

# Oracle® Banking Origination

## Retail Lending Integration Guide



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ORACLE®

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# Preface

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## Purpose

This guide is to help with Integration of Oracle Banking Origination Product with Oracle Banking Retail Lending (OBRL) acting as the backend Product Processor.

## Audience

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

## Documentation Accessibility

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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

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## 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

## Oracle Banking Retail Lending

This topic provides the information about the Oracle Banking Retail Lending Integration Service.

You can integrate Oracle Banking Origination with Oracle Banking Retail Lending acting as the product processor of Loan accounts through Oracle Banking Routing Hub. This document briefs you about the specific steps needed for integration of these two products and specific maintenances.

- [Maintenance for Oracle Banking Origination](#)  
This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Oracle Banking Retail Lending.
- [Maintenance for Product Processor as environment variable](#)  
This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Oracle Banking Retail Lending.

### 1.1 Maintenance for Oracle Banking Origination

This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Oracle Banking Retail Lending.

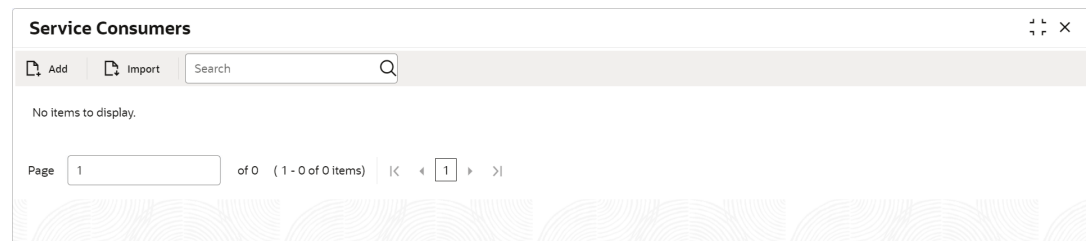
To manage the configuration of the Oracle Banking Routing Hub within the common core for Oracle Banking Retail Lending.

**To import the services:**

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

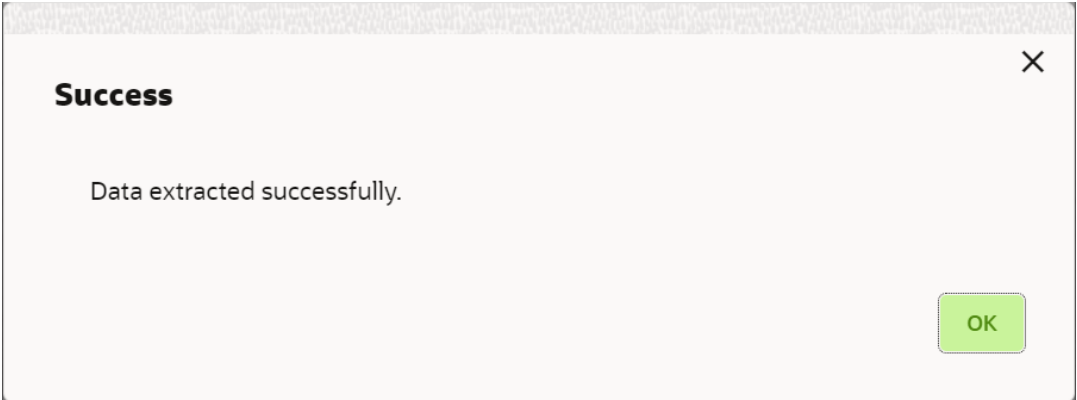
The **Service Consumers** screen is displayed.

**Figure 1-1 Service Consumers**



2. Select **Import** and upload the RPM\_ORIGINATION\_Consumer.json file provided in the release and then click **Extract**.

Figure 1-2 Success



- 3. Select **OBRL** and click **Import**.

