM_CMN_APPLICANTSERVICES	obremo-rpm-cmn-applicantservices
OBREMO_PROJECTION	obremo-rpm-projection-services
OBREMO_PROCESS_DRIVER_SERVICE	obremo-rpm-process-driver-services
OBREMO_RPM_BUSINESSPRODUCTDETAILS_SERVICES	obremo-rpm-businessproductdetails-services
OBREMO-RPM-BUSINESSPROCESS-SERVICES	obremo-rpm-businessprocess-services
OBPY_PARTY_SEARCH	obpy-party-services
OBPY_PARTY_MAINTANANCE_SERVICE	obpy-party-maintenance-service
CMC_BUSINESS_OVERRIDES	cmc-businessoverrides-services
CMC_OPDS_QUESTIONNAIRE	cmc-opds-services
CMC_OPDS	cmc-opds-services
CMC_CUSTOMER_SERVICES	cmc-customer-services
CMC_CURRENCY_SERVICES	cmc-currency-services
CMC_BASE_SERVICE	cmc-base-service

Table 3-1 (Cont.) Service Providers

Service Consumer	End Point
WHATSAPP_MEDIA	Check ip-port configuration with product team

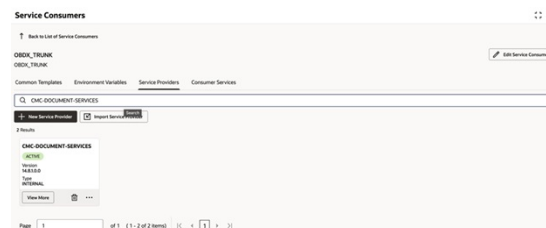
## 3.3 Config Service Provider

This topic provides information on **Config Service Provider**.

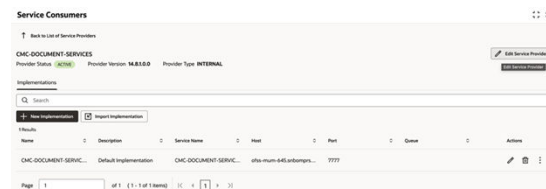
Consider the following example as a guide on how to configure service provider.

The **CMC-DOCUMENT\_SERVICES** service provider is utilized for generating API gateway tokens prior to using any document API. As documents uploaded by users contain sensitive information that is important for both the bank and the user. Therefore, it is essential to transmit these documents securely through the API gateway.

Search **CMC-DOCUMENT\_SERVICES** in Service Providers.

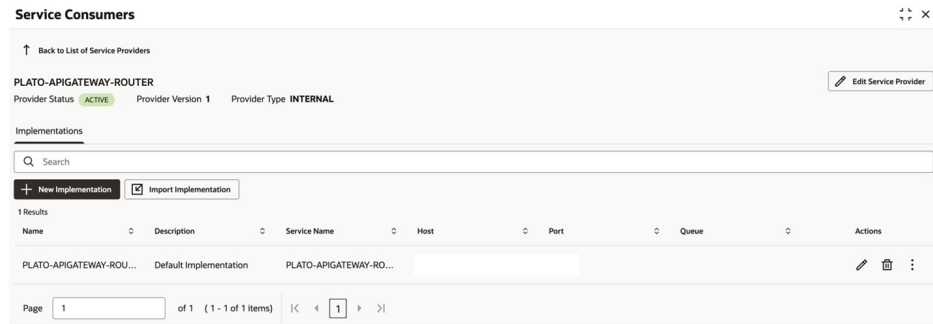


Select **View More** on **CMC-DOCUMENT-SERVICES**, click on the **Edit** icon.

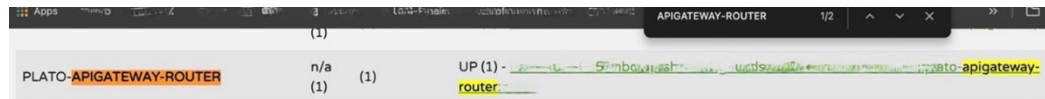


There are two ways to configure the host and port: Using the manual method or through service discovery.

1. Manual Method: Configure protocol(https/http), host, and port, refer the **OBO API Testing: Get Token** for further information or follow the steps below.
  - Navigate to the Eureka URL
  - On this page, you can search for the endpoint that you need to configure.



- Open the Search Result in a new tab.
  - Copy Protocol(https/http), Host, and Port.
  - Configure the same in the **service provider**.
2. Using Service discovery: Enable Eureka using the **Eureka Instance** toggle button and enter the service name which is found in the Eureka search.



- For JWT\_TOKEN, to config Username and Password, refer **OBO Users and configuration** (This is only required in the case of the token service; it is optional for other service consumers.)

The screenshot shows the 'Edit Implementation' form for 'CMC-DOCUMENT-SERVICES'. The form is titled 'Implementation Details (1/4)' and includes the following fields:

- Implementation Name: CMC-DOCUMENT-SERVICES\_Default
- Implementation Description: Default Implementation
- Implementation Type: Default
- Default:
- Eureka Instance:
- Single Tenant:
- Scheme: https
- Service Name: CMC-DOCUMENT-SERVICES
- Host: ofss-mum-645.snbomprshared1.gb
- Port: 7777
- URL Prefix To Strip: (empty)
- Use WSDL details (scheme, host and port) for SOAP service invocation:

Next Step

**Note**

1. On-Prem Setup (Eureka OFF)  
Service discovery: Not used  
  
Communication: Direct via hardcoded host & port.
2. Cloud Setup (Eureka ON)  
Service discovery: Using Eureka Server  
  
Communication: Via service name (logical name).

## 3.4 Testing Consumer service via postman

This topic provides information on **Testing Consumer service via postman**.

After the above OBRH configuration is completed, use the below curl command to test that all service consumers are functioning as expected.

Example Testing READ\_APPLICATION Consumer service

1. Generate token and configure <protocol>, <ip>, <port>, <user\_id>, <Bearer\_Token> first refer to **OBO API Testing: Get Token**
2. Use Bearer token in the below curl command.
3. <application\_id> Enter the application number of the data you need to fetch.
4. <service\_consumer> Enter the name of the service consumer e.g. OBDX\_TRUNK
5. <consumer\_service> Here we are fetching data from READ\_APPLICATION

```
curl --location
      '<protocol>://<ip>:<port>/api-gateway/cmcc-obr-services/route/
dispatch'
--header 'Content-Type: application/json'
      --header 'appId: CMNCORE'
      --header 'userId: <user_id>'
      --header 'branchCode: <branch_code>'
      --header 'SERVICE-CONSUMER:
<service_consumer>' --header 'SERVICE-CONSUMER-SERVICE:
<consumer_service>' --header 'entityId: DEFAULTENTITY'
      --header 'Authorization: <Bearer Token>'
      --data '{"applicationId":
"<application_id>"}
```

# 4

## Database Configuration

This topic provides information on **Database Configuration**. The following configurations need to be carried out post installation.

- [System Configuration](#)  
This topic provides information on **System Configuration**.
- [Additional \(functional\) Configuration](#)

### 4.1 System Configuration

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

Complete day one maintenance from the admin screen. Refer the **User Manual Oracle Banking Digital Experience System Configuration** document for details on day one maintenances. These are mandatory configurations required for the application to work and should be completed before the application can be used.

- [Origination specific fields](#)  
This topic provides information on Origination specific fields.
- [Description of fields under origination tab](#)  
This topic provides information on Description of fields under origination tab.

#### 4.1.1 Origination specific fields

This topic provides information on Origination specific fields.

To check Origination module specific configuration, select entity.

##### Origination specific fields

The screenshot shows the 'System Configuration' interface. At the top, there is a dark blue header with a back arrow and the text 'System Configuration'. Below this, there are fields for 'Entity ID' and 'Entity Name'. The main section is titled 'Entity Configuration' and includes a note: '\* Indicates that the domain has mandatory fields which must be filled for the application to function as expected.' A table lists various configuration categories with their respective values:

Category	Field Name	Value
Origination	Mid-Office Branch Code	006
	In-Draft Application Expiry Check Frequency	0
Payments	In-Draft Application Expiry Days	0
	In-Draft Application Purge Days	10
Personal Finance Management	Permit Inactive KYC Existing Customers to Apply	Y

At the bottom of the configuration table, there is an 'Edit' button. Below the table, there are 'Cancel' and 'Back' buttons.

##### Entity Level Configuration

User need to select a specific entity. The configurations applied here are specific to that selected entity.

**Figure 4-1 Entity Level Configuration**

The screenshot shows the 'System Configuration' header with a back arrow. Below the header, there are two dropdown menus: 'Entity ID' and 'Entity Name'. The 'Entity ID' dropdown is currently set to 'OBDX\_BU' and the 'Entity Name' dropdown is set to 'UBS 14.8'.

### Origination Tab

From the **Entity Configuration** screen, select the **Origination** tab to enable maintenance and configuration of all dependent parameters in accordance with the bank's requirements.

**Figure 4-2 Origination Tab**

The screenshot shows the 'Entity Configuration' screen with a warning message: '\* Indicates that the domain has mandatory fields which must be filled for the application to function as expected.' The 'Origination' tab is selected and expanded, showing the following configuration parameters:

Parameter	Value
Deposit Payout Modes	Draft, External Bank Transfer
Online KYC	No
Mid-Office Branch Code	006
In-Draft Application Expiry Check Frequency	0
In-Draft Application Expiry Days	0
In-Draft Application Purge Days	10
Permit Inactive KYC Existing Customers to Apply	Y

At the bottom of the configuration area, there is an 'Edit' button. Below the configuration area, there are 'Cancel' and 'Back' buttons.

### Originations tab - Edit

Click the **Edit** button to allow the administrator to perform maintenance and update the required configurations.

Figure 4-3 Originations tab - Edit

**Entity Configuration**

\* Indicates that the domain has mandatory fields which must be filled for the application to function as expected.

**Origination**

File Upload

Financial Limits

Framework

Liquidity Management

Origination

Payments

Personal Finance Management

Security Management System

Supply Chain Finance

Deposit Payout Modes

Online KYC

Mid-Office Branch Code

In-Draft Application Expiry Check Frequency

In-Draft Application Expiry Days

External Bank Transfer × Draft ×

No

006

0

0

Save Back

Cancel Back

The entire configuration depends on three database entries:

1. **DIGX\_CFG\_CONFIG\_ALL\_B** - This table stores the actual configuration data. The PROP\_ID and PROP\_VALUE columns hold the maintained values, and any maintenance changes are reflected in this table.
 

```
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, SEQUENCE, VALIDATION, IS_ENUMERATED) VALUES ('DayOneConfig.APP_EXPIRE_INTERVAL', 'DEV', '0', 'Y', 'Y', 'N', null, 'SYSTEM', sysdate, 'SYS', sysdate, 1, 'origination', null, '.*', 'N');
```
2. **DIGX\_FW\_RESOURCE\_BUNDLE** – This table is used for displaying field descriptions on the UI.
  - a. The field description is maintained using BUNDLE\_NAME = 'ConfigDescription' along with the corresponding RESOURCE\_NAME.
  - b. When you hover over the information (i) icon, the tooltip displays the underlying property name, which is maintained using BUNDLE\_NAME = 'ConfigName' and its respective RESOURCE\_NAME.

