

Oracle® Banking Retail Lending Servicing Cloud Services Integration Guide



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Preface

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Purpose

This guide describes the APIs that are configured in Oracle Banking Retail Lending Servicing Cloud Services through Oracle Banking Routing Hub Module.

Audience

This guide is primarily intended for the following user / user roles:

Table Audience

Role	Function
Implementation and IT Staff	Implementation and maintenance of the software.

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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.
<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.

Acronyms and Abbreviations

The following acronyms and abbreviations are used in this guide:

Table **Acronyms**

Abbreviation	Description
API	Application Programming Interface
EOD	End of Day
ELCM	Enterprise Limits and Collateral Management
OBRL	Oracle Banking Retail Lending Servicing
OBPM	Oracle Banking Party Management
OBC	Oracle Banking Collections
OBOL	Oracle Banking Operational Ledger

1

Enterprise Limits and Collateral Management Implementation

This topic provides the information about APIs configured using Oracle Banking Routing Hub.

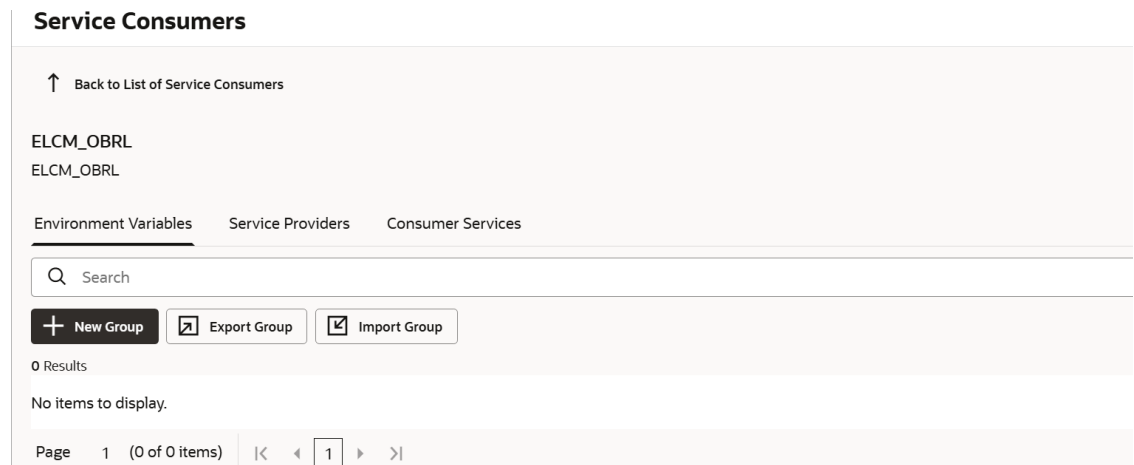
- [Utilization / De-utilization](#)
This topic provides the information about the utilization / de-utilization service consumers that are added to configure ELCM.
- [Enterprise Limits and Collateral Management Bulk Utilization Update](#)
This topic provides the information about the bulk utilization service providers that are added to configure ELCM.

1.1 Utilization / De-utilization

This topic provides the information about the utilization / de-utilization service consumers that are added to configure ELCM.

