

Oracle® Banking Origination

Oracle Banking Digital Experience Integration Guide



Release 14.7.1.0.0

G16569-01

May 2023

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

ORACLE®

Copyright © 2021, 2023, Oracle and/or its affiliates.

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

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

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

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

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

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

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

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

Contents

1	Oracle Banking Digital Experience Integration	
1.1	Integration Touchpoints	1-1
1.2	Integration Execution Flow	1-4
	Index	

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)

Purpose

This guide is to help with Integration of Oracle Banking Origination Product with Oracle Banking Digital Experience product.

Audience

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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve.

Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1

Oracle Banking Digital Experience Integration

This topic describes about the introduction to integrate Oracle Banking Origination with Oracle Banking Digital Experience product.

You can integrate Oracle Banking Digital Experience product with Oracle Banking Origination using the APIs exposed from Oracle Banking Origination. This document briefs you about the details of APIs which are exposed for the smooth integration between the same.

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

- [Integration Touchpoints](#)
This topic describes about the integration touchpoints.
- [Integration Execution Flow](#)
This topic describes the process to execute the integration flow.

1.1 Integration Touchpoints

This topic describes about the integration touchpoints.

Below table contains all the integration touchpoints used by Oracle Banking Digital Experience to integrate to Oracle Banking Origination.



Note:

Please refer the API Documentation for more information on the individual API details and structure.

Table 1-1 Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-businessproductdetails-services/web/businessproducts?channel=OBDX	Business Product API	Get	This API is used to list the OBDX specific business products configured in OBO. Required parameters can be sent so as to filter the results of products

Table 1-1 (Cont.) Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-process-driver-services/ service/initiate	Initiation API	Post	This API is used to initiate • a multi-product application • convert an IPA to full application The response will give back Application Number, Process Reference Numbers and the required mandatory document list for the selected Business Products.
/obremo-rpm-process-driver-services/ service/submit	Submit API	Post	This API is used to do the following on the initiated application • save – save required data without any business validation • submit – submit the required final data to Oracle Banking Origination so that application can be further processed in Oracle Banking Origination • terminate – Cancel already initiated application
/obremo-rpm-process-driver-services/ service /getData/{applicationNumber}	Get Application Data API	Get	This API is used to fetch the already saved application details from Oracle Banking Origination.

Table 1-1 (Cont.) Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-projection-services/ / service/inquiry/applicationsList	Application tracker	Get	This API is used to get the basic details and status of applications initiated through Oracle Banking Origination. Required parameters can be sent to filter out the results.
/obremo-rpm-process-driver-services/ service/getDocumentList	Document List API	Get	This API is used to fetch the documents which are required to be submitted for an existing application or a business product.
/obremo-rpm-maintenance-services/ service-api/v1/applicationmaintenance/ {type}	Maintenance List API	Get	This API is used to fetch static LOV values for drop-down fields from Oracle Banking Origination. These are factory-shipped static values.
/obremo-rpm-process-driver-services/ service/loanOfferDecision	Loan Offer Decision API	Post	This API is used to accept/reject the loan offer which is generated in Oracle Banking Origination.
/obremo-rpm-projection-services/ service/inquiry/ipaApplicationSearch	IPA Application tracker API	Get	This API is used to fetch the basic details and status of In-Principle Approval processes.
/obremo-rpm-maintenance-services/ clarificationdetails	Customer Clarification API	Put	Update To and from communication between Oracle Banking Origination bank user and customer

Table 1-1 (Cont.) Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-lo-loanapplications/web/v1/repayment/schedule	Repayment Schedule API	Post	The Repayment Schedule API provides a detailed timeline of loan payments, showing due dates, payment amounts (principal and interest), and the outstanding balance after each installments
/obremo-rpm-process-driver-services/service/relationshipPricingBenefits	To get Relationship Pricing Benefits	Post	This API is used to get Loan Quote with Differential Pricing and Relationship Benefit for Existing Customer
obremo-rpm-process-driver-services/service/casaOfferDecision	CASA Offer Decision API	Post	This API is used to accept/reject the casa offer which is generated in Oracle Banking Origination
/cmc-businessoverrides-services/web/v1/businessoverrides/{processRefNo}?status=W	Get WIP Business Overrides	Get	Call this GET API after final applications submit to fetch business overrides
/cmc-businessoverrides-services/web/v1/businessoverrides/{processRefNo}/accept	Accept Business Overrides	Put	Call this PUT API to ACCEPT business overrides
/cmc-businessoverrides-services/web/v1/businessoverrides/{processRefNo}?status=!W	View Accepted Business Overrides	Get	Call this GET API to view accepted overrides

1.2 Integration Execution Flow

This topic describes the process to execute the integration flow.

Below is a reference of execution flow for integrating Oracle Banking Digital Experience with Oracle Banking Origination.

To execute the integration:

1. **Select Business Products:** Using the Business Product API, select the Business Products required to be initiated
2. **Initiate Application:** Using the response from step 1, call the Initiation API. Make sure that the channel being passed is OBDX. The response of this call will be the Application Reference Number, Process Reference Numbers and the required mandatory document list required for the selected Business Products.

3. **Save the Applicant Data:** Using the reference numbers obtained from step 2, call the Submit API. Make sure that
 - channel is OBDX
 - action is save
 - CmnApplicant à applicantDetailsMasterModel block has proper Applicant data
 - The Submit API can be called multiple times with action as save. This will save the data being sent from OBDX to the respective OBO tables.
 - After the first save call of Submit API, the response will provide back with datasegment ids. All these ids are to be set in the next subsequent call requests.
 - If the Applicant is a new customer, then the first Submit API call will return back an applicantId, which is to be used in other places of the same API in subsequent calls.
4. **Save Application Data:** Using the Submit API, save all data which is required for the application
5. **Submit Application:** Using the Submit API with action as submit, submit the application from OBDX to OBO. The submit operation can be done only once, after which the application will be processed from OBO.
6. **Mid-Office Processing:** Once the application is submitted from OBDX, the first stage of the application will appear as a task in OBO Free Task screen. The OBO user who has sufficient privileges will be able to acquire and act on this task.
7. **Application Tracker:** OBDX will be able to monitor the status of the submitted application using the Application Tracker API.
8. **Loan Offer Details:** If application is for loans, use the Get Loan Offer Details API to get the loan offer details.
9. **Accept Loan Offer:** To accept the loan offer, use the Loan Offer Decision API.
10. **Cancel the Application:** In between if the user wishes to cancel the application, use the Submit API with action as terminate.

Index