Figure 1-3 Confirmation

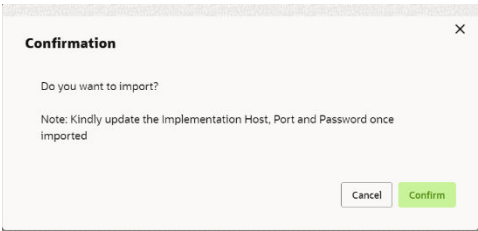
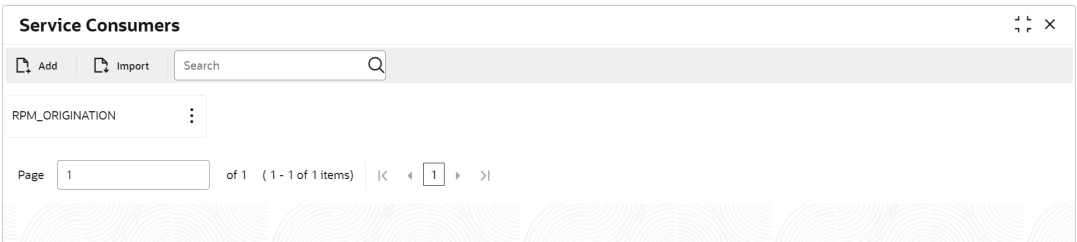


Figure 1-4 RPM Origination



- 4. Click **RPM\_ORIGINATION**. Under **RPM\_ORIGINATION**, click **OBRL**.  
The Service Provider screen displays.

Figure 1-5 Service Providers

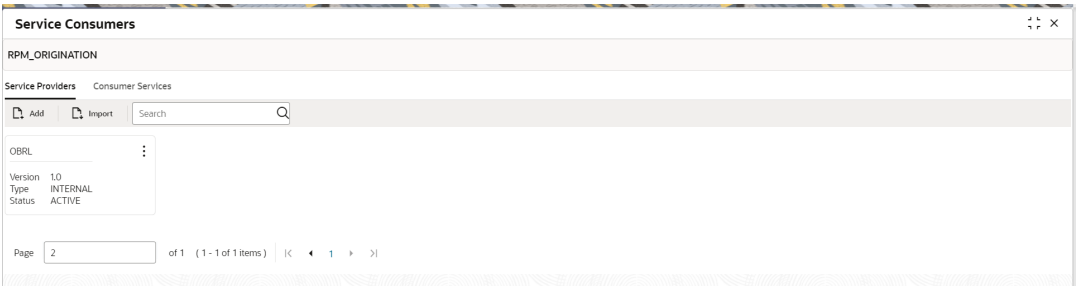
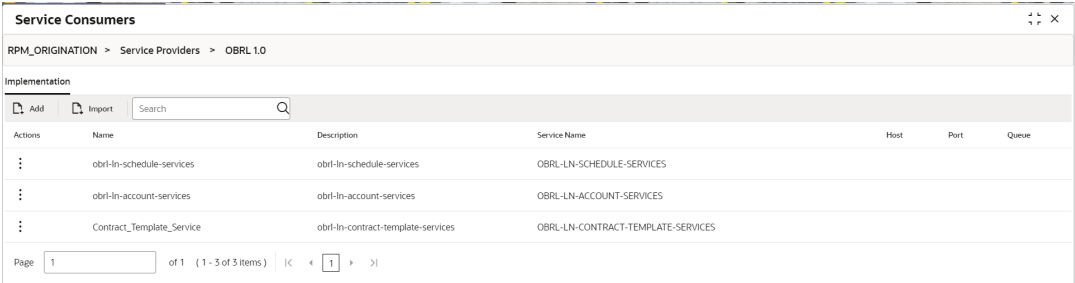
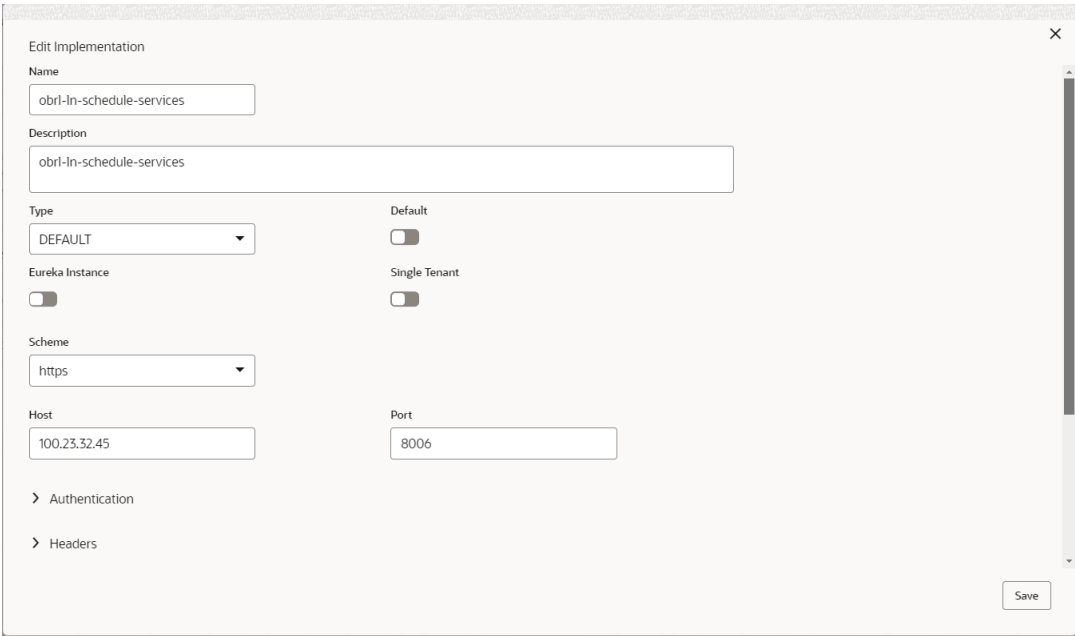