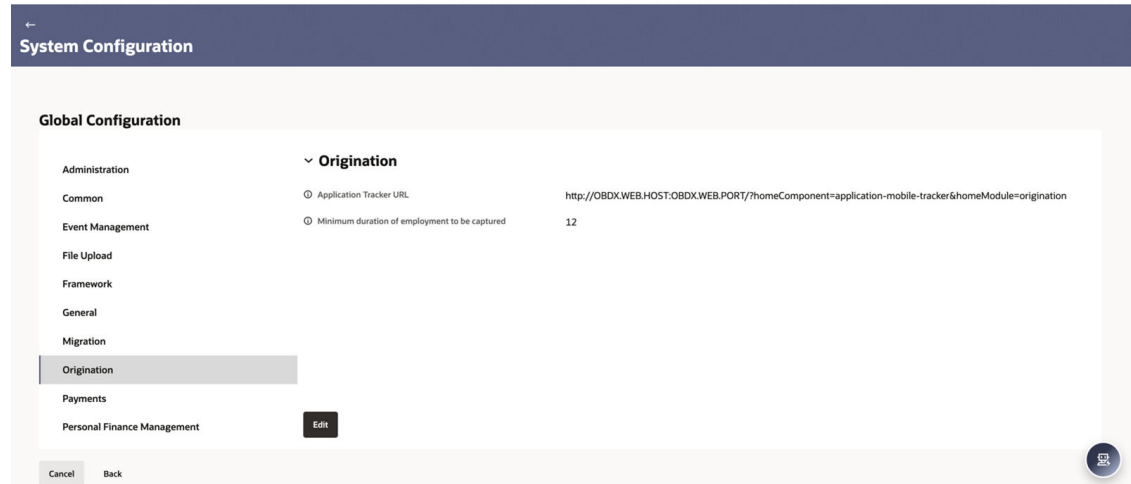
```
INSERT INTO DIGX_FW_RESOURCE_BUNDLE (BUNDLE_NAME, USER_LOCALE, RESOURCE_NAME, RESOURCE_VALUE, CREATED_BY, CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_STATUS, OBJECT_VERSION_NUMBER) VALUES ('ConfigName', 'en', 'DayOneConfig.APP_EXPIRE_INTERVAL', 'In-Draft Application Expiry Check Frequency', 'superadmin', SYSDATE, 'superadmin', NULL, 1, 1)
```

```
INSERT INTO DIGX_FW_RESOURCE_BUNDLE (BUNDLE_NAME, USER_LOCALE, RESOURCE_NAME, RESOURCE_VALUE, CREATED_BY, CREATION_DATE, LAST_UPDATED_BY, LAST_UPDATED_DATE, OBJECT_STATUS, OBJECT_VERSION_NUMBER) VALUES ('ConfigDescription', 'en', 'DayOneConfig.APP_EXPIRE_INTERVAL', 'In-Draft Application Expiry Check Frequency', 'superadmin', SYSDATE, 'superadmin', NULL, 1, 1);;
```

### Global Level Configuration

This can be accessed using the “Global Settings” button at the bottom of the page. If multiple entities exist, the configurations defined here are applied across all entities.

Figure 4-4 Global Level Configuration



## 4.1.2 Description of fields under origination tab

This topic provides information on Description of fields under origination tab.

If any of the values below are null, they will not be reflected on the Configuration page of the UI.

**Table 4-1 Origination tab**

Origination tab	
<b>Configuration of OBPY API</b>	
RPM Branch code	The branch code for OBPY rest
<b>Configuration of OBO API</b>	
RPM Business Process Channel	The channel for OBO rest
<b>Application Tracker Configuration</b>	
Application Expiring Days	The number of days after which an application form that is in-draft (i.e. a saved application) is deleted if no action is taken on the application form.
Purging Days	Status of the application from the date minus the number of days mentioned in purging days.
<b>Credit Card Configuration</b>	
CC Balance Transfer Supported	Whether the feature of transferring balances is to be supported in credit card applications or not. Should be set to "Y" if balance transfer is supported.
Maximum Card Balance Transfer	The maximum number of credit cards that can be defined to transfer balances to a new card in a credit card application form.
Issuer List	List of issuers supported by OBDX. Comma-separated. Example: VISA, Master Card.
Maximum Add on Cards	The maximum number of add-on cards that can be added to a credit card in a credit card application form.
Credit Card Type	The different types of credit cards supported in OBO (e.g., VISA, MasterCard, American Express).
<b>OCR Configuration</b>	

Table 4-1 (Cont.) Origination tab

Origination tab	
Microblink Host IP address	The IP address for OCR.
Microblink Host port	The port for OCR.
OCR Authorization token	The bearer token for OCR access.
OCR Document Categories	The list of document types supported for OCR.
Other Configurations	
RPM Multilingual Check required	Default value: false. Can be set to true if multilingual hooks are required for the product catalogue.
Inactive KYC allow flag	Should be set to "Y" if the applicant is allowed to apply for a product in case of inactive KYC.
External Funding Supported	Applicable to savings accounts, checking accounts, and term deposit application forms. Specifies whether external funding should be allowed for initial funding of the account or deposit. Should be set to "true" if supported.
Wallet Product Code	The business product code mapped to wallet products.
Customer Subtype	The types of customers supported, e.g., INDIVIDUAL, SMB.
Insta Account Products	Comma-separated business product codes that are insta products.
No of Days for Re-KYC	The number of days after which the applicant or customer is required to complete KYC again. Example: "Low,720,Medium,365,High,180".
Simple Term Deposit Products	The simple term deposit product codes that are supported by OBO.

## 4.2 Additional (functional) Configuration

- [Configuring Repository adapter for Application](#)  
This topic provides information on **Configuring Repository adapter for Application**.
- [Configuring Repository adapter for Application Tracker](#)  
This topic provides information on **Configuring Repository adapter for Application Tracker**.
- [Configuring Repository adapter for Product Documents](#)  
This topic provides information on **Configuring Repository adapter for Product Documents**.
- [Configuring Repository adapter for Mid Office Content Repository](#)  
This topic provides information on **Configuring Repository adapter for Mid Office Content Repository**.
- [Configuring Adapter Preference for Entity](#)  
This topic provides information on **Configuring Adapter Preference for Entity**.
- [Configuring Origination Workflow \(Loan Requirement Step\)](#)  
This topic provides information on **Configuring Origination Workflow (Loan Requirement Step)**.

### 4.2.1 Configuring Repository adapter for Application

This topic provides information on **Configuring Repository adapter for Application**.

- **OBO Host Configuration:**  
No Configuration required.

- **Third Party Configuration:**  
If local (database) storage is required for third party entity following query needs to be executed.

```
UPDATE DIGX_CFG_CONFIG_ALL_B SET PROP_VALUE =
'com.ofss.digx.domain.origination.entity.application.repository.adapter.LocalApplicationRepositoryAdapter' WHERE PROP_ID =
'RepositoryAdapterFactories.RPM_APPLICATION_REPOSITORY_ADAPTER';
```

After executing the update script, commit the changes and restart the MS server.

## 4.2.2 Configuring Repository adapter for Application Tracker

This topic provides information on **Configuring Repository adapter for Application Tracker**.

- **OBO Host Configuration:**  
No Configuration required.
- **Third Party Configuration:**  
If local (database) storage is required for third party entity following query needs to be executed.

```
UPDATE DIGX_CFG_CONFIG_ALL_B SET PROP_VALUE =
'com.ofss.digx.domain.origination.entity.application.repository.adapter.LocalApplicationTrackerRepositoryAdapter' WHERE PROP_ID =
'RepositoryAdapterFactories.APPLICATIONTRACKER_REPOSITORY_ADAPTER';
```

After executing the update script, commit the changes and restart the MS server.

## 4.2.3 Configuring Repository adapter for Product Documents

This topic provides information on **Configuring Repository adapter for Product Documents**.

- **OBO Host Configuration:**  
No Configuration required.
- **Third Party Configuration:**  
If bank wants to fetch list of documents from OBDX local storage then a separate entry in DIGX\_FW\_CONFIG\_ALL\_O table is required.

```
UPDATE DIGX_CFG_CONFIG_ALL_B SET PROP_VALUE = '
com.ofss.digx.domain.origination.entity.product.repository.adapter.LocalProductRepositoryAdapter' WHERE PROP_ID =
'RepositoryAdapterFactories.PRODUCT_DOCUMENT_REPOSITORY_ADAPTER';
```

After executing the update script, commit the changes and restart the MS server.

### Note

This local storage table for product documents is DIGX\_OR\_PRODUCT\_DOCUMENTS.

Insert queries as per the screenshot of this table below:

ID	CATEGORY	NAME	DESCRIPTION	MANDATORY	PRODUCT_CODE	PRODUCT_CATEGORY	CREATED_BY	CREATION_DATE	LAST_UPDATED_BY	LAST_UPDATED_DATE	OBJECT_STATUS	
1	DOC1 Address Proof	Aadhaar card	Aadhaar card	N	OBDXSJ	SAVINGSH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
2	DOC17 Address Proof	Aadhaar card	Aadhaar card	N	OBDXCP	CHECKHIGH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
3	DOC19 Address Proof	Aadhaar card	Aadhaar card	N	OBDXCA	CHECKHIGH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
4	DOC21 Id Proof	DL	Driving license	N	OBDXSJ	SAVINGSH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
5	DOC22 Id Proof	DL	Driving license	N	SAADVT	SAVINGSH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
6	DOC23 Id Proof	DL	Driving license	N	OBDXCP	CHECKHIGH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
7	DOC24 Id Proof	DL	Driving license	N	OBDXCA	CHECKHIGH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
8	DOC3 Address Proof	Aadhaar card	Aadhaar card	N	SAADVT	SAVINGSH1	ofssuser	10-JUL-20 08.05.03.000000000	AM	ofssuser	10-JUL-20 08.05.03.000000000	AM A
9	DOC10 Id Proof	PAN Card	PAN Card	N	OBDXPL	PERSONAL1AMH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
10	DOC11 Proof of Income	Property Documents	Property Documents	N	OBDXAL	AUTLOAMH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
11	DOC12 Proof of Income	Salary Proof	Salary Proof	N	OBDXAL	AUTLOAMH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
12	DOC13 Proof of Identity and Address	Aadhaar card	Aadhaar card	N	OBDXAL	AUTLOAMH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
13	DOC14 Address Proof	DL	Driving license	N	OBDXAL	AUTLOAMH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
14	DOC15 Proof of Identity and Address	Passport	Passport	N	OBDXAL	AUTLOAMH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
15	DOC16 Id Proof	PAN Card	PAN Card	N	OBDXAL	AUTLOAMH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
16	DOC18 Id Proof	PAN card	PAN card	N	OBDXCP	CHECKHIGH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A
17	DOC2 Id Proof	PAN card	PAN card	N	OBDXSJ	SAVINGSH1	ofssuser	04-JUL-20 04.24.43.000000000	PH	ofssuser	04-JUL-20 04.24.43.000000000	PH A

A sample query is defined below for reference:

```
Insert into DIGX_OR_PRODUCT_DOCUMENT
      ( ID ,CATEGORY ,NAME ,DESCRIPTION ,MANDATORY ,PRODUCT_CODE ,PRODUCT_CATEGORY ,
        CREATED_BY ,CREATION_DATE ,LAST_UPDATED_BY ,LAST_UPDATED_DATE ,OBJECT_STATUS ,OBJEC
        T_VERSION_NUMBER )
      values ( 'DOC1','Address Poof','Aadhaar card','Aadhaar
card','N','OBDXSJ','SAVINGSH1',
'ofssuser',SYSDATE,'ofssuser',SYSDATE,'A',21);
```

## 4.2.4 Configuring Repository adapter for Mid Office Content Repository

This topic provides information on **Configuring Repository adapter for Mid Office Content Repository**.