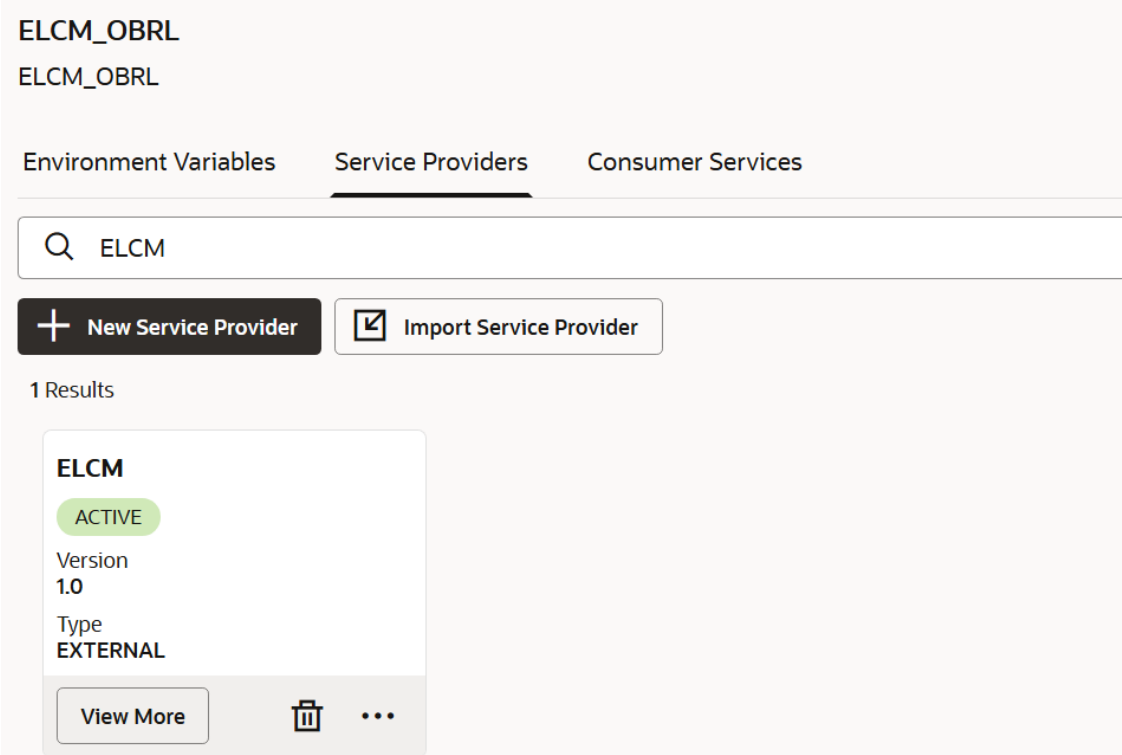
The **Service Consumers** for **OBRL** are as displayed below.

Figure 1-1 Service Consumers



The **ELCM Service Providers** for **OBRL** are as displayed below.

Figure 1-2 ELCM Service Providers

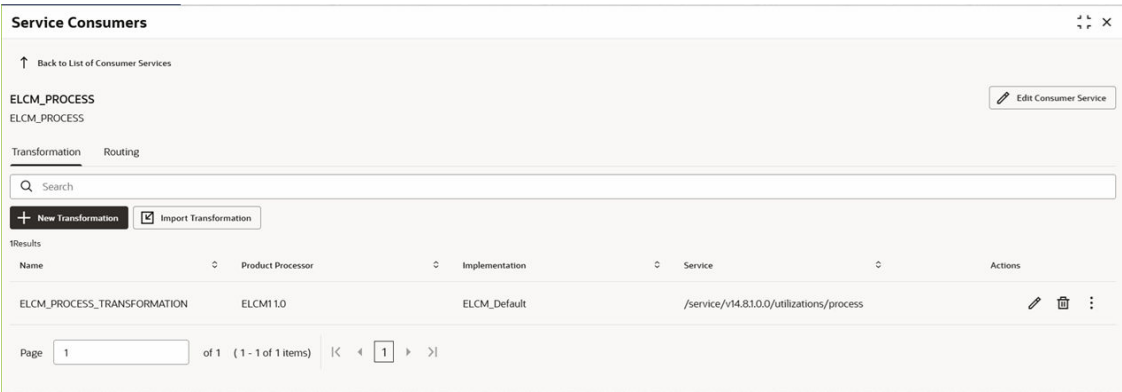


The following two endpoints are required for consumer services to be configured in Oracle Banking Routing Hub:

- service/v14.8.1.0.0/blocks/process
(blockWithVersion)
- service/v14.8.1.0.0/utilizations/process
(utilization)

The **Consumer Services** for **OBRL** are as displayed below.

Figure 1-3 Consumer Services



- [Block/Unblock – Request/Response](#)
This topic describes about the sample request / response for the consumer service **Block/Unblock**.
- [Utilization / De-utilization - Request / Response](#)
This topic describes about the sample request / response for the consumer service **Utilization / De-utilization**.

1.1.1 Block/Unblock – Request/Response

This topic describes about the sample request / response for the consumer service **Block/Unblock**.