Figure 1-6 OBRL Implementation



- 5. Click Edit.
- 6. Change the host and port as per the Oracle OBRL installation and save it.

Figure 1-7 Edit Implementation



- 7. Repeat the same for all the OBRL Service Provides.
- 8. The below consumer services will be imported.

Table 1-1 Consumer Service

| Consumer Service       | Description  | APIs Called  |
|------------------------|--|--|
| List_All_Loan_Products | <b>Usage:</b> Fetch List of Loanproducts for Oracle Banking Retail Lending<br><b>Transformation:</b> List_All_Loan_Products_Transform_OBRL | <b>a.</b> obrl-ln-lending-product-services/ob/obrl/v1/products/?offset=0&limit=500 |



Table 1-1 (Cont.) Consumer Service

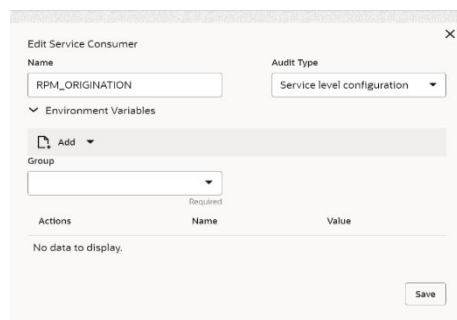
| Consumer Service             | Description  | APIs Called   |
|------------------------------|--|---|
| Get_Loan_Product_Details     | <b>Usage:</b> Fetch Loan Product Details<br><b>Transformation:</b><br>Get_Loan_Product_Details_Transform_OBRL  | <b>a.</b> obrl-In-lending-product-services/ob/obrl/v1/products/productcode/{productCode}  |
| Get_Loan_Interest_Details    | <b>Usage:</b> Fetch Loan Interest Details<br><b>Transformation:</b><br>Get_Loan_Interest_Details_Transform_OBRL  | <b>a.</b> obrl-In-lending-product-services/ob/obrl/v1/products/productcode/{productCode}<br><b>b.</b> obrl-In-account-services/ob/obrl/v1/accounts/interestData   |
| Get_Loan_Charge_Details      | <b>Usage:</b> Fetch Loan Interest Details<br><b>Transformation:</b><br>Get_Loan_Interest_Details_Transform_OBRL  | <b>a.</b> obrl-In-lending-product-services/ob/obrl/v1/products/productcode/{productCode}<br><b>b.</b> obrl-In-account-services/ob/obrl/v1/accounts/interestData<br><b>c.</b> obrl-In-account-services/ob/obrl/v1/accounts/chargesSimulation   |
