

# Oracle Banking Origination

## Retail Lending Integration Guide



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# Preface

This topic contains the following sub-topics:

## 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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## 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 user supply particular values.                          |
| monospace       | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user 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.

# 1

## Oracle Banking Retail Lending Servicing

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

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

### 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 Servicing.

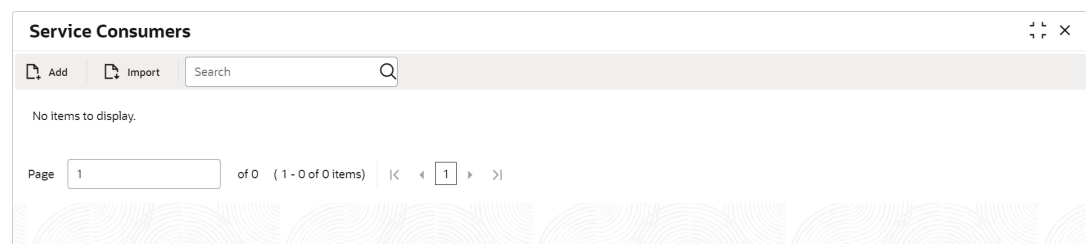
To manage the configuration of the Oracle Banking Routing Hub within the common core for Oracle Banking Retail Lending Servicing.

#### To import the services:

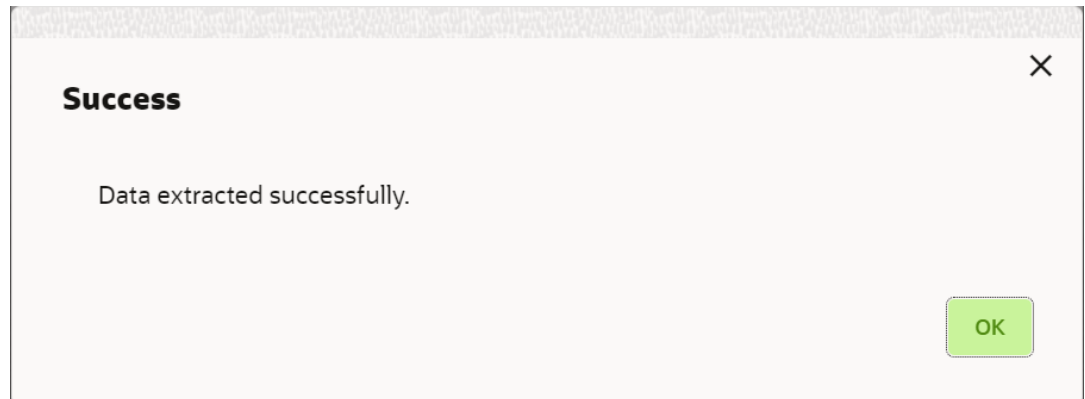
1. On **Home screen**, click **Core Maintenance**. Under **Core Maintenance**, click **Routing Hub**. Under **Routing Hub**, click **Service Consumers**.

The **Service Consumers** screen is displayed.

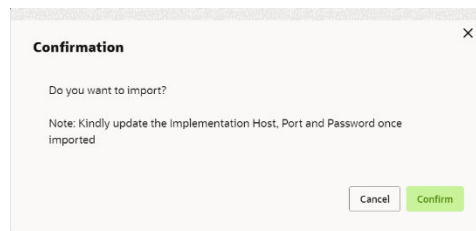
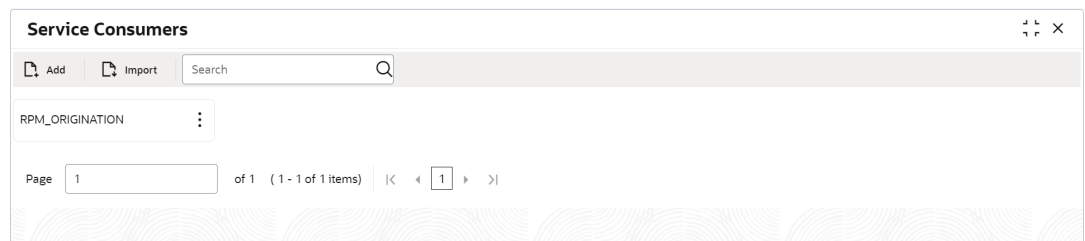
**Figure 1-1 Service Consumers**



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.

