

# Oracle® Banking Origination Finicity Integration Service Guide



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# Preface

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## Purpose

This guide is to help with Integration of Oracle Banking Origination Product with Bureau Integration 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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## Critical Patches

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

## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners,

we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## 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.

# 1

## Integration Guide

This topic provides the information about the Finicity Integration Service.

You can integrate Oracle Banking Origination with Finicity Integration Service acting through Oracle Banking Routing Hub.

This guides briefs you about the specific steps needed for the integration of these two products and specific maintenance.

### **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:

- [Maintenance for Oracle Banking Origination](#)  
This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Finicity Integration Service.

## 1.1 Maintenance for Oracle Banking Origination

This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Finicity Integration Service.

To maintain Oracle Banking Routing Hub configuration in common core for Finicity Integration Service.

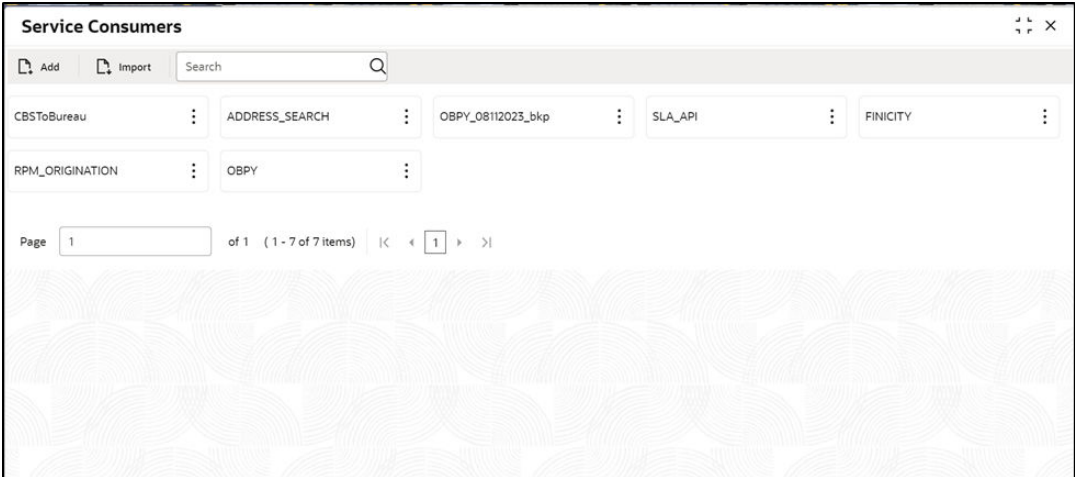
Specify **User ID** and **Password**, and login to **Home** screen.

**To import the services:**

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

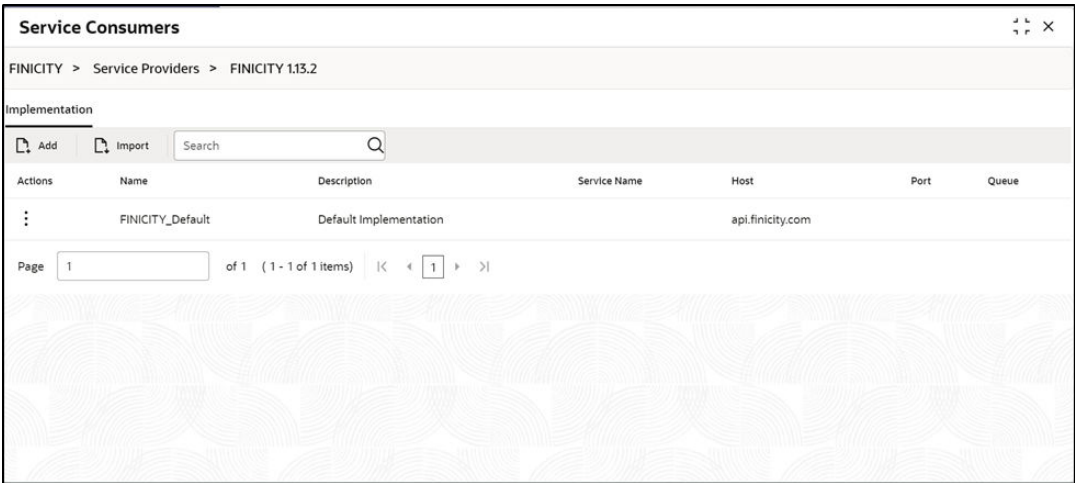
The **Service Consumers** screen displays.

Figure 1-1 Service Consumer



- 3. Click **Import** and select the **FINICITY\_FINICITY1.13.2\_Provider.json** file provided in release.
- 4. Under **FINICITY**, click **FINICITY**.  
The **FINICITY** screen displays.