- **OBO Host Configuration:**  
No Configuration required.
- **Third Party Configuration:**  
Execute the following query, which will fetch content from the local database:

```
UPDATE DIGX_CFG_CONFIG_ALL_B SET PROP_VALUE = '
com.ofss.digx.domain.content.entity.repository.adapter.LocalContentReposito
ryAdapter' WHERE PROP_ID =
'RepositoryAdapterFactories.MO_CONTENT_REPOSITORY_ADAPTER';
```

## 4.2.5 Configuring Adapter Preference for Entity

This topic provides information on **Configuring Adapter Preference for Entity**.

- **OBO Host Configuration:**  
Execute following query to find adapter preference of the entity.  
select \* from digx\_fw\_config\_all\_o where prop\_id = 'OBDX\_BU';  
The prop value of above selected record should be TP1.

## 4.2.6 Configuring Origination Workflow (Loan Requirement Step)

This topic provides information on **Configuring Origination Workflow (Loan Requirement Step)**.

- **OBO Host Configuration:**  
No Configuration required.
- **Third Party Configuration:**

Execute following queries to update UI component names of origination workflow steps.

```
update digx_or_steps set
  ui_definition='{ "ui-component": "auto-loan-
requirement", "showInReview":
  true, "category": "LOANS", "productClass": "AUTOMOBILE"}' where
step_id='AUTOLNINFO' and
  determinant_value='OBDX_BU';
```

```
update digx_or_steps set
  ui_definition='{ "ui-component": "home-loan-
requirements", "showInReview":
  true, "category": "LOANS", "productClass": "HOME_LOAN"}' where
step_id='HOMELNINFO' and
  determinant_value='OBDX_BU';
```

# 5

## Product Configuration

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

- To enable products execute the following script.

```
update digx_or_product_category set status='ACTIVE' where  
determinant_value=<entity_id> and id='<required_product>;
```

Example Complete the following steps to activate a CASA Savings product with id SAVINGSH1:

```
update digx_or_product_category set status='ACTIVE' where  
determinant_value='OBDX_BU' and id='SAVINGSH1';
```

- To enable all supported products, execute the following script.

```
update digx_or_product_category set status='ACTIVE' where  
determinant_value='OBDX_BU' and id in  
( 'SAVINGSH1', 'CHECKINGH1', 'AUTOLOANH1', 'PERSONALLOANH1', 'HOMELOANH1', 'EDUCA  
TIONLOANH1', 'TERMDEPOSITH1', 'CREDITCARDH1' );
```

- To enable existing customers to apply for all supported products, execute the following script:

```
update digx_or_product_category set EXISTING_CUST_FLOW='Y' where  
determinant_value='OBDX_BU' and id in ( 'SAVINGSH1',  
'CHECKINGH1', 'AUTOLOANH1', 'PERSONALLOANH1', 'HOMELOANH1', 'EDUCATIONLOANH1', '  
TERMDEPOSITH1', 'CREDITCARDH1', 'TERMLOANH1', 'CAPITALLOANH1' );
```

# 6

## National ID Configuration

This topic provides information on **National ID Configuration**.

OBDX Origination supports National ID verification as a mode of Online KYC. To enable this KYC mode for a specific product category, customise the origination workflow for the specific product category, through the administrator login.

If the Bank wants to enable National ID verification such as Aadhar Card, then the Bank will have to undertake customization depending on the KYC vendor which they have selected for the same. OBDX provides extension to undertake customization to integrate third party National ID KYC APIs.

Figure 6-1 Origination Workflow Maintenance

←
Origination Workflow Maintenance

Retail Workflow | Business Workflow

**Product Type**  
 Single Product    Bundled Product

**Application Type**  
 Single    Joint

Product Category  
 Savings Account

**Online KYC Maintenance**  
Select the preferred KYC Mode for each Applicant Type.

Primary - Online KYC   
Optional

National ID Verification

Selfie KYC

**Application Workflow Maintenance**  
The application form will be rendered as defined here.

Personal Required

Ac. Specifications Required

Employment   
Optional

Nominee   
Inactive ID

Financial Inactive ID

**Fixed Sections**  
These sections cannot be disabled and their position cannot be changed.

Review Required

Terms of Service Required

Account Funding Required

Confirmation Required

- ⓘ Changes made to this application flow will have a resulting impact on bundled application flows.
- ⓘ Some of the above steps might not appear in existing customer application forms based on the applicant's KYC status.

Submit

Back



# 7

## DMS Configuration

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

A **Document Management System** is mandatory for OBDX and OBO integration. In OBDX, documents are either stored locally in the database or sent to the CMC Document management centralized system, which manages in their DMS server.

Refer **Adapter database** script for details on how documents can be stored locally.

# 8

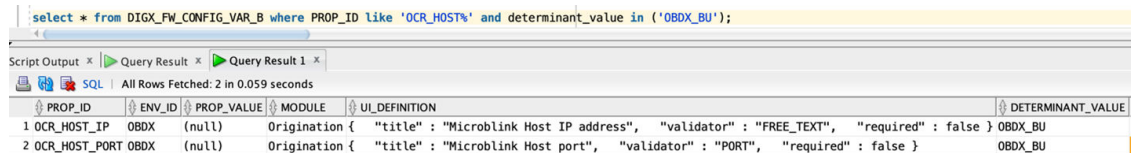
## OCR Configuration

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

Post Day 1 configuration for OCR:

In DIGX\_FW\_CONFIG\_VAR\_B, make entry of hostname and port corresponding to determinant value or change via System configuration follow Origination specific fields Microblink Host IP address and Microblink Host post.

```
select * from DIGX_FW_CONFIG_VAR_B where PROP_ID Like 'OCR_HOST%' and determinant_value in ('OBDX_BU');
```



PROP_ID	ENV_ID	PROP_VALUE	MODULE	UI_DEFINITION	DETERMINANT_VALUE
1 OCR_HOST_IP	OBDX	(null)	Origination	{ "title" : "Microblink Host IP address", "validator" : "FREE_TEXT", "required" : false }	OBDX_BU
2 OCR_HOST_PORT	OBDX	(null)	Origination	{ "title" : "Microblink Host port", "validator" : "PORT", "required" : false }	OBDX_BU

### Note

If the bank is using **Microblink** as the third party OCR platform then the configurations defined below, need to be carried out. In case of any other platform, the hostname and port number should be changed accordingly.

```
Insert into DIGX_FW_CONFIG_VAR_B
```

```
(PROP_ID,ENV_ID,PROP_VALUE,FACTORY_SHIPPED_FLAG,PROP_COMMENTS,CREATED_BY,CREATION_DATE, LAST_UPDATED_BY,
```

```
LAST_UPDATED_DATE,OBJECT_STATUS,OBJECT_VERSION_NUMBER,MODULE,DETERMINANT_VALUE,TYPE,UI_DEFINITION)
```

```
values ('DOC_TYPE','OBDX','<Document categories supporting OCR>',null,'Document
```

```
Type','ofssuser',sysdate,'ofssuser',null,'A',1,'Origination','OBDX_BU','TXT',{'title':"OCR
```

```
Document Categories","validator":"ALPHANUMERIC","required":false}');
```

# 9

## Security Changes

This topic provides information on **Security Changes**.

The OTP authentication generates JWT Token which remains active for 15 mins. The property defined below, can be updated to change the token expiration time in the `digx_cfg_config_all_b` table. This token expiration time is valid for each individual OTP. Hence, if the token expiration time is 15 minutes and even if the user opts to have the OTP re-sent, the new OTP will be valid for another 15 minutes after it has been sent.

`OriginationConfig.ORG_REG_LINK_TIMEOUT`

# 10

## Enumeration Configuration

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

- **Configuration for local enumeration:**

Following table contain origination related database entries in DIGX\_CFG\_CONFIG\_ALL\_B and DIGX\_FW\_ENUM\_REPRESENTATIONS

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

**Table 10-1 Origination related database entries**

Enumeration <PROP_ID>	Type of Enumeration <PROP_VALUE >	Enum Key <ENUM_FQN>
OR_TD_MATURITY_INSTRUCTION	LOCAL_CLOSE_ENUM	fetchTDMaturityInstruction
CHEQUEBOOKLEAVES	LOCAL_OPEN_ENUM	getChequeBookLeaves
COUNTRY	LOCAL_OPEN_ENUM	getCountry
ISDCODE	LOCAL_OPEN_ENUM	getISDCode
OR_APPLICANT_RELATIONS	LOCAL_OPEN_ENUM	fetchApplicantRelations
OR_DIMENSION_MEASURE_TYPE	LOCAL_OPEN_ENUM	fetchDimensionMeasureType
OR_DISBURSEMENT_MODE	LOCAL_OPEN_ENUM	fetchDisbursementMode
OR_EDUCATION_LOAN_ADMISSION_STATUS	LOCAL_OPEN_ENUM	fetchEducationLoanAdmissionStatus
OR_EDUCATION_LOAN_COURSE_TYPES	LOCAL_OPEN_ENUM	fetchEducationLoanCourseTypes
OR_HOME_LOAN_PURPOSE	LOCAL_OPEN_ENUM	fetchHomeLoanPurpose
OR_INSIDER_PROFILE	LOCAL_OPEN_ENUM	fetchInsiderProfile
OR_PROPERTY_STATUS	LOCAL_OPEN_ENUM	fetchPropertyStatus
OR_REPAYMENT_MODE	LOCAL_OPEN_ENUM	fetchRepaymentMode
OR_STAKEHOLDER_TYPES	LOCAL_OPEN_ENUM	fetchStakeHolderTypes
OR_STATE	LOCAL_OPEN_ENUM	getUsState
OR_VEHICLE_CATEGORY	LOCAL_OPEN_ENUM	fetchVehicleCategory
RELATIONSHIP_SERVING_OFFICER	LOCAL_OPEN_ENUM	getRelationshipServingOfficer
EMPLOYMENTTYPE	REMOTE_OPEN_ENUM	getEmploymentType
OR_APPLICANT_DOCUMENT_TYPE	REMOTE_OPEN_ENUM	fetchApplicantDocumentType
OR_APPLICANT_LOCATION	REMOTE_OPEN_ENUM	fetchApplicantLocation
OR_COUNTRY_OF_REGISTRATION	REMOTE_OPEN_ENUM	fetchCountryOfRegistration
OR_CUSTOMER_CATEGORY	REMOTE_OPEN_ENUM	fetchCustomerCategory
OR_EMPLOYER_NAME	REMOTE_OPEN_ENUM	getEmployerNames
OR_INSIDER_PROFILE_ROLE	REMOTE_OPEN_ENUM	fetchInsiderProfileRole
OR_MODE_OF_OPERATION	REMOTE_OPEN_ENUM	fetchModeOfOperation
OR_PREFERRED_CURRENCY	REMOTE_OPEN_ENUM	fetchPreferredCurrency
OR_PROFESSIONS	REMOTE_OPEN_ENUM	fetchProfessions