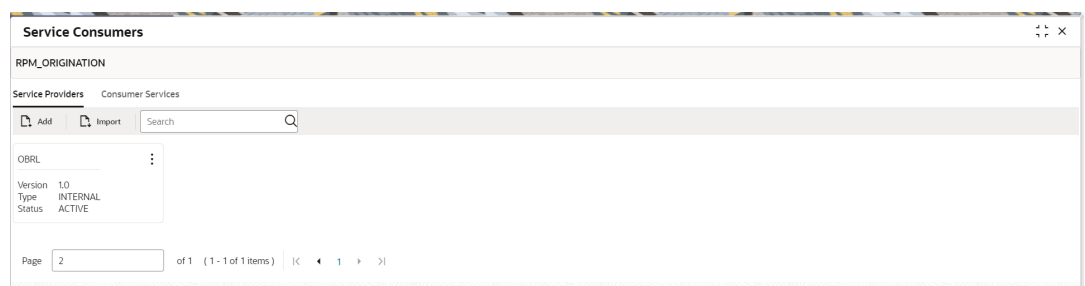
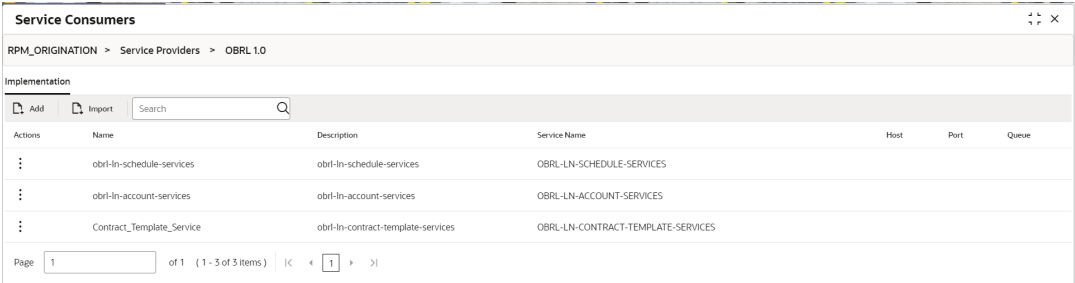
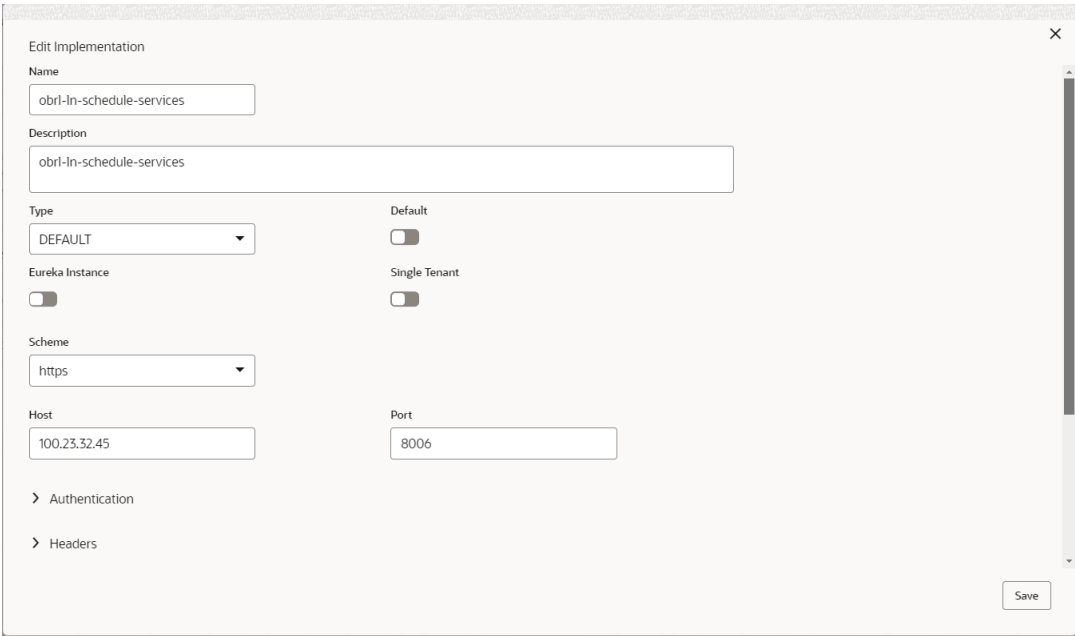
**Figure 1-5 Service Providers**

Figure 1-6 OBRL Implementation



- Click Edit.
- Change the host and port as per the Oracle Banking Retail Lending Servicing installation and save it.