Request/Response

SERVICE-CONSUMER = "ELCM_OBRL"

SERVICE-CONSUMER-SERVICE=" ELCM_PROCESS"

Request

```
{
  "headers" : {
    "branchCode" : "B01",
    "appId" : "OBELCMCOLLAT",
    "entityId" : "DEFAULTENTITY",
    "source" : "OBRL",
    "userId" : "OBELCMUSER7",
    "Content-Type" : "application/json"
  },
  "body" : {
    "blockLogs" : [ {
      "customerNo" : "CUST0116",
      "action" : "NEW",
      "blkAmt" : 85000,
      "blkCcy" : "USD",
      "liabNo" : "LIB0116",
      "limitType" : "C",
      "collateralCode" : "COLL0116",
      "collateralType" : "General",
      "amtTag" : "PRINCIPAL",
      "source" : "OBRL",
      "defaultLiab" : "D"
    } ],
    "blkBrn" : "B01"
  },
  "httpMethod" : "POST",
  "url" : "http://ofss-mum-5426.snbonprshared2.gbucdsint02bom.oraclevcn.com:8031/obelcm-collaterals-utilization-services/service/v14.8.1.0.0/blocks/process"
}
```

Response

```
{
  "headers" : {
```



```

"Transfer-Encoding" : [ "chunked" ],
"Access-Control-Allow-Origin" : [ "" ],
"Access-Control-Allow-Credentials" : [ "true" ],
"Access-Control-Allow-Methods" : [ "GET, POST, PUT, DELETE, OPTIONS,
HEAD, PATCH" ],
"X-ORACLE-DMS-ECID" : [ "7844196e-d2d2-434d-b9c7-a87818b2c7d1-00033e6d" ],
"HttpResponseCode" : 201,
"msgId" : [ "" ],
"X-ORACLE-DMS-RID" : [ "0" ],
"Access-Control-Allow-Headers" : [ "" ],
"Date" : [ "Tue, 19 Aug 2025 10:37:57 GMT" ],
"Content-Type" : [ "application/json" ],
"Location" : [ "http://ofss-
mum-5426.snbonprshared2.gbucdsint02bom.oraclevcn.com:8031/obelcm-collaterals-
utilization-services/service/v14.8.1.0.0/blocks/process/query/blkRefNo/" ]
},
"body" : {
  "data" : {
    "requestProfile" : {
      "action" : "NEW",
      "mdcContext" : {
        "traceId" : "4af30ae7e7c8e147",
        "spanId" : "4af30ae7e7c8e147",
        "logFileName" : "OBELCMUSER7-BLOCKS-1407312629304528896"
      },
      "applicationDate" : "2021-04-16T00:00:00.000+00:00",
      "debugEnabled" : false,
      "functionId" : "GCDBLCKS",
      "messageStatus" : "SUCCESS",
      "operation" : "CreateBlock",
      "service" : "ECBlockService",
      "source" : "OBRL",
      "transactionId" : "1407312629547798528",
      "userBranch" : "B01",
      "userId" : "OBELCMUSER7",
      "userLanguage" : "ENG",
      "channel" : "REST",
      "autoAuth" : "Y",
      "deploymentMode" : "C",
      "elcmGlobalTracking" : "N",
      "notifydebugEnabled" : false,
      "modifiedInKernel" : false,
      "modifiedInCluster" : false,
      "modifiedInCustom" : false,
      "modifiedInChild" : false,
      "messages" : [ {
        "code" : "ST-SAVE-001",
        "description" : "Request Successfully Processed",
        "substitutions" : null,
        "type" : "I"
      }, {
        "code" : "ST-SAVE-001",
        "description" : "Request Successfully Processed",
        "substitutions" : null,
        "type" : "I"
      } ],
    }
  }
}