**Table 10-1 (Cont.) Origination related database entries**

Enumeration <PROP_ID>	Type of Enumeration <PROP_VALUE >	Enum Key <ENUM_FQN>
OR_STATES	REMOTE_OPEN_ENUM	fetchStates
OR_SUFFIX	REMOTE_OPEN_ENUM	fetchSuffix
SERVICE_BRANCH	REMOTE_OPEN_ENUM	getServiceBranch
FINANCIAL_ASSETS_TYPE	REMOTE_OPEN_ENUM	financialAssetsTypes
FINANCIAL_EXPENSE_FREQUENCY	REMOTE_OPEN_ENUM	getExpenseFrequency
FINANCIAL_EXPENSE_TYPE	REMOTE_OPEN_ENUM	getFinancialExpense
FINANCIAL_INCOME_FREQUENCY	REMOTE_OPEN_ENUM	getIncomeFrequency
FINANCIAL_INCOME_TYPE	REMOTE_OPEN_ENUM	getFinancialIncome
FINANCIAL_LIABILITY_FREQUENCY	REMOTE_OPEN_ENUM	getLiabilityFrequency
FINANCIAL_LIABILITY_TYPE	REMOTE_OPEN_ENUM	getFinancialLiability
GENDER	REMOTE_OPEN_ENUM	getGender
IDENTIFICATIONTYPES	REMOTE_OPEN_ENUM	GetTaxType
MARITALSTATUS	REMOTE_OPEN_ENUM	getMaritalStatus
OR_CITIZENSHIP_BY	REMOTE_OPEN_ENUM	fetchCitizenshipBy
OR_EMPLOYMENT_CATEGORY	REMOTE_OPEN_ENUM	fetchEmploymentCategory
OR_ORGANIZATION_CATEGORY	REMOTE_OPEN_ENUM	fetchOrganizationCategory
OR_ORGANIZATION_OPERATIONS	REMOTE_OPEN_ENUM	fetchOrganizationOperations
OR_RANK	REMOTE_OPEN_ENUM	fetchRank
OR_DEPENDENT_TYPE	REMOTE_OPEN_ENUM	fetchDependentType
OR_CONTACT_SUBTYPE	REMOTE_OPEN_ENUM	fetchContactSubType
OR_RANK	REMOTE_OPEN_ENUM	getRank
OR_REJECT_REASONS	REMOTE_OPEN_ENUM	fetchRejectReasons
OR_SERVICE_MEMBER_RELATIONSHIP	REMOTE_OPEN_ENUM	fetchServiceMemberRelationship

- **Local Enum Configuration**

Refer to the following SQL script for store enum locally to fetch LOV from the database.

```

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
('EnumerationConfig.GENDER','DEV','LOCAL_OPEN_ENUM','N','Y','N',null,'SYSTEM',sysdate,'sys',sysdate,1,'origination','N',-1,'.*',null);

```

For local enumeration, the respective data is stored in the below table. Refer to column 3 for the **ENUM\_FQN**.

```
select * from DIGX_FW_ENUM_REPRESENTATIONS where ENUM_FQN in ('<Enum Key>')
```

- **Remote Enum Configuration**

For remote enumeration refer following SQL script.

The following is an example of an override database entry for existing records in DIGX\_CFG\_CONFIG\_ALL\_B table.

```
Insert into DIGX_CFG_CONFIG_ALL_B
 (PROP_ID,PROFILE,PROP_VALUE,ENTITY_SPECIFIC,EDITABLE,MANDATORY_OVERRIDE,PRO
 PERY_GROUP,CREATED_BY,CREATION_DATE,LAST_UPDATED_BY,LAST_UPDATED_DATE,OBJE
 CT_VERSION_NUMBER,MODULE,IS_ENUMERATED,SEQUENCE,VALIDATION) values
 ('EnumerationConfig.OR_STATES','DEV','REMOTE_OPEN_ENUM','N','Y','Y',null,'S
 YSTEM',sysdate,'sys',sysdate,1,'origination','N',-1,'.*');
```

Here OR\_STATES fetch the LOV from integrated Mid office enumeration maintenance route via OBRH.

**Note**

To convert a remote enumeration to a local one, update the PROP\_VALUE from REMOTE\_OPEN\_ENUM to LOCAL\_OPEN\_ENUM and make the corresponding entry in the DIGX\_FW\_ENUM\_REPRESENTATIONS table.

# 11

## OBDX-OBO Kafka consumer configuration

This topic provides information on **OBDX-OBO Kafka consumer configuration**.

Below script use for verifying database based kafka consumer properties

```
Select * from DIGX_CFG_CONFIG_ALL_B where PROP_ID like 'KAFKA_CONFIG.
externalSystemAlertMessage'
```

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

**Topic name : externalSystemAlertMessage**

**Table 11-1 Origination related database entries**

PROP_ID	PROP_VALUE	Description
KAFKA_CONFIG.externalSystemAlertMessage@auto.commit.interval.ms	1000	A commit is triggered after 1,000 messages
KAFKA_CONFIG.externalSystemAlertMessage@auto.offset.reset	earliest / latest	Is it always going to start consuming from start or last checkpoint
KAFKA_CONFIG.externalSystemAlertMessage@bootstrap.servers		List of host/port pairs to use for establishing the initial connection to the Kafka cluster.
KAFKA_CONFIG.externalSystemAlertMessage@enable.auto.commit	false	If set to <b>true</b> , the consumer's offset will be periodically committed in the background.
KAFKA_CONFIG.externalSystemAlertMessage@group.id	obdx-obo-consumer	Name of the group that the consumer joins to read messages from a given topic or topics.
KAFKA_CONFIG.externalSystemAlertMessage@sasl.jaas.config	org.apache.kafka.common.security.scram.ScramLoginModule required username="xxx" password="xxx";	This configuration property used to specify the Java Authentication and Authorization Service (JAAS) configuration for SASL authentication in Kafka
KAFKA_CONFIG.externalSystemAlertMessage@sasl.mechanism	SCRAM-SHA-256	This configuration property used to specify the Java Authentication and Authorization Service (JAAS) configuration for SASL authentication in Kafka
KAFKA_CONFIG.externalSystemAlertMessage@security.protocol	SASL_SSL	Type of Security protocol

**Table 11-1 (Cont.) Origination related database entries**

PROP_ID	PROP_VALUE	Description
KAFKA_CONFIG.externalSystemAlertMessage@session.timeout.ms	30000	Session timeout in milliseconds
KAFKA_CONFIG.externalSystemAlertMessage@ssl.endpoint.identification.algorithm		SSL Algorithm
KAFKA_CONFIG.externalSystemAlertMessage@ssl.truststore.location	/scratch/app/domain/obdx_domain/KafkaServerKeystore.jks	SSL Location
KAFKA_CONFIG.externalSystemAlertMessage@ssl.truststore.password		SSL password
KAFKA_CONFIG.externalSystemAlertMessage@target.unit	OBDX_BU	Entity name

# 12

## OBRH Configuration

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

During Bank Implementation, It is assumed that OBRH is installed and configured as part of OBO installation. For OBDX and mid Office OBO integration using OBRH.

1. Carry out all the steps mentioned under the OBRH Integration Configuration section in the OBRH Configuration document. The service provider for mid-office product OBO endpoints configured in OBRH.
2. The list of Interface name that integrated with OBDX-Origination using OBRH as follows:  
For more information on fields, refer to the field description table.

**Table 12-1 The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
READ_PARTY_ADDITIONAL_DETAILS	Internal Call – no screen	This service is used to define the sections to be displayed in the application form of an existing customer.
OR_APPLICATIONOFFER_READ	Application tracker details	This service is used to fetch and display the offer letter in the application tracker.
OR_APPLICATIONOFFER_CREATE	Application tracker details	This service is called to accept or reject the offer.
APPLICATION_DELETE	Delete Application on tracker page	This service is used to delete an application form from the application tracker.
APPLICATION_TRACKER	Application Mobile Tracker	This service is used to display the applications, mapped to a specific mobile number, in the application tracker.
OR_CLARIFICATION_LIST	Application tracker details	This service is called to invoke the to and fro communications in the application tracker.
OR_CLARIFICATION_UPDATE	Application tracker details	This service is called to update the to and fro communications in the application tracker.

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
EXTRACT_TEXT_BASE64	Document upload screen	Regarding the OCR document, extract information from the document.
NI_NATIONALIDVERIFICATION_VALIDATE	National ID validation	This service is used to validate the national ID number that has been entered.
NI_NATIONALIDVERIFICATION_INITIATE	National ID verification screen	This service is used to initiate the National ID verification process.
CREATE_APPLICATION	After verifying mobile number	This service is used to request the creation of an application in OBO.
ORG_PRODUCT_LIST_CREDITCARDH1	Selection of Credit card from products	This service is used to fetch and display the list of Credit Card products from OBO.
ORG_PRODUCT_LIST_TERMDEPOSITH1	Selection of Term Deposit from products	This service is used to fetch and display the list of Term Deposit products from OBO.
ORG_PRODUCT_LIST_CHECKINGH1	Selection of Checking Account from products	This service is used to fetch and display the list of Checking Account products from OBO.
ORG_PRODUCT_LIST_SAVINGSH1	Selection of Saving Account from products	This service is used to fetch and display the list of Savings Account products from OBO.
ORG_PRODUCT_LIST_AUTOLOANH1	Selection of Auto Loan from products	This service is used to fetch and display the list of Auto Loan products from OBO.
ORG_PRODUCT_LIST_HOMELOANH1	Selection of Home Loan from products	This service is used to fetch and display the list of Home Loan products from OBO.
ORG_PRODUCT_LIST_EDUCATIONLOANH1	Selection of Education Loan from products	This service is used to fetch and display the list of Education Loan products from OBO.

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
ORG_PRODUCT_LIST_PERSONALLOANH1	Selection of Personal Loan from products	This service is used to fetch and display the list of Personal Loan products from OBO.
ORG_PRODUCT_LIST_WALLETH1	Selection of Wallet from products	This service is used to fetch and display the list of Wallet products from OBO.
ENUMERATION_LIST_GETSERVICEBRANCH	Personal Information screen	This service is used to fetch and display values under the Service Branch LOV, applicable for U.S. Military Service Members.
ENUMERATION_LIST_FETCHINSIDERPROFILEROLE	Personal Information Screen	This service is used to fetch and display the values under the Role LOV, that is valid for the applicant or if the applicant is related to an insider of the bank.
CITY_LIST	Personal Information Screen	This service is used to fetch and display the values under the City LOV which is part of the address list of fields.
READ_APPLICATION	On each segment / step	This service is used to fetch the details defined in the application that was initiated in OBO, so that the same can be displayed in the application tracker.
UPDATE_APPLICATION	On each segment / step	This service is invoked after each step in the OBDX application form to update the application in OBO.
ORG_PRODUCT_LIST_CAPITALLOANH1	Selection of Working Capital Loan from business products	This service is used to fetch and display the list of Working Capital Loan Business products from OBO.

