Oracle® Banking Originations Cloud Service

Retail Lending Integration Guide





Oracle Banking Originations Cloud Service Retail Lending Integration Guide, Release 14.8.1.0.0

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Preface

This topic contains the following sub-topics:

- Purpose
- Audience
- Documentation Accessibility
- Diversity and Inclusion
- Conventions

Purpose

This guide is to help with Integration of Oracle Banking Originations Cloud Service with Oracle Banking Retail Lending (OBRL) module 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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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.

Oracle Banking Retail Lending Servicing

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

User can integrate Oracle Banking Originations Cloud Service 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 maintenances.

- <u>Maintenance for Oracle Banking Originations Cloud Service</u>
 This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Oracle Banking Retail Lending Servicing.
- 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.

1.1 Maintenance for Oracle Banking Originations Cloud Service

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:

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

The **Service Consumers** screen displays.

Figure 1-1 Service Consumers



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

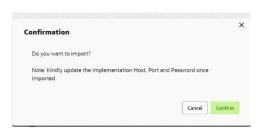


Figure 1-4 RPM Origination



4. Click RPM_ORIGINATION. Under RPM_ORIGINATION, click OBRL.

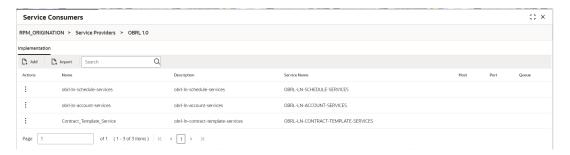
The Service Provider screen displays.

Figure 1-5 Service Providers



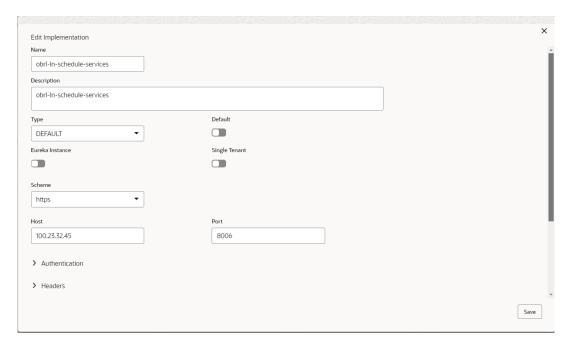


Figure 1-6 OBRL Implementation



- 5. Click Edit.
- 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	Usage: Fetch the list of Loan Products for Oracle Banking Retail Lending.	/obrl-In-lending-product-services/ service/v14.8.1.0.0/products/? offset=0&limit=500
	Transformation: List_All_Loan_Products_Transfor m_OBRL	



Table 1-1 (Cont.) Consumer Service

Consumer Service	Description	APIs Called
Get_Loan_Product_Details	Usage: Fetch Loan Product details. Transformation: Get_Loan_Product_Details_Trans form_OBRL	/obrl-In-lending-product-services/ service/v14.8.1.0.0/products/ productcode/{productCode}
Get_Loan_Interest_Details	Usage: Fetch Loan Interest details. Transformation: Get_Loan_Multi_Interest_Pr oduct_Details_OBRL Get_Loan_Multi_Term_Intere st_Details_Transform_OBRL	a. /obrl-In-lending-product- services/service/v14.8.1.0.0/ products/productcode/ {productCode} b. /obrl-In-account-services/ service/v14.8.1.0.0/accounts/ interestData
Get_Loan_Charge_Details	Usage: Fetch Loan Interest and Charge details. Transformation: Get_Loan_Product_Details_ Transform_OBRL Get_Loan_Interest_Details_ Transform_OBRL Get_Loan_Charge_Details_ Transform_OBRL	a. /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode} b. /obrl-In-account-services/service/v14.8.1.0.0/accounts/interestData c. /obrl-In-account-services/service/v14.8.1.0.0/accounts/chargesSimulation
Loan_Simulation	Usage: Fetch Loan Schedule. Transformation: Loan_Simulation_Transform_OBRL Get_Loan_Product_Details_Transform_OBRL Personalized_Schedule_Generation_LLM_OBRL Get_Quote_Inquiry_OBRL	a. /obrl-In-schedule-services/ service/v14.8.1.0.0/ schedules/ scheduleSimulation b. /obrl-In-lending-product- services/service/v14.8.1.0.0/ productS/productcode/ {productCode} c. /obrl-In-schedule-services/ service/v14.8.1.0.0/ schedules/ LLMBasedScheduleQuote d. /obrl-In-schedule-services/ service/v14.8.1.0.0/ schedules/quote
Loan_Account_Creation	Usage: Loan Account creation Transformation: Get_Loan_Product_Details_ Transform_OBRL Loan_Account_Creation_Tra nsform_OBRL	a. /obrl-In-lending-product-services/service/v14.8.1.0.0/products/productcode/{productCode} b. /obrl-In-account-services/service/v14.8.1.0.0/accounts/accountCreate
Get_Multi_Installment_Amo unt	Usage: To get multi-installment/ schedule for given term. Transformation: Get_Multi_Installment	/obrl-In-schedule-services/ service/v14.8.1.0.0/schedules/ multiInstallmentAmount