| Loan_Simulation              | <b>Usage:</b> Fetch Loan Schedule<br><b>Transformation:</b><br>Loan_Simulation_Transform_OBRL and<br>Get_Contract_template_Details_Transform_OBRL<br>Personalized_Schedule_Generation_LLM_OBRL<br>Get_Quote_Inquiry_OBRL | <b>a.</b> obrl-In-lending-product-services/ob/obrl/v1/products/productcode/{productCode}<br><b>b.</b> obrl-In-schedule-services/ob/obrl/v1/schedules/scheduleSimulation<br><b>c.</b> obrl-In-schedule-services/ob/obrl/v1/schedules/quote<br><b>d.</b> obrl-In-schedule-services/ob/obrl/v1/schedules/LLMBasedScheduleQuote |
| Loan_Account_Creation        | <b>Usage:</b> Loan Account creation<br><b>Transformation:</b><br>Loan_Account_Creation_Transform_OBRL and<br>Get_Contract_template_Details_Transform_OBRL  | <b>a.</b> obrl-In-lending-product-services/ob/obrl/v1/products/productcode/{productCode}<br><b>b.</b> obrl-In-account-services/ob/obrl/v1/accounts/accountCreate  |
| Get_Multi_Installment_Amount | <b>Usage:</b> To get multi-installment/schedule for given term<br><b>Transformation:</b><br>Get_Multi_Installment  | <b>a.</b> obrl-In-schedule-services/multiInstallmentAmount  |

## 1.2 Maintenance for Product Processor as environment variable

This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Oracle Banking Retail Lending.

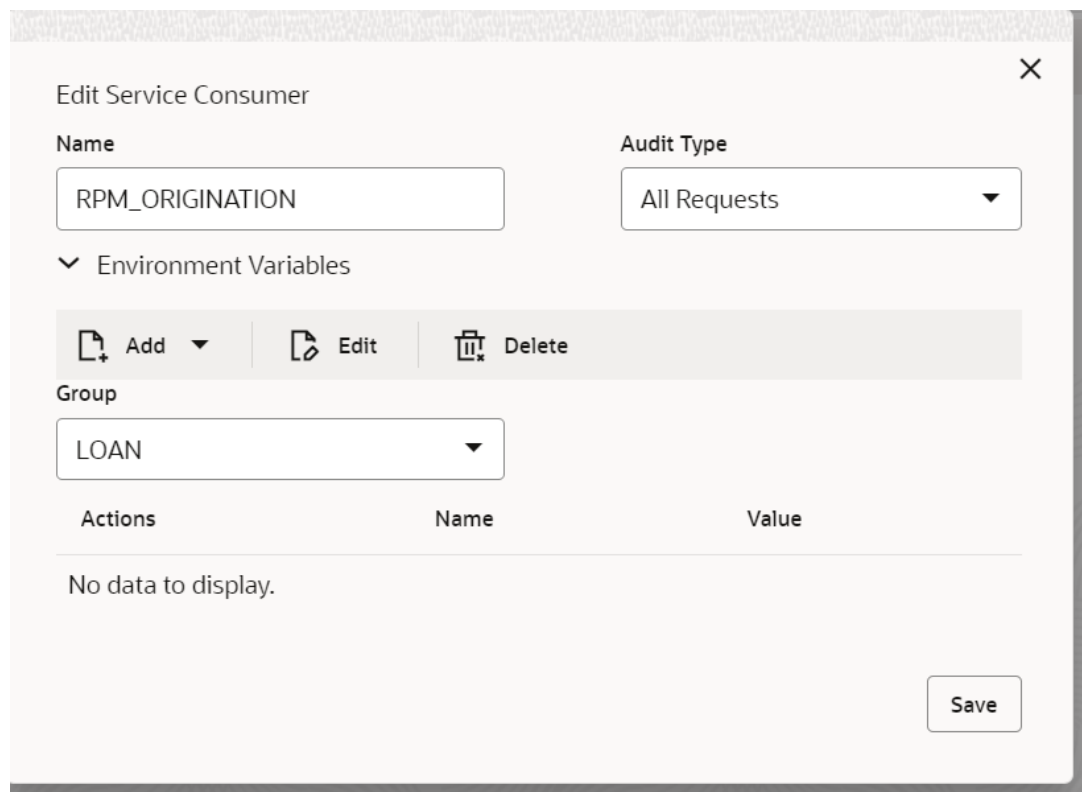
1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **Service Consumers**.
3. Click **Edit**.