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
ORG_PRODUCT_LIST_TERMLOANH1	Selection of Term Loan from business products	This service is used to fetch and display the list of Term Loan Business products from OBO.
OR_CASA_OFFER_CREATE	Application tracker details	This service is used to accept or reject the CASA overdraft offer.
CASA_OFFER_DETAILS	Application tracker details	This service is used to fetch and display the CASA overdraft offer in the application tracker.
CONTENT_CREATE_ORIGINATION	Upload Document Section	This service is used to upload documents to OBO.
CONTENT_DELETE_ORIGINATION	View Document Section	Delete Uploaded Documents from OBO
CONTENT_LIST_ORIGINATION	List Uploaded Documents	This service is used to fetch and display the list of the applicant's documents, from OBO.
CONTENT_READ_ORIGINATION	Read Document	This service is used to view the applicant's documents.
ADDRESS_MAINTENANCE	After application initiated	To identify if Address is Communication / Residence from OBPY as Default
BUSINESS_OVERRIDES	After application submit	This service is used to accept all business rules / segment skipped during the application, in OBO.
READ_PARTY_FROM_CIFID_SERVICE_MEMBER	Personal Information Screen	This service is used to read service member details from the CIF id entered.
READ_PARTY_FROM_CIFID_STAKEHOLDER	Stakeholder Information Screen	This service is used to read stakeholder details from the CIF id entered.
OR_QUESTIONNAIRE	Account Specification Screen	This service is used to fetch and display the questionnaire applicable for a CASA application, from OBO.

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
OR_QUESTIONNAIRE_CONSENT	Terms of Service Screen	This service is used to fetch questionnaire consents for the product application, from OBO
ENUMERATION_LIST_FETCHBUSINESSPROPERTYTYPES	Collateral screen	This service is used to fetch the values to be displayed under the Property Type LOV, in case the collateral being added is of type 'Property'.
ENUMERATION_LIST_FETCHCITIZENSHIPBY	Business Details screen	List of Citizen Ship By
ENUMERATION_LIST_FETCHCOUNTRYOFREGISTRATION	Business Details screen	This service is used to fetch the values to be displayed under the Country of Registration LOV.
ENUMERATION_LIST_FETCHEMPLOYERNAME	Employment Information Screen	This service is used to fetch the values to be displayed under the Company/ Employer Name LOV.
ENUMERATION_LIST_FETCHEMPLOYMENTCATEGORY	Employment Information Screen	This service is used to fetch the values to be displayed under the Occupation field.
ENUMERATION_LIST_FETCHEMPLOYMENTSTATUS	Employment Information Screen	This service is used to fetch the values to be displayed under the Employment Status LOV.
ENUMERATION_LIST_FETCHORGANIZATIONCATEGORY	Employment Information Screen	This service is used to fetch the values to be displayed under the Organization Category LOV.
ENUMERATION_LIST_FETCHPREFERREDCURRENCY	Account Specification	This service is used to fetch the values to be displayed under the Preferred Currency LOV.
ENUMERATION_LIST_FETCHSUFFIX	Personal Information Screen	This service is used to fetch the values to be displayed under the Suffix LOV.
ENUMERATION_LIST_GETFINANCIALEXPENSE	Financial Information screen	This service is used to fetch the values to be displayed under the Expense Type LOV.

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
ENUMERATION_LIST_GETFINANCIALINCOME	Financial Information screen	This service is used to fetch the values to be displayed under the Income Mode LOV.
ENUMERATION_LIST_FINANCIALASSETSTYPES	Financial Information screen	List of Financial Asset Types
ENUMERATION_LIST_GETFINANCIALLIABILITY	Financial Information screen	This service is used to fetch the values to be displayed under the Liability Type LOV.
ENUMERATION_LIST_GETGENDER	Personal Information screen	This service is used to fetch the values to be displayed under the Gender LOV.
ENUMERATION_LIST_GETMARITALSTATUS	Personal Information screen	This service is used to fetch the values to be displayed under the Marital Status LOV.
ENUMERATION_LIST_GETNOMINEERELATIONS	Nomination information screen	This service is used to fetch the values to be displayed under the Relationship with Application LOV under the Nominee/ Beneficiary Information section.
OR_CREATE_DOCUMENT	Personal Information screen	This service is used to create documents in the application form.
OR_LIST_DOCUMENTS	Personal Information screen Application Tracker	This service is used to fetch the list of documents uploaded by the applicant.
VERIFY_DEDUPE	Personal Information screen	This service is used to perform duplicate check of the applicants in case of joint applications.
OR_VALIDATE	Personal / Nominee / Guardian / Stake holder Information screen	Check whether the applicant is a minor or an adult., mode of operation allowed to applicant type and identify the retail unsecured personal loans that are designed specifically for women (applicable only for the US region)..

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
OR_ORACLE_KYC	Terms and Condition screen	This service is used to send the ID documents to the mid office for KYC, once the application is submitted.
ENUMERATION_LIST_FETCHCUSTOMERCATEGORY	SMB Business Information page	This service is used to define the customer category.
READ_PARTY_FROM_CIFID_INSIDER	Personal Information screen (US)	Read party details for cif/party id This service is used to verify details of the Insider from the CIF ID defined, in case the applicant is related to an insider of the bank.
ENUMERATION_LIST_FETCHVEHICLETYPES	Collateral	This service is used to fetch and the values under the Type of Vehicle LOV, applicable if the collateral type selected is Vehicle.
ENUMERATION_LIST_FETCHPROFESSIONS	Employment Information screen	This service is used to fetch and display the values under the Profession LOV, applicable in case the Employment Type (Occupation in OBDX) is Self Employed.
ENUMERATION_LIST_GETEMPLOYMENTTYPE	Employment Information screen	This service is used to fetch and display the values under the Employment Type (Occupation in OBDX) LOV.
ENUMERATION_LIST_GETEXPENSEFREQUENCY	Financial Information/Profile	This service is used to fetch the supported frequency for an expense.
ENUMERATION_LIST_GETINCOMEFREQUENCY	Financial Information/Profile	This service is used to fetch the supported frequency for an income.
ENUMERATION_LIST_GETLIABILITYFREQUENCY	Financial Information/Profile	This service is used to fetch the supported frequency for a liability.

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
ENUMERATION_LIST_FETCHORGANIZATIONOPERATIONS	Employment Information	This service is used to fetch and display the values supported as Organization Operations (Demographics in OBO).
ENUMERATION_LIST_GETTAXTYPE[GS15]		List of Identification type
ENUMERATION_LIST_QRY_PARTY_PREFIX	Personal Information screen	This service is used to fetch and display the values supported as Title
OR_GET_DOCUMENT	Upload document screen	This service is used to fetch and display the types of documents supported to be uploaded.
OR_GET_PRODUCT_DOCUMENT_LIST	Upload document screen	This service is used to fetch and display the types of documents supported for the product that can be uploaded.
ENUMERATION_LIST_FETCHSTATES	Address right panel	This service is used to fetch and display the values to be available under the States LOV which is part of the Address list of fields.
ENUMERATION_LIST_FETCHMODEOFOPERATION	Checking/Savings Account Specifications	This service is used to fetch and display the values to be available under the Mode of Operation LOV, applicable in case of Joint Applications.
OR_BUSINESS_PROCESS	Funding	Consent sends by OBDX if skip any segment
OR_PRODUCT_DOCUMENT_LIST	Document upload screen	List of primary category documents of products supports
ENUMERATION_LIST_FETCHAPPLICANTDOCUMENTTYPE	Document upload screen	This service fetches the types of documents that are supported, to be uploaded, for the product at the applicant level.

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
OR_ENUMERATION_LOOKUP	Personal Information screen	All obpy enumeration call from this API (alternate)
INITIATE_EARLY_KYC	Personal Information screen	This service is used to send the personal information required to perform early KYC, to OBO.
READ_PARTY_PERSONAL_DETAILS	Personal Information	This service is used to read the existing customer's personal information from the CIF ID.
OR_RELATIONSHIP_PRICING	EMI calculator	Relationship base Pricing calculator
OR_STANDARD_SCHEDULE	All Loan products – Loan Information	This service is used to fetch and display the standard loan repayment schedule based on information provided.
ENUMERATION_LIST_FETCHRANK	Region US – Personal Information	This service is used to fetch and display the values under the Rank LOV, applicable for Service Members.
ENUMERATION_LIST_FETCHDEPENDENTTYPE	Region US – Personal Information. Service Member / Insider	This service is used to fetch and display the values to capture relationship of the applicant with the Service Member, in case the applicant is a dependent of a service member.
ENUMERATION_LIST_FETCHREJECTREASONS	Application Tracker	this service is used to fetch the list of values to be available as reasons for rejection, in case the applicant chooses to reject the loan/CASA overdraft offer.
GENERIC_CODE	Repayment / Disbursement screen	Fetch branch details. Please find more details below of this table.
OR_DMS_TO_WHATSAPP_UPLOAD	WhatsApp	Read document from DMS and Upload to WhatsApp server

**Table 12-1 (Cont.) The list of Interface name that are integrated with OBDX-Origination using OBRH**

Interface ID	OBDX Screen	Description
OR_FUND_TRANSFER_INITIATE	Funding screen after submitting application	Initiate External Fund Transfer for Savings and Checking account (Region – US)
OR_FUND_TRANSFER_STATUS	After initiating Funding screen	Check status during applicant is funding account
OR_FUND_TRANSFER	Funding screen	Funding details send for process further
OR_FUND_SUBMIT	Funding completed	Once the funding process completed
ENUMERATION_LIST_FETCHSERVICEMEMBERR ELATIONSHIP	Personal Information screen	Fetch service member relationship

### GENERIC CODE

Specify the entity code in the Rule Expression field. If you have multiple entities, separate them with commas (for example, 'A1, B1').

**Figure 12-1 GENERIC CODE**

**GENERIC\_CODE**

Domestic Code

Transformation      **Routing**

🔍 Search

**+ New Route**

5 Results

Name	Rule Expression
IFSC_CODE_FETCH_OBO_R	( X-Target-Unit in 'OBDX_...



# 13

## Finicity Configuration

This topic provides information on Finicity Configuration.

### Overview

Finicity integration enables the instant funding of newly opened savings accounts for Insta CASA accounts (U.S. region) after successful account creation in OBDX. The system provides multiple funding options, including Finicity, internal transfers, and other payment modes.

- [Funding Options and Process](#)  
This topic provides information on Funding Options and Process.
- [Finicity Guided Flow \(Step-by-Step\)](#)

### 13.1 Funding Options and Process

This topic provides information on Funding Options and Process.

#### Initial Deposit and Funding Selection

1. Initial Deposit Amount:

Enter the amount (in USD) to be deposited into the newly opened account. The deposit must be greater than the displayed minimum amount.

2. Select a Funding Option:

Choose from the options below:

a. Fund Using Finicity

- Select "Fund Using Finicity" and click the "Make Payment" button.
- The Finicity interface will load and guide you step-by-step:
  - Select "Fund Using Finicity" and click the "Make Payment" button.
  - Login: Log in securely to your external bank
  - Choose Account: Select the account from which funds will be debited

**Note**

Finicity acts as a secure intermediary for selecting and verifying your account. The actual debit is processed by the host system, using the submitted account information.

b. Own Internal Transfer

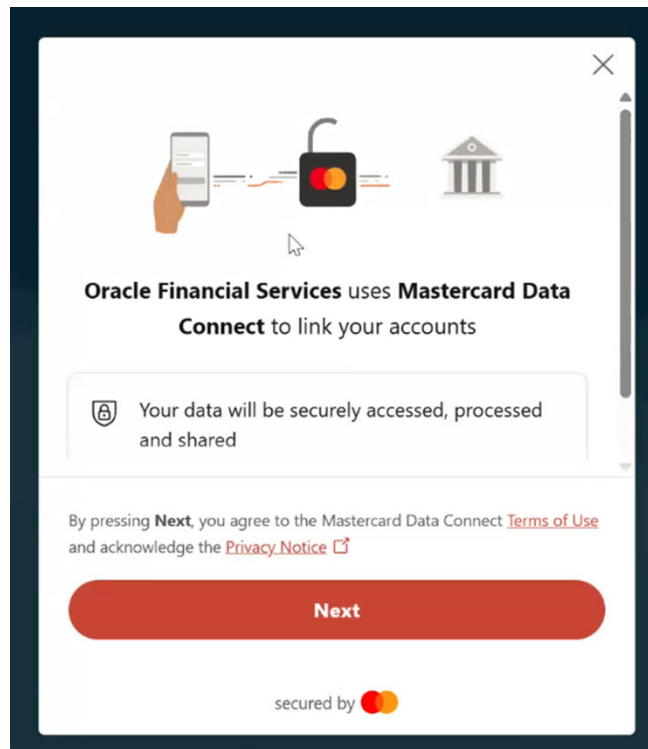
- If you are an existing customer, select this to fund the account from an existing savings or checking account with the bank.
- Choose the account number from which to transfer funds.
- Click "Make Payment" to complete the transfer.