Figure 1-2 FINICITY



- 5. Click **Edit**.
- 6. Change the host and port as per the Finicity Integration Service installation and save it  
The **Edit Implementation** screen displays.

**Figure 1-3 Edit Implementation**

**Edit Implementation**

Name: FINICITY\_Default

Description: Default Implementation

Type: DEFAULT

Scheme: https

Host: api.finity.com

Port:

Default: ☒

> Authentication

Save

7. From **FINICITY** screen, click **Consumer Service**.  
The **Consumer Service** screen displays.

**Figure 1-4 Consumer Services**

**Service Consumers**

FINICITY

Service Providers **Consumer Services**

Add Import Search

Actions	Name	Description
⋮	Get_Institution_by_ID	to get Institution by Id
⋮	Get_Account_Owner_Details	to get Account Owner Details
⋮	Delete_Customer_by_ID	to Delete Customer by Id

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8. Click **Import** below services
  - Get\_Institution\_by\_ID
  - Get\_Account\_Owner\_Details
  - Delete\_Customer\_by\_ID
  - Create\_Access-Token
  - Initiate\_Existing\_Customer\_Finicity
  - initiate\_Finicity
  - Get\_Account\_ACH\_Details
- a. **Enquiry API for fetching institution Details:**  
This will allow Oracle Banking Origination to fetch institution details for finicity integration. Below finicity apis are called in the sequence.



**Table 1-1 Routing Hub Details**

Service Provider	Consumer Services	Service
FINICITY	Create_Access_Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	Get_Institution_by_ID	GetInstitution - / institution/v2/institutions/{institutionId}

**b. Enquiry API for fetching Account Owner Details:**

This will allow Oracle Banking Origination to fetch account owner details for finicity integration. Below finicity apis are called in the sequence:

**Table 1-2 Routing Hub Details**

Service Provider	Consumer Services	Service
FINICITY	Create_Access_Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	Get_Account_Owner_Details	GetAccountOwnerDetails - /aggregation/v3/customers/{customerId}/accounts/{accountId}/owner

**c. API for deleting customer finicity:**

This api is used to delete the customer created in the finicity. Below finicity apis are called in the sequence:

**Table 1-3 Routing Hub Details**

Service Provider	Consumer Services	Service
FINICITY	Create_Access_Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	Delete_Customer_by_ID	DeleteCustomer - / aggregation/v1/customers/{customerId}

**d. API for creating access token:**

This api is used to create authentication token which will be required while calling finicity api for the security purpose.

**Table 1-4 List of Names**

Service Provider	Consumer Services	Service
FINICITY	Create_Access_Token	CreateToken - / aggregation/v2/partners/authentication

**e. API for initiating finicity call for an existing customer:**

This api is used to initiate finicity call for an existing customer. Incase apis call to finicity fails after customer is already created, instead of calling apis again from start we will use an existing customer created and then call subsequent apis of finicity. Below

finicity apis are called in the sequence. If finicity mode is configured as “Branch Visit” in Origination Preference screen, then Generate\_Connect\_URL\_Transform will be called after Create\_Access-Token else if finicity mode is configured as “Customer Email” in Origination Preference screen then.

Send\_Connect\_Email will be called after Create\_Access-Token.

**Table 1-5 Routing Hub Details**

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	Generate_Connect_URL_Transform	GenerateConnectUrl - / connect/v2/generate
FINICITY	Send_Connect_Email	SendConnectEmail - / connect/v2/send/email

**f. API for initiating finicity call:**

This api is used for initiating the finicity call. Below finicity apis are called in the sequence. If finicity mode is configured as “Branch Visit” in Origination Preference screen, then Generate\_Connect\_URL\_Transform will be called after AddTestingCustomer else if finicity mode is configured as “Customer Email” in Origination Preference screen then.

Send\_Connect\_Email will be called after AddTestingCustomer:

**Table 1-6 Routing Hub Details:**

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	AddTestingCustomer	AddTestingCustomer - / aggregation/v2/customers/testing
FINICITY	Generate_Connect_URL_Transform	GenerateConnectUrl - / connect/v2/generate
FINICITY	Send_Connect_Email	SendConnectEmail - / connect/v2/send/email

**g. API for fetching account details:**

This api is used for fetching the account details from finicity. Below finicity apis are called in the sequence:

**Table 1-7 Routing Hub Details**

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	Get_Account_ACH_Details	GetAccountACHDetails - / aggregation/v1/customers/{customerId}/accounts/{accountId}/details

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