Oracle® Banking Origination
Decision Service Integration Guide

Release 14.8.0.0.0

G28902-01

April 2025

ORACLE®

Oracle Banking Origination Decision Service Integration Guide, Release 14.8.0.0.0

G28902-01

Contents

Preface

1   Decision Service Integration

Index

Preface

Purpose

This guide is to help with Integration of Oracle Banking Origination Product with Decision Service.

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.
italic	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.

1

Decision Service Integration

You can integrate Oracle Banking Origination with Decision Service through Oracle Banking Routing Hub. This guide briefs the user about the specific steps needed for Integration of these two products and specific maintenance.

Oracle Banking Origination with Decision Service integration allows to get the Credit Decision and Pricing details.

For the smooth integration, Decision Service has provided the following Rest APIs to consume and utilize in product processors.

> **✎ Note:**
>
> For configuration details of setting up Bureau Service integration, refer **Rule Configuration** screen from the **Configurations User Guide**.

This topic contains the following subtopics:

- Fetch Credit Decision Score API
  This topic provides information about Fetch Credit Decision Score.
- Fetch Questionnaire API
  This topic describes the API of fetching questionnaire.
- Integration of Decision Service
  This topic describes systematic instructions to integrate Oracle Banking Origination.

1.1 Fetch Credit Decision Score API

This topic provides information about Fetch Credit Decision Score.

Fetch Credit Decision Score API allows Oracle Banking Origination to get the credit decision and pricing details. This API allows sending various data points as facts get the credit decision and pricing details as per the configuration. This allows Oracle Banking Origination to do the assessment and do risk-based pricing for an application. This API is called when the Credit Rating data-segment is opened.

Table 1-1   Routing Hub Details

Service Provider	Consumer Service	Service
CDS 1.0	TELLER_FUNDING	externalMiscGLRequest - /service/v1/customer/externalMiscGLRequest

1.2 Fetch Questionnaire API

This topic describes the API of fetching questionnaire.

The Fetch Questionnaire API allows Oracle Banking Origination to fetch the set of pre-configured questions to be answered by the end customer. Based on the response provided for each question, the system will arrive at a score. This score will further be used in the quantitative analysis and credit decisioning. This API is called when the Qualitative Scorecard data-segment is launched.

Table 1-2   Routing Hub Details

Service Provider	Consumer Service	Service
CDS 1.0	fetchQuestionnaire	fetchQuestionnaire - /cds/fetchQuestionnaire

1.3 Integration of Decision Service

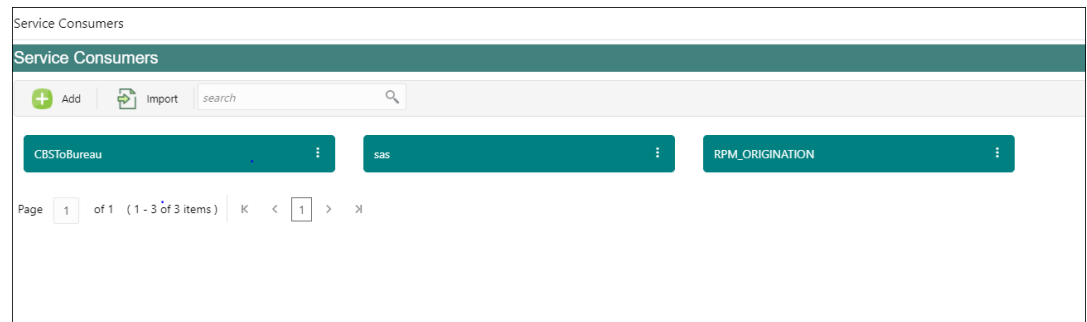This topic describes systematic instructions to integrate Oracle Banking Origination.

To integrate Oracle Banking Origination with Decision Service through Oracle Banking Routing Hub.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Routing Hub**.