- iv. A confirmation and payment reference number will display upon successful completion.
- c. Other Payment Methods
  - i. Select "Other Payment Methods" and click "Make Payment."
  - ii. You will be redirected to the Payment Gateway page (e.g., for debit card, net banking).
  - iii. Follow the onscreen instructions to complete the payment.
- d. Skip Payment
  - i. Click "Skip Payment" if you do not wish to fund the account immediately.
  - ii. You will be redirected to the bank's portal home page.

## 13.2 Finicity Guided Flow (Step-by-Step)

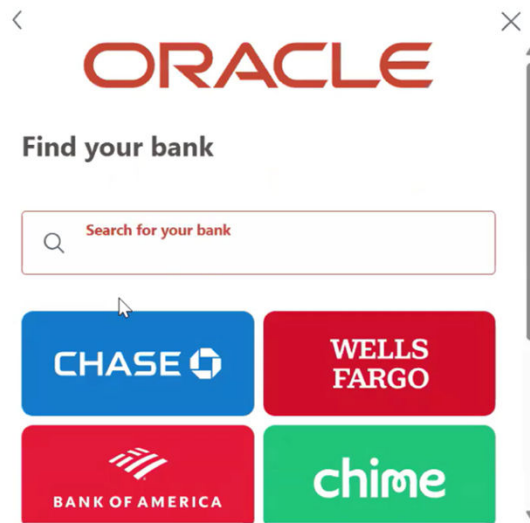
1. Launch Finicity Window:

**Figure 13-1 Launch Finicity Window**



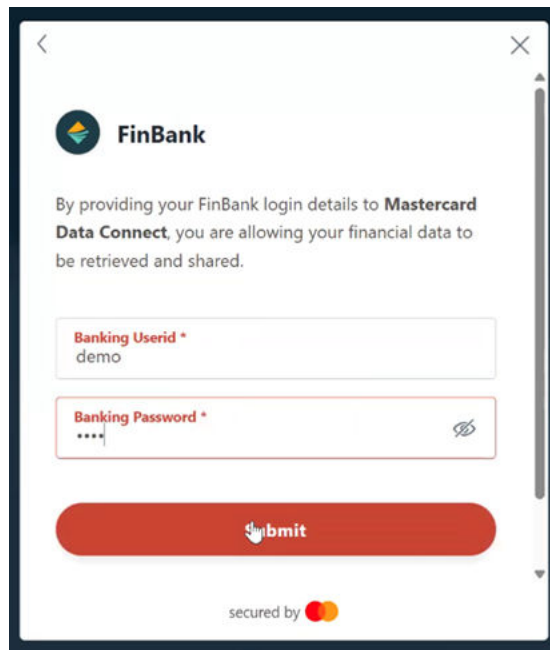
2. Find Your Bank:

**Figure 13-2 Find Your Bank**

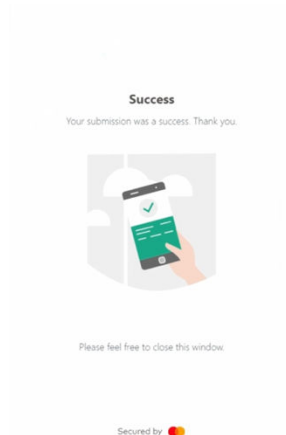
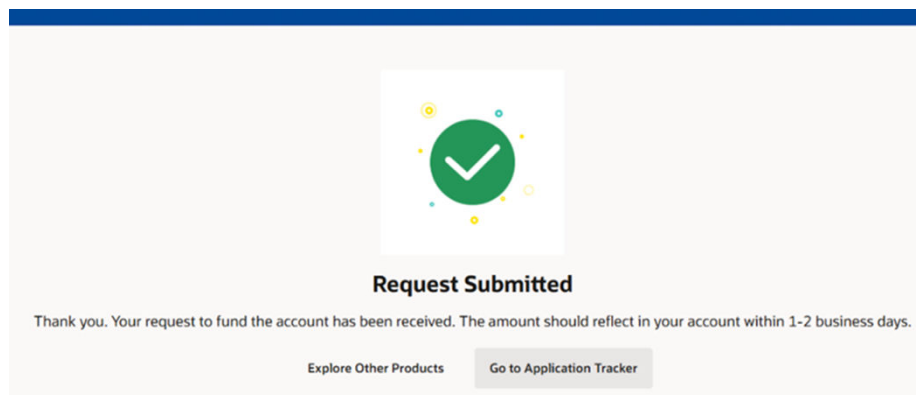


3. Log Into External Bank:

**Figure 13-3 Log Into External Bank**



4. Select Funding Account, Confirm and Complete Payment:

**Figure 13-4 Success****Figure 13-5 Submit****Note**

Finicity provides secure credential handling; the actual transaction is performed by the bank's host system.

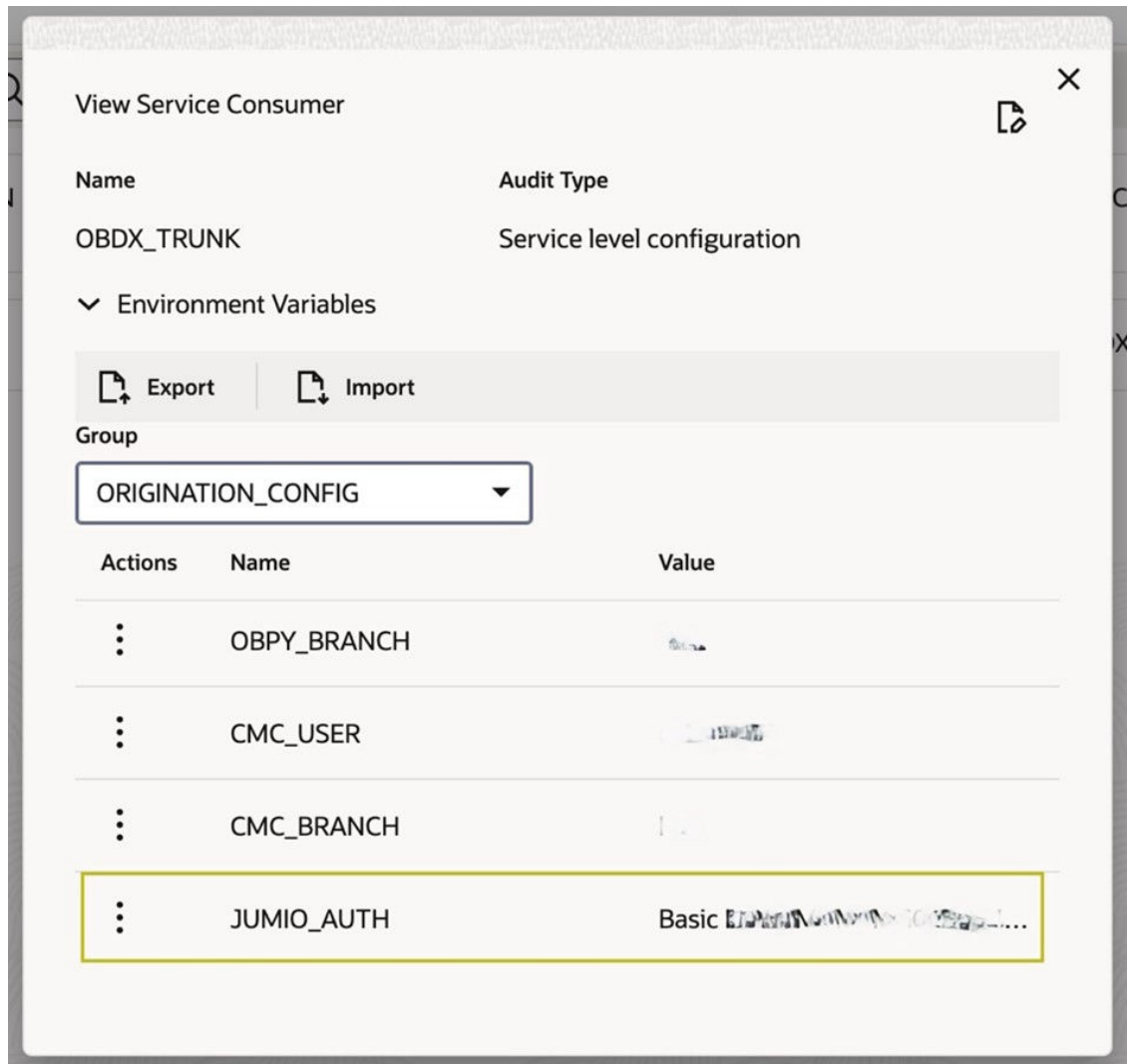
# 14

## Jumio Configuration

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

The Non-Assisted KYC flow or selfie KYC flow, requires users to activate the Jumio first check for licensing verification.

1. Login to <https://customer-portal.netverify.com/> and note bearer token.
2. Bearer token is required to update in OBRH Service consumer.
3. Go to environment variables.



# OBDX Regionalization Configuration

This topic provides information on OBDX Regionalization Configuration.

The below OBDX regionalization database tables maintain the required configuration.

1. **DIGX\_RG\_REGION** – Defines the regions supported in OBDX.
2. **DIGX\_RG\_FEATURE\_FUNCTION** – Defines the feature function which acts as a grouping category for a set of fields.
3. **DIGX\_RG\_COMPONENT** – Defines the individual fields/components as rows in the table. Components belonging to a feature function have the same GROUP\_ID.
4. **DIGX\_RG\_FEATUREFUNCTION\_COMPONENT\_MAPPING** – Defines the region-specific configuration for a component.
5. **DIGX\_RG\_DATATYPES** – Master table for the datatypes supported in Regionalization.
6. **DIGX\_FW\_RESOURCE\_BUNDLE** – Defines the labels for components. Specific to Regionalization, BUNDLE\_NAME value is “Regionalization” and RESOURCE\_NAME is the Component ID of the component for which label is to be defined.

## Origination Address Regionalization

Specific to regionalization of Address fields in Origination module below queries can be used to view the DB config.

This is day 0 configuration specific to the Origination module.

1. `select * from DIGX_RG_FEATURE_FUNCTION where ID = 'OR_PERSONAL_INFO';`
2. `select * from DIGX_RG_COMPONENT where GROUP_ID = 'OR_PERSONAL_INFO';`
3. `select * from DIGX_RG_FEATUREFUNCTION_COMPONENT_MAPPING where FEATUREFUNCTION_ID = 'OR_PERSONAL_INFO';`

Here, 'OR\_PERSONAL\_INFO' is the feature function id under which all the address components in the DIGX\_RG\_COMPONENT table are maintained.