**Figure 1-8 Edit Service Consumers**



4. Under **Environment Variables**, add **LOAN** as new group.

**Figure 1-9 Add Group**



5. Add **PP** as new variable, **OBRL** as value and **save** it.

**Figure 1-10 Add Variable**

Edit Service Consumer

Name: RPM\_ORIGINATION

Audit Type: All Requests

Environment Variables

Group: LOAN

| Actions | Name | Value |
|---------|------|-------|
| ⋮       | PP   | OBRL  |

Save

6. Click **RPM\_ORIGINATION**. Under **RPM\_ORIGINATION**, click **Consumer Services**.
7. Follow below steps for all consumer services mentioned in point number 10 of 2.2 section.
  - a. Search **List\_All\_Loan\_Products**.
  - b. Click **Edit**.
  - c. Add **Product\_Processor** as new attribute, include json path, and save the changes.

**Figure 1-11 Add Attribute**

Edit Service

ID: List\_All\_Loan\_Products

Status: ☒

Audit: ☒ Yes ☐ No

⚠ Applicable if the Audit type at 'Service Consumer' is 'Service level configuration'

Description: To get List of All Loan Products

Add

| Actions | Attribute Name    | json path      |
|---------|-------------------|----------------|
| ⋮       | Product_Processor | \$.env.LOAN.PP |

Save

- d. Click on **List\_All\_Loan\_Products** Consumer service.
- e. Click on **Routing**.
- f. Click on **Edit** for List\_All\_Loan\_Products\_Route\_OBRL route.
- g. Click on **Custom Rule**. Click on **Expression Editor**.
- h. Add Product\_Processor as attribute (point 8.c) and "OBRL" as value(point 5). **Save** it.

**Figure 1-12 Expression Editor**

Expression Editor

Attribute: Product\_Processor

Operator: ==

Value: OBRL

Condition Type:

Required

Save

Figure 1-13 Saved Expression

Edit Route

Name

List\_All\_Loan\_Products\_Route\_OBRL

Start/Stop

STARTSTOP

Auto Shutdown

☐ Default Rule

☒ Custom Rule

Rule

( Product\_Processor == "OBRL" )

Expression Editor

Transformations

Add

Save

i. Save it.

Figure 1-14 Saved Route

Service Consumers

RPM\_ORIGINATION > Consumer Services > List\_All\_Loan\_Products

TransformationRouting

Add

Search

| Actions     | Name                              | Start/Stop  | Rule                            | Product Processor | Implementation            | Service   |
|-------------|-----------------------------------|-------------|---------------------------------|-------------------|---------------------------|---|
| <div></div> | List_All_Loan_Products_Route_OBRL | <div></div> | ( Product_Processor == "OBRL" ) | OBRL 1.0          | Contract_Template_Service | Fetch All Contract Templates - /web/v1/contracttemplate |

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# Glossary

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