```

```

    "elcmReplication" : "N",
    "ovdAccepted" : false,
    "allRecordsProcessed" : true,
    "setUpMode" : "E",
    "bulkUpload" : "N",
    "asyncMode" : "S",
    "callingSys" : "FCELCM",
    "sequence" : 0,
    "multiAuthStatus" : false,
    "initMainDone" : false,
    "alreadyInserted" : false,
    "postUploadStatus" : "N",
    "uniqueCheck" : false,
    "seqNo" : "1",
    "systemUtilization" : false,
    "messageType" : "I",
    "fixedAmt" : false
  },
  "authStat" : "A",
  "action" : "NEW",
  "authDtStamp" : "2021-04-16T00:00:00.000+00:00",
  "authId" : "OBELCMUSER7",
  "inputUserId" : "OBELCMUSER7",
  "inputDtStamp" : "2021-04-16T00:00:00.000+00:00",
  "versionNo" : 1,
  "blkBrn" : "B01",
  "keyId" : "GETB_BLOCKS~BLK_REF_NO",
  "blockLogs" : [ {
    "changeBlkAmt" : 85000,
    "changeLimitId" : null,
    "transactionId" : null,
    "requestProfile" : {
      "action" : "NEW",
      "mdcContext" : {
        "traceId" : "4af30ae7e7c8e147",
        "spanId" : "4af30ae7e7c8e147",
        "logFileName" : "OBELCMUSER7-BLOCKS-1407312629304528896"
      }
    }
  },
  "applicationDate" : "2021-04-16T00:00:00.000+00:00",
  "debugEnabled" : false,
  "functionId" : "GCDBLCKS",
  "messageStatus" : "SUCCESS",
  "operation" : "CreateBlock",
  "service" : "ECBlockService",
  "source" : "OBRL",
  "transactionId" : "1407312629547798528",
  "userBranch" : "B01",
  "userId" : "OBELCMUSER7",
  "userLanguage" : "ENG",
  "channel" : "REST",
  "autoAuth" : "Y",
  "deploymentMode" : "C",
  "elcmGlobalTracking" : "N",
  "notifydebugEnabled" : false,
  "modifiedInKernel" : false,
  "modifiedInCluster" : false,

```

```

    "modifiedInCustom" : false,
    "modifiedInChild" : false,
    "messages" : [ {
      "code" : "ST-SAVE-001",
      "description" : "Request Successfully Processed",
      "substitutions" : null,
      "type" : "I"
    }, {
      "code" : "ST-SAVE-001",
      "description" : "Request Successfully Processed",
      "substitutions" : null,
      "type" : "I"
    } ],
    "elcmReplication" : "N",
    "ovdAccepted" : false,
    "allRecordsProcessed" : true,
    "setUpMode" : "E",
    "bulkUpload" : "N",
    "asyncMode" : "S",
    "callingSys" : "FCELCM",
    "sequence" : 0,
    "multiAuthStatus" : false,
    "initMainDone" : false,
    "alreadyInserted" : false,
    "postUploadStatus" : "N",
    "uniqueCheck" : false,
    "seqNo" : "1",
    "systemUtilization" : false,
    "messageType" : "I",
    "fixedAmt" : false
  },
  "version" : 0,
  "unColl" : 0,
  "changeLimitCcy" : null,
  "changeLimitBlock" : null,
  "changeLimitExchRate" : null,
  "changeLiabId" : null,
  "changeLiabCcy" : null,
  "changeLiabBlock" : null,
  "changeLiabExchRate" : null,
  "relSerialNo" : null,
  "statistics" : "",
  "action" : "NEW",
  "serialNo" : null,
  "blockId" : "1407312632618029056",
  "customerNo" : "CUST0116",
  "liabId" : "1407312143918698496",
  "mainId" : null,
  "processNo" : null,
  "transDate" : "2021-04-16T00:00:00.000+00:00",
  "blkAmt" : 85000,
  "blkCcy" : "USD",
  "blkBrn" : "B01",
  "blkPrd" : "UTIL",
  "tenorBasis" : "N",
  "product" : null,