Table 1-1 (Cont.) Consumer Service

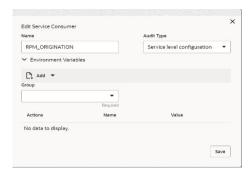
Consumer Service	Description	APIs Called
Get_Default_Product_Prefer ences	Usage: To get default product preferences from product processor.	/obrl-In-lending-product-services/ service/v14.8.1.0.0/products/ productCode/{productCode}
	Transformation: Get_Default_Product_Preference s_OBRL	
Get_Personalized_Schedule	Usage: To get Personalized Schedule using LLM Transformation: Personalized_Schedule_Gen eration_LLM_OBRL Get_Quote_Inquiry_OBRL	a. /obrl-In-schedule-services/ service/v14.8.1.0.0/ schedules/ LLMBasedScheduleQuote b. /obrl-In-schedule-services/ service/v14.8.1.0.0/ schedules/quote
PRE_VALIDATE_ACCOUNT _CREATION_DATA	Usage: Pre-Validate Account Creation Data Transformation: Pre-Validate_Get_Loan_Prod uct_Details_Transform Pre-Validate_Loan_Account_ Creation_Transform_OBRL	/obrl-In-lending-product- services/service/v14.8.1.0.0/ products/productcode/ {productCode} /obrl-In-account-services/ service/v14.8.1.0.0/accounts/ accountCreate

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 Servicing.

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

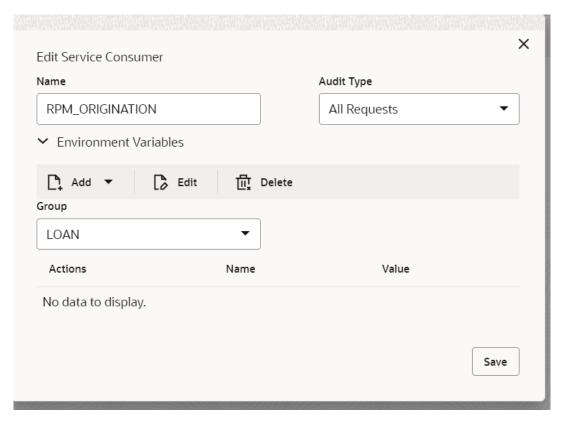
Figure 1-8 Edit Service Consumers



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



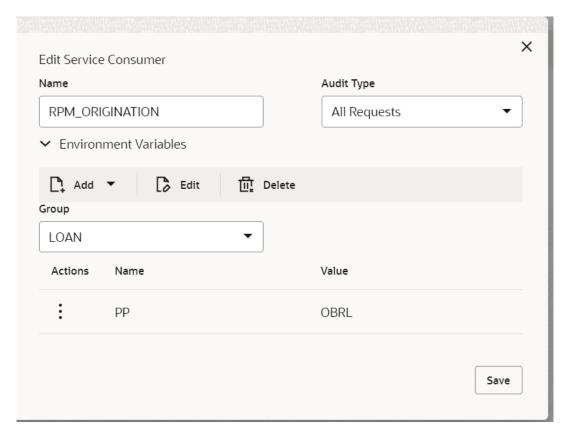
Figure 1-9 Add Group



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



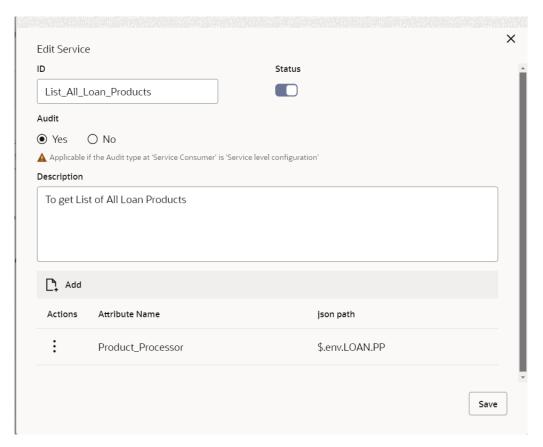
Figure 1-10 Add Variable



- 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.
 - Add **Product_Processor** as new attribute, include json path, and save the changes.



Figure 1-11 Add Attribute



- 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

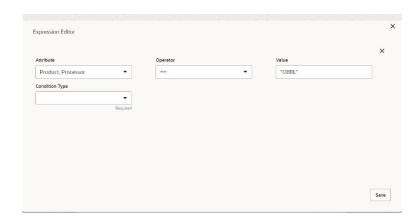
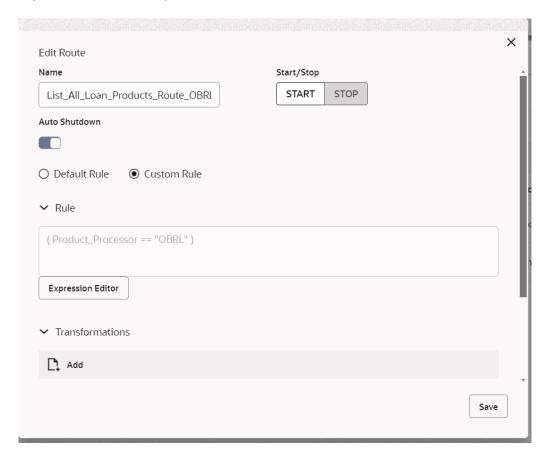




Figure 1-13 Saved Expression



. Click Save.

Figure 1-14 Saved Route