Origination supports Regionalization for the following regions:

1. **India (IN)**
2. **United Kingdom (UK)**
3. **United States of America (US)**

The region wise configuration for the origination address fields is given in the table below:

**Table 15-1 Region Wise Configuration**

Address Field Label	Region	Enabled	Required	Editable	Validations Datatype – min, max length Mandatory/Optional
House/Unit Number	IN	Y	N	Y	ALPHANUMERIC_WITH_ALL_SPECIAL - 0, 20 Optional
House/Unit Number	US	Y	N	Y	
House Name/Number	UK	Y	N	Y	
Building Name	IN	Y	Y	Y	ALPHANUMERIC_WITH_ALL_SPECIAL - 1, 30 Mandatory
Building Name	US	Y	Y	Y	
Building Name/Number	UK	Y	Y	Y	
Street	IN	Y	Y	Y	ALPHANUMERIC_WITH_ALL_SPECIAL - 2, 30 Mandatory
Street	US	Y	Y	Y	
Street	UK	Y	Y	Y	
Locality	IN	N	Y	Y	ALPHANUMERIC_WITH_ALL_SPECIAL - 1, 20 Hidden
Locality	US	N	Y	Y	
Locality	UK	N	Y	Y	
Country	IN	Y	Y	Y	Drop-down Not captured on screen - Defaulted to United States Not captured on screen - Defaulted to Great Britain
Country	US	N	Y	Y	
Country	UK	N	Y	Y	
City	IN	Y	Y	Y	ALPHABETS_WITH_SPACE - 1, 30 Mandatory
City	US	Y	Y	Y	
City/Town	UK	Y	Y	Y	
State	IN	Y	Y	Y	Drop down, Mandatory for all regions
State	US	Y	Y	Y	
Country within the UK	UK	Y	Y	Y	
Zip Code	IN	Y	Y	Y	FREETEXT 1, 16 NUMERIC 5, 5 FREETEXT 6, 8 Mandatory for all regions
Zip Code	US	Y	Y	Y	
Postcode	UK	Y	Y	Y	

The region-specific configuration for address components can be found in the DIGX\_RG\_FEATUREFUNCTION\_COMPONENT\_MAPPING table.

### Origination address components

Figure 15-1 Origination address components

FEATUREFUNCTION_ID	COMPONENT_ID	REGION_ID	ENABLED	REQUIRED	EDITABLE	MIN_LENGTH	MAX_LENGTH	DATA_TYPE	REGEX	REPETITION	LABEL
1	OR_PERSONAL_INFO	OR_BUILDINGNAME	UK	Y	Y	Y	1	30 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	Building Name/Number
2	OR_PERSONAL_INFO	OR_BUILDINGNAME	US	Y	Y	Y	1	30 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
3	OR_PERSONAL_INFO	OR_BUILDINGNAME	IN	Y	Y	Y	1	30 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
4	OR_PERSONAL_INFO	OR_CITY	US	Y	Y	Y	1	30 ALPHABETS_WITH_SPACE	(null)	(null)	(null)
5	OR_PERSONAL_INFO	OR_CITY	IN	Y	Y	Y	1	30 ALPHABETS_WITH_SPACE	(null)	(null)	(null)
6	OR_PERSONAL_INFO	OR_CITY	UK	Y	Y	Y	1	30 ALPHABETS_WITH_SPACE	(null)	(null)	City/Town
7	OR_PERSONAL_INFO	OR_COUNTRY	UK	N	Y	Y	(null)	(null)	(null)	(null)	(null)
8	OR_PERSONAL_INFO	OR_COUNTRY	IN	Y	Y	Y	(null)	(null)	(null)	(null)	(null)
9	OR_PERSONAL_INFO	OR_COUNTRY	US	N	Y	Y	(null)	(null)	(null)	(null)	(null)
10	OR_PERSONAL_INFO	OR_HOUSENUMBER	US	Y	N	Y	0	20 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
11	OR_PERSONAL_INFO	OR_HOUSENUMBER	IN	Y	N	Y	0	20 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
12	OR_PERSONAL_INFO	OR_HOUSENUMBER	UK	Y	N	Y	0	20 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	House Name/Number
13	OR_PERSONAL_INFO	OR_LOCALITY	IN	N	Y	Y	1	20 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
14	OR_PERSONAL_INFO	OR_LOCALITY	UK	N	Y	Y	1	20 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
15	OR_PERSONAL_INFO	OR_LOCALITY	US	N	Y	Y	1	20 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
16	OR_PERSONAL_INFO	OR_STATE	UK	Y	Y	Y	(null)	(null)	(null)	(null)	Country within the UK
17	OR_PERSONAL_INFO	OR_STATE	IN	Y	Y	Y	(null)	(null)	(null)	(null)	(null)
18	OR_PERSONAL_INFO	OR_STATE	US	Y	Y	Y	(null)	(null)	(null)	(null)	(null)
19	OR_PERSONAL_INFO	OR_STREET	UK	Y	Y	Y	2	30 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
20	OR_PERSONAL_INFO	OR_STREET	IN	Y	Y	Y	2	30 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
21	OR_PERSONAL_INFO	OR_STREET	US	Y	Y	Y	2	30 ALPHANUMERIC_WITH_ALL_SPECIAL	(null)	(null)	(null)
22	OR_PERSONAL_INFO	ZIPCODE	US	Y	Y	Y	5	5 (null)	[0-9]*	(null)	(null)
23	OR_PERSONAL_INFO	ZIPCODE	UK	Y	Y	Y	6	8 (null)	(null)	(null)	(null)
24	OR_PERSONAL_INFO	ZIPCODE	IN	Y	Y	Y	1	16 (null)	(null)	(null)	(null)

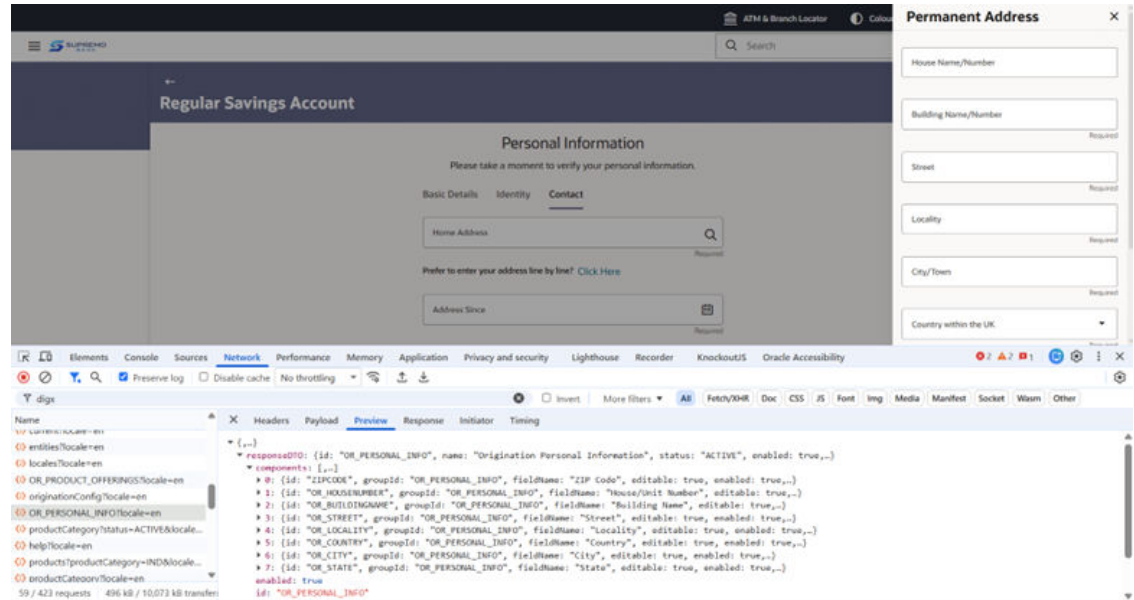
- For each component there are three entries in this table because each component needs to have configuration for each of the three regions.
- Each component entry will have following configuration parameters in the table. This configuration corresponds to the UI fields for address capture.
  - REGION\_ID** – specifies region for which config is done.
  - ENABLED** – specifies whether the field is to be displayed on UI.
  - REQUIRED** – specifies whether the field is optional/mandatory.
  - EDITABLE** – specifies whether the field is editable.
  - MIN\_LENGTH** – Min length of the field.
  - MAX\_LENGTH** – Max length of the field.
  - DATA\_TYPE** – Specifies the data type for the field. This data type refers to one of the types in the table - DIGX\_RG\_DATATYPES.
  - LABEL** – region specific label for the field.
- For certain field like country and state – these are further defaulted or manipulated from UI code on the basis of region specific requirements.
- Certain fields may not have label specified in the DIGX\_RG\_FEATUREFUNCTION\_COMPONENT\_MAPPING table. The generic labels for such fields are maintained in DIGX\_FW\_RESOURCE\_BUNDLE table. Query is given below.

```
select * from DIGX_FW_RESOURCE_BUNDLE where BUNDLE_NAME =
'Regionalization' and
RESOURCE_NAME IN
('ZIPCODE', 'OR_HOUSENUMBER', 'OR_BUILDINGNAME', 'OR_STREET', 'OR_LOCALITY', 'OR
_COUNTRY', 'OR_CITY', 'OR_STATE');
```

On UI, in the browser dev tools, under network tab the feature function call can be seen to check the address fields configuration received. Below screenshot depicts it.

Request URL - /digx-admin/regionalization/v1/featureFunctions/OR\_PERSONAL\_INFO?locale=en.

Figure 15-2 Address



## Origination Product Offerings – Labels and Description managed through Regionalization

On the OBDX Product Offerings page, the action cards have title and description.

The title and description are now saved as region wise configuration in Regionalization tables.

Here in, these are simply labels and not input fields.

Below are the queries to view the configuration:

```
select * from DIGX_RG_FEATURE_FUNCTION where ID = 'OR_PRODUCT_OFFERINGS';
select * from DIGX_RG_COMPONENT where GROUP_ID = 'OR_PRODUCT_OFFERINGS';
select * from DIGX_RG_FEATUREFUNCTION_COMPONENT_MAPPING where
FEATUREFUNCTION_ID = 'OR_PRODUCT_OFFERINGS';
```

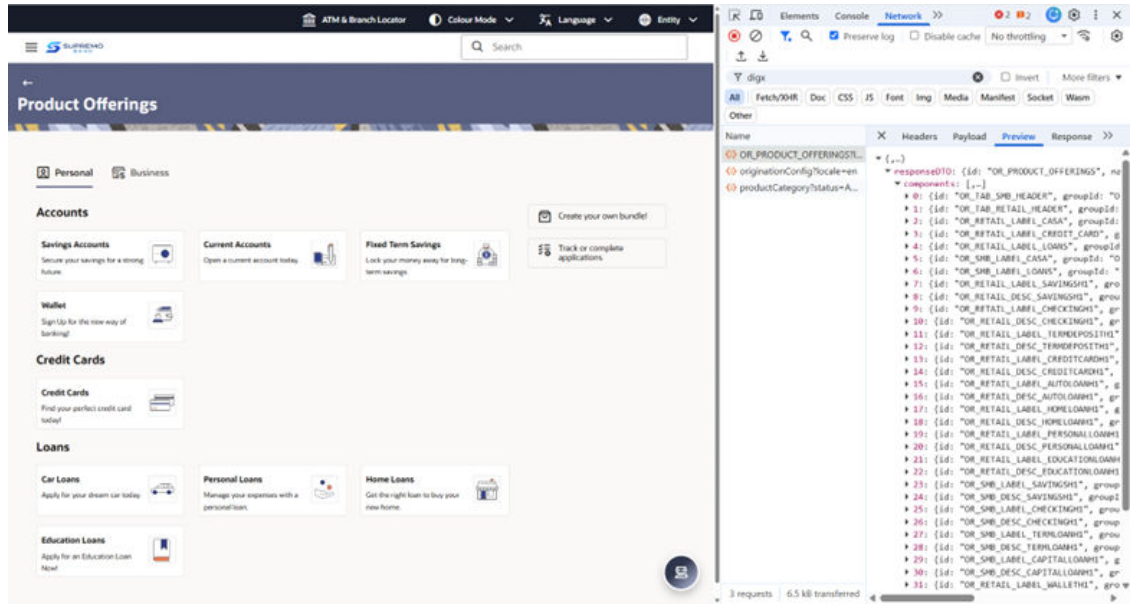
The label value is maintained in DIGX\_FW\_RESOURCE\_BUNDLE for each component ID. Below is the query:

```
select * from DIGX_FW_RESOURCE_BUNDLE where BUNDLE_NAME = 'Regionalization'
and RESOURCE_NAME like '%<COMPONENT_ID> %';
```

### Note

The feature function call in this case is made through origination module component and not through UI framework component obdx-region.