2. Under **Routing Hub**, click **Service Consumers**.

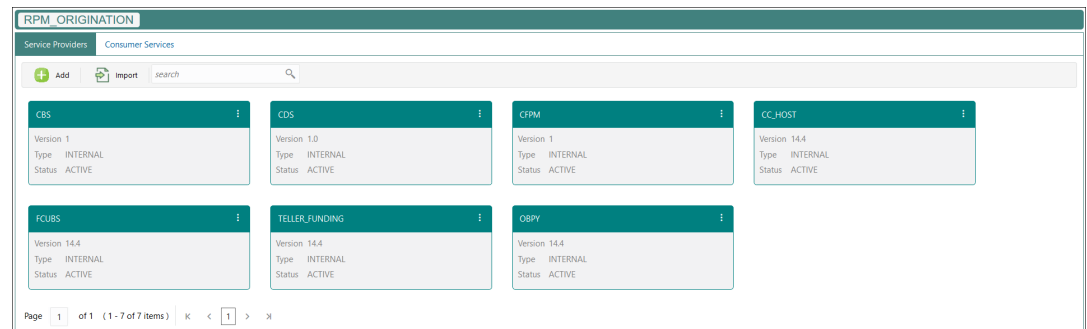   The **Service Consumers** screen displays.

   Figure 1-1   Service Consumers

3. Click **RPM_ORIGINATION**.
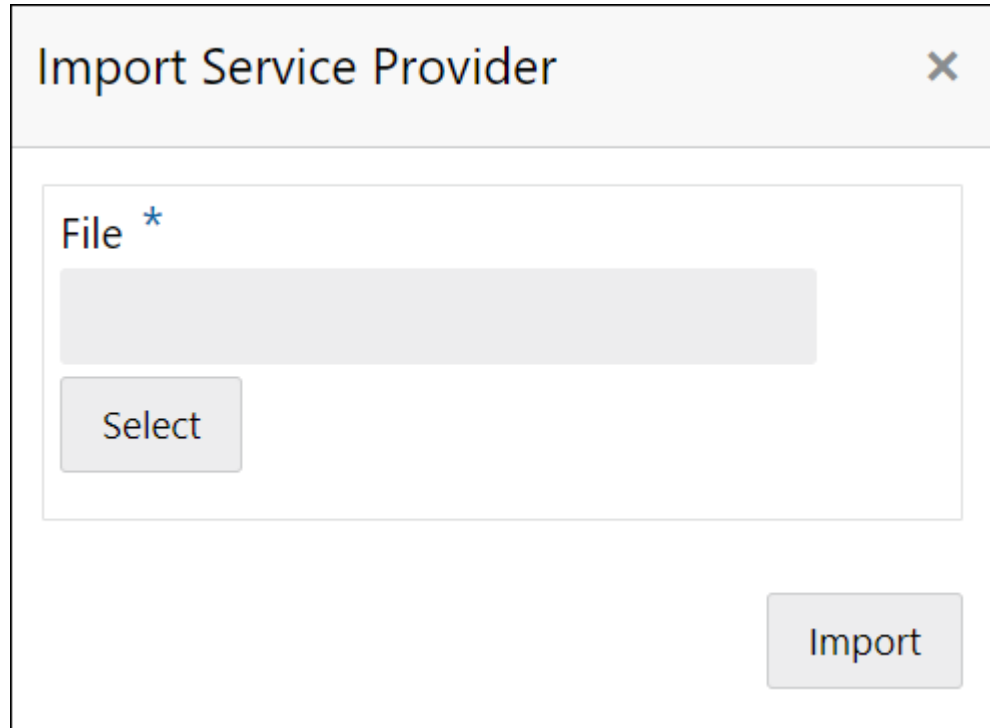
   The **RPM_ORIGINATION** screen displays.

   Figure 1-2   RPM_ORIGINATION

4. Click **Import** and upload the **RPM_ORIGINATION_CDS1.0_Provider.json** file provided in the release.
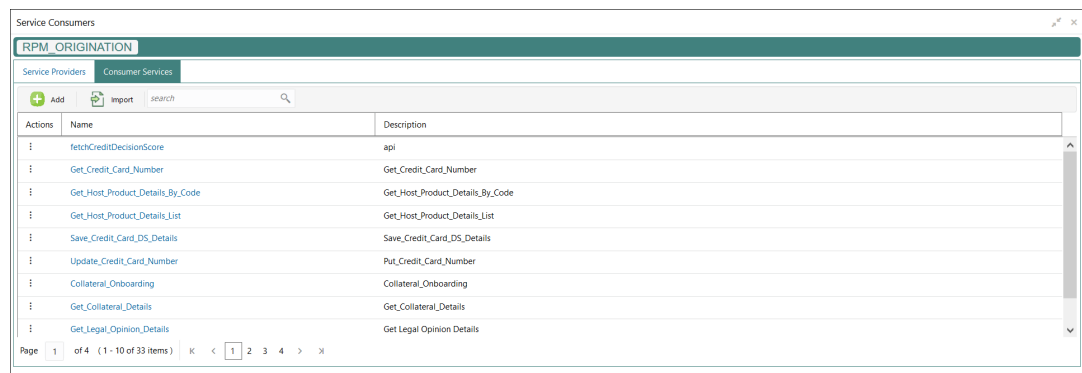
The **Import Service Provider** screen displays.

Figure 1-3   Import Service Provider

5. Click **Import**.

The success message displays once the data is imported successfully.

6. Under **Consumer Service**.

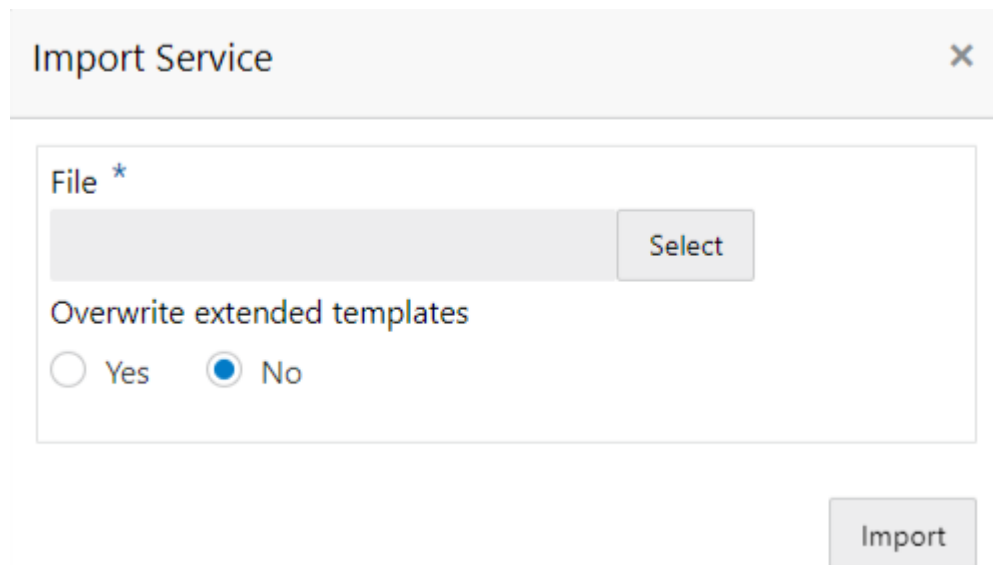The **Consumer Service** screen displays.

Figure 1-4   Consumer Service

7. Click **Import** and upload the **RPM_ORIGINATION_fetchCreditDecisionScore_Service.json** file provided in the release.

The **Import Service** screen displays.

Figure 1-5   Import Service

8. Click **Import**.

    The success message displays once the data is imported successfully.

9. Under **Service Provider** tab, click **CDS**.

    The **RPM_ORIGINATION** screen displays.

Figure 1-6   RPM_ORIGINATION - CDS

10. Click actions button and click **Edit**.

    The **RPM_ORIGINATION** screen displays.

Figure 1-7   Edit Implementation

11. Update the **Host** and **Service name** as per the environment (port and service name where the cmc-opds-services has been deployed)

12. Click **Save** to save the implementation details.

Index