Figure 1-7 Edit Implementation



- Repeat the same for all Service Providers of Oracle Banking Retail Lending Servicing. 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 the list of Loan Products for Oracle Banking Retail Lending.<br><b>Transformation:</b> List_All_Loan_Products_Transform_OBRL | /obrl-in-lending-product-services/service/v14.8.1.0.0/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  | /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode}  |
| Get_Loan_Interest_Details    | <b>Usage:</b> Fetch Loan Interest details.<br><b>Transformation:</b> <ul style="list-style-type: none"> <li>Get_Loan_Multi_Interest_Product_Details_OBRL</li> <li>Get_Loan_Multi_Term_Interest_Details_Transform_OBRL</li> </ul>  | <b>a.</b> /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode}<br><b>b.</b> /obrl-In-account-services/service/v14.8.1.0.0/accounts/interestData   |
| Get_Loan_Charge_Details      | <b>Usage:</b> Fetch Loan Interest and Charge details.<br><b>Transformation:</b> <ul style="list-style-type: none"> <li>Get_Loan_Product_Details_Transform_OBRL</li> <li>Get_Loan_Interest_Details_Transform_OBRL</li> <li>Get_Loan_Charge_Details_Transform_OBRL</li> </ul>       | <b>a.</b> /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode}<br><b>b.</b> /obrl-In-account-services/service/v14.8.1.0.0/accounts/interestData<br><b>c.</b> /obrl-In-account-services/service/v14.8.1.0.0/accounts/chargesSimulation   |
| Loan_Simulation              | <b>Usage:</b> Fetch Loan Schedule.<br><b>Transformation:</b> <ul style="list-style-type: none"> <li>Loan_Simulation_Transform_OBRL</li> <li>Get_Loan_Product_Details_Transform_OBRL</li> <li>Personalized_Schedule_Generation_LLM_OBRL</li> <li>Get_Quote_Inquiry_OBRL</li> </ul> | <b>a.</b> /obrl-In-schedule-services/service/v14.8.1.0.0/schedules/scheduleSimulation<br><b>b.</b> /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode}<br><b>c.</b> /obrl-In-schedule-services/service/v14.8.1.0.0/schedules/LLMBasedScheduleQuote<br><b>d.</b> /obrl-In-schedule-services/service/v14.8.1.0.0/schedules/quote |
| Loan_Account_Creation        | <b>Usage:</b> Loan Account creation<br><b>Transformation:</b> <ul style="list-style-type: none"> <li>Get_Loan_Product_Details_Transform_OBRL</li> <li>Loan_Account_Creation_Transform_OBRL</li> </ul>   | <b>a.</b> /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode}<br><b>b.</b> /obrl-In-account-services/service/v14.8.1.0.0/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  | /obrl-In-schedule-services/service/v14.8.1.0.0/schedules/multiInstallmentAmount   |

Table 1-1 (Cont.) Consumer Service

| Consumer Service                   | Description   | APIs Called  |
|------------------------------------|---|--|
| Get_Default_Product_Preferences    | <b>Usage:</b> To get default product preferences from product processor.<br><b>Transformation:</b><br>Get_Default_Product_Preferences_OBRL  | /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode}   |
| Get_Personalized_Schedule          | <b>Usage:</b> To get Personalized Schedule using LLM<br><b>Transformation:</b> <ul style="list-style-type: none"> <li>Personalized_Schedule_Generation_LLM_OBRL</li> <li>Get_Quote_Inquiry_OBRL</li> </ul>                            | <b>a.</b> /obrl-In-schedule-services/service/v14.8.1.0.0/schedules/LLMBasedScheduleQuote<br><b>b.</b> /obrl-In-schedule-services/service/v14.8.1.0.0/schedules/quote                 |
| PRE_VALIDATE_ACCOUNT_CREATION_DATA | <b>Usage:</b> Pre-Validate Account Creation Data<br><b>Transformation:</b> <ul style="list-style-type: none"> <li>PreValidate_Get_Loan_Product_Details_Transform</li> <li>PreValidate_Loan_Account_Creation_Transform_OBRL</li> </ul> | <b>a.</b> /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode}<br><b>b.</b> /obrl-In-account-services/service/v14.8.1.0.0/accounts/accountCreate |

## 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 Servicing.

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

The screenshot shows the 'Edit Service Consumer' window. The 'Name' field is populated with 'RPM\_ORIGINATION'. The 'Audit Type' dropdown is set to 'Service level configuration'. Under the 'Environment Variables' section, there is an 'Add' button and a 'Group' dropdown menu. Below this, there is a table with columns 'Actions', 'Name', and 'Value', which currently shows 'No data to display.' A 'Save' button is located at the bottom right of the window.

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

**Figure 1-9 Add Group**

Edit Service Consumer

Name: RPM\_ORIGINATION

Audit Type: All Requests

Environment Variables

Group: LOAN

| Actions             | Name | Value |
|---------------------|------|-------|
| No data to display. |      |       |

Save

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

**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 of Oracle Banking Retail Lending Servicing.
  - 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 and **OBRL** as value and click **Save**.

**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. Click **Save**.

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   |
|---------|-----------------------------------|------------|---------------------------------|-------------------|---------------------------|---|
| ⋮       | List_All_Loan_Products_Route_OBRL | ■          | ( 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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