Figure 15-3 Product Offerings - Network



# 16

## Trouble shooting and Assumptions

This topic provides information on **Trouble shooting and Assumptions**.

1. **Issue:** Content API failing, or Origination product details cannot be seen on screen.  
**Assumption:** This is due to the content API IP and port not being properly configured in the database.

**Steps to Troubleshoot:**

- First, test the API using Postman. Refer: **OBO API testing via postman-steps 4and5**.
- Configure the user and branch name correctly. Refer to the **OBRH Origination config** for CMC user configuration and properly configure the **Origination service consumer** for the DMS server.

2. **Issue:** Final submit is failing for mandate details.  
**Assumption:** This is because we are not sending all segments to OBO, as the OBDX channel is responsible for sending only the mandatory segments to OBO.

**Steps to Troubleshoot:** Check the request and response OBRH logs for BUSINESS\_OVERRIDE, as after calling this API from OBDX, it is responsible for sending consents to OBO to handle the remaining mandatory segments managed by OBO.

3. **Issue:** National ID Verification failed, and access denied for doc upload.  
**Assumption:** This is a UI issue; some required fields might not be loaded on the Personal Information screen due to the regional requirements of the framework.

**Steps to Troubleshoot:** UI validation needs to be handled to check which fields are present on the Personal Information screen.

4. **Issue:** "TIMED OUT EXCEPTION." While fetching workflows after login.

OR

Not able to proceed after login as registered user

**Assumption:** This is an existing user use case in which the user logs in, navigates to the Origination product offerings page from the kebab menu, starts a new application, selects any product, and the API fails with a timeout error. If you check the OBDX logs, you might find the error as shown below.

```
ERROR com.ofss.digx.app.origination.service.product.Product - Exception
from fetchDocuments()
for requestDTO DomainObjectDTO [auditSequence=1, createdBy=null,
creationDate=null, entityStatus=null,
lastUpdatedBy=null, lastUpdatedDate=null, recordStatus=null, version=1] in
class com.ofss.digx.app.
origination.service.product.Product
com.ofss.digx.infra.exceptions.Exception: null
```

**Steps to Troubleshoot:** This is because the content API is not configured correctly. Refer to issue no.1 to fix any content API failures.

5. **Issue:** Document type ID, **name** and Description in Remote Product Repository Adapter.

**Assumption:** OBDX either stores the document locally in the database or sends it to OBO. Since we are configuring the remote adapter, the document will be sent to the DMS server.

We need to ensure that the maintenance of this API is correctly done on the OBO side.

**Steps to Troubleshoot:** Refer **OBO API testing via Postman-point5**. There are two APIs: List of Categories and Category Sub-Type. The second API depends on the response of the first API.

Test with Postman first before testing via the OBDX application.

6. **Issue:** After entering financial information, Application update call failed.  
**Assumption:** In the financial information section, there is a bug that was rectified and fixed in the previous release, and the same fix has been added in this release.
7. **Issue:** Personal Loan Application for new customer is failing at OBDX with Error "SUM OF INDIVIDUAL REPAYMENT SHARES SHOULD BE EQUAL TO 100%".
  - **Assumption:** This issue might be related to the mandate segment.  
**Steps to Troubleshoot:** This issue needs to be rectified from the logs, and the OBDX request should check if the mandatory details have been sent to OBO, as well as whether the same mandate segment is received in the OBO response.
8. **Issue:** JUMIO Flow is failing.  
**Assumption:** This could be a Jumio API issue that gives us a non-compliance response  
**Steps to Troubleshoot:** Test the Jumio API with Postman and check if it is giving a compliance response or not. If it is giving a non-compliance response, check with the Jumio team.

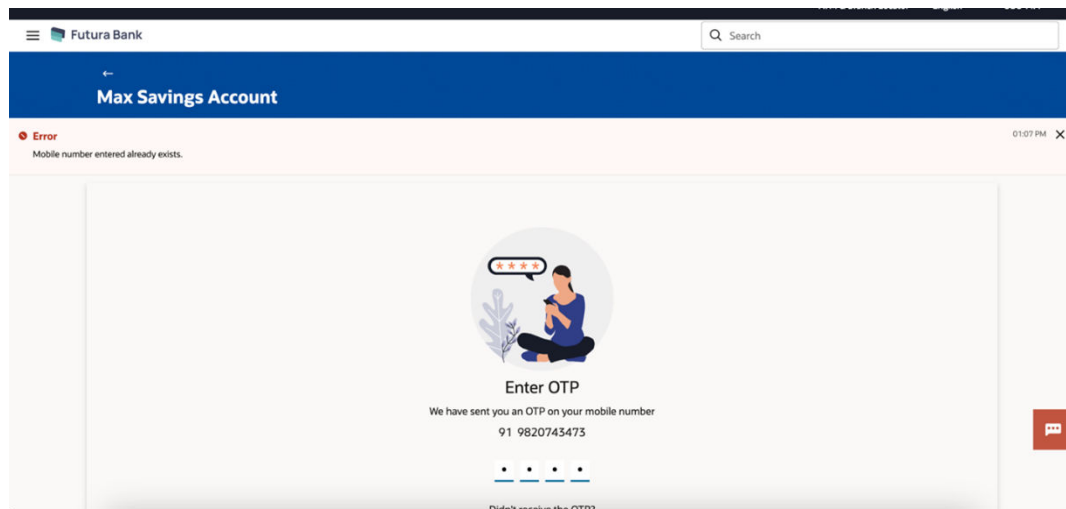
```
curl --location
'<protocol>://<host>:<port>//netverify.com/api/netverify/v2/scans/
<reference_no>/data' \
--header 'Accept: application/json,text/plain,image/jpeg,*/*' \
--header 'Authorization: Basic xxxx'
```

9. **Issue:** Details of the existing user are missing in originations application.  
**Assumption:** In UBS, the expected mandatory fields might be missing. Also, check if the OBPY API is providing the same user details.  
**Steps to Troubleshoot:** In UBS, \* denotes mandatory fields, and the same will be read in OBDX.

Refer to the API below that fetches user details from OBPY, and verify the UBS API response details.

```
curl --location
      '<protocol>://<host>:<port>/obpy-party-services/service/v1/
getParty/<party_id>' \
--header 'branchCode: <branch_code>' \--header 'appId: PRTONB \
--header 'entityId: DEFAULTENTITY' \--header 'userId: <user_id>' \
--header 'Content-Type:application/json'
```

10. **Issue:** Mobile number entered already exists  
**Assumption:** This issue occurs when an existing customer tries to initiate a new application using the prospect flow with an existing mobile number.  
**Steps to Troubleshoot:** An already onboarded user attempting to use the same mobile number to initiate the prospect flow is an invalid use case. Ask them to log in and initiate the application.



### Below are a few assumptions

- Online KYC is entirely dependent on the bank's site. The bank will define the mode of verification that needs to be enabled for Online KYC.
- A DMS server is mandatory from the OBDX perspective, as required documents are read, uploaded, or deleted from that system.
- If the bank is using a customized alert system for email, SMS, or other media, the bank is responsible for troubleshooting any issues related to integration with other systems.
- If any OBO API takes more than 1 minute, check with the OBO team to resolve the issue.
- Check the type of encoding used in the system to encode the username and password example

```
select * from digx_cfg_config_all_b where
prop_id='authenticationConfig.OBRH_ENCODING' update value to
PLATO_ENCRYPTION
```

- If OBO APIs are using HTTPS, then check for SSL installation on the OBDX and OBRH servers.

**11. Issue:** Where are the uploaded documents of the applicant stored, and what is their purpose and further usage?

**Response:** The Upload Document feature is available throughout the application journey. The applicant can upload and review documents at any stage before the final review submission. All uploaded documents are sent to a centralized DMS (Document Management System) server.

Additionally, there is a configuration maintained at the OBO (Onboarding) level to allow the uploading of the applicant's photograph within the document upload section itself.

A consolidated list of all uploaded documents, including OCR-processed documents, can be viewed in the Application Tracker under the Documents section.

**12. Issue:** What features / products should be supported?

**Response:**

- Currently, OBDX–OBO Term deposit support is not available as a product
- KYC is not supported in the cloud environment

- c. Self user onboarding is not supported by the system

# Index

## A

---

Access Any document related API with the Above Token, [3](#)

## C

---

Config Service Provider, [3](#)  
Configuring Adapter Preference for Entity, [7](#)  
Configuring Origination Workflow (Loan Requirement Step), [7](#)  
Configuring Repository adapter for Application, [5](#)  
Configuring Repository adapter for Application Tracker, [6](#)  
Configuring Repository adapter for Mid Office Content Repository, [7](#)  
Configuring Repository adapter for Product Documents, [6](#)

## D

---

Description of fields under origination tab, [4](#)  
DMS Configuration, [1](#)

## E

---

Enumeration Configuration, [1](#)  
Eureka URL, [1](#)

## F

---

Finicity Configuration, [1](#)  
Finicity Guided Flow (Step-by-Step), [2](#)  
Funding Options and Process, [1](#)

## J

---

Jumio Configuration, [1](#)

## N

---

National ID Configuration, [1](#)

## O

---

OBDX Regionalization Configuration, [1](#)  
OBDX-OBO Kafka consumer configuration, [1](#)  
OBO API testing via postman, [5](#)  
OBO Business products, [4](#)  
OBO Regional maintenance, [5](#)  
OBO Users and Configuration, [2](#)  
OBO Version, [1](#)  
OBRH Configuration, [1](#)  
OBRH Origination Configuration, [1](#)  
OCR Configuration, [1](#)  
Origination Service Provider, [2](#)  
Origination specific fields, [1](#)

## P

---

Prerequisites OBO, [1](#)  
Prerequisites OBRH, [1](#)  
Product Configuration, [1](#)

## S

---

Security Changes, [1](#)  
SSL certificate, [4](#)  
System Configuration, [1](#)

## T

---

Testing Consumer service via postman, [5](#)  
Token Generation, [3](#)  
Trouble shooting and Assumptions, [1](#)

## U

---

User Access Testing, [3](#)