```

```
"tenor" : 0,
"maturityDate" : null,
"maturedAmt" : 0,
"matured" : "N",
"amtTag" : "PRINCIPAL",
"module" : null,
"valueDate" : "2021-04-16T00:00:00.000+00:00",
"source" : "OBRL",
"txnId" : "1407312629547798528",
"txnPercent" : 0,
"lastNewBlockdate" : null,
"uncollectedAmount" : null,
"tankedBlock" : null,
"amountBlockedToday" : null,
"amountReinstatedToday" : null,
"revolvingAmount" : null,
"liabilityId" : null,
"liability" : null,
"lineCurrency" : null,
"revolvingLine" : null,
"lineStartDate" : null,
"lineExpiryDate" : null,
"availabilityFlag" : null,
"internalRemarks" : null,
"limitAmount" : null,
"collateralAmount" : null,
"uncollectedFundsLimit" : null,
"reportingAmount" : null,
"availableAmount" : null,
"dateOfFirstOrder" : null,
"dateOfLastOrder" : null,
"excessTenor" : null,
"liabilityBranch" : null,
"collateralPct" : null,
"nettingRequired" : null,
"txnStatus" : "S",
"blkRefNo" : "MTQwNzMxMjYzMDE3Mjc0OTgyNA",
"blkStat" : "A",
"authStat" : "A",
"versionNo" : 1,
"inputUserId" : "OBELCMUSER7",
"inputDtStamp" : "2021-04-16T00:00:00.000+00:00",
"authId" : "OBELCMUSER7",
"authDtStamp" : "2021-04-16T00:00:00.000+00:00",
"deleteStatus" : null,
"liabCcy" : null,
"liabBranch" : "B01",
"liabBlock" : 0,
"liabExchRate" : null,
"multiAuth" : "N",
"vdUpdate" : "N",
"exposureTracking" : null,
"collateralCode" : "COLL0116",
"collateralType" : "General",
"liabNo" : "LIB0116",
"lineCd" : null,
```

```
"lineSerial" : null,  
"isAccount" : null,  
"ignoreOverrides" : "N",  
"simulation" : null,  
"limitType" : "C",  
"limitId" : "1407312249254449152",  
"limitCcy" : "USD",  
"limitUpdate" : null,  
"limitBlock" : 85000,  
"limitExchRate" : 1,  
"limitCcyUncoll" : 0,  
"limitCcyMatured" : 0,  
"poolCode" : null,  
"blockRefNo" : null,  
"txninitDate" : null,  
"txnInitDate" : "2021-04-16T00:00:00.000+00:00",  
"utilUpdate" : null,  
"eventCode" : null,  
"collPoolCode" : null,  
"collPoolId" : null,  
"eventSlNo" : null,  
"expsoureBlockNo" : null,  
"extRefno" : null,  
"txnRefNo" : null,  
"shadowLimit" : "N",  
"forceAuth" : "N",  
"unadvised" : null,  
"onceAuthorized" : true,  
"recordStatus" : "O",  
"endOfInput" : null,  
"autoAuth" : "Y",  
"offsetHr" : 0,  
"offsetMin" : 0,  
"considerAsRevolving" : "N",  
"dataMigration" : "N",  
"isSelected" : null,  
"remarks" : null,  
"bookDate" : null,  
"securityId" : null,  
"untis" : null,  
"liabRevalExchRate" : null,  
"changeExpId1" : null,  
"changeExpCcy1" : null,  
"cahngeExpBlk1" : null,  
"changeExpExchgRate1" : null,  
"changeExpId2" : null,  
"changeExpCcy2" : null,  
"changeExpBlk2" : null,  
"changeExpExchgRate2" : null,  
"changeExpId3" : null,  
"changeExpCcy3" : null,  
"changeExpBlk3" : null,  
"changeExpExchgRate3" : null,  
"changeExpId4" : null,  
"changeExpCcy4" : null,  
"changeExpBlk4" : null,
```

```
"changeExpExchgRate4" : null,
"changeExpId5" : null,
"changeExpCcy5" : null,
"changeExpBlk5" : null,
"changeExpExchgRate5" : null,
"evenCode" : null,
"exposureBlockNo" : null,
"isSimulation" : "N",
"mainLineId" : null,
"ismergeOperation" : "N",
"maturedBlock" : null,
"collateralContribution" : null,
"currencyRestriction" : null,
"revalLimit" : null,
"revalLiab" : null,
"commitmentBranch" : null,
"limitAmountBasis" : null,
"transferAmount" : null,
"displayEffectiveLineAmount" : null,
"blockAmount" : null,
"userDefinedStatus" : null,
"funded" : null,
"availmentdate" : null,
"exceptXnAmt" : null,
"exceptBreach" : null,
"tankUtilization" : null,
"nettingAmount" : null,
"category" : null,
"tenorRestrictionType" : null,
"customerRestrictionType" : null,
"currencyRestrictionType" : null,
"productRestrictionType" : null,
"branchRestrictionType" : null,
"extSystemRestrictionType" : null,
"errorParam" : null,
"error" : null,
"uploadDate" : null,
"fileName" : null,
"userRefno" : null,
"conversionDate" : null,
"approvedLimitAmount" : null,
"description" : null,
"statusChangeddate" : null,
"scheduledProcessedDate" : null,
"dayLightLimit" : null,
"expRestType" : null,
"interestCalcAcc" : null,
"interestReqd" : null,
"bulkPaymentRequired" : null,
"liabilitys" : [ ],
"liabCustDto" : null,
"collateralsDetails" : {
  "authorizationStatus" : null,
  "id" : "1407312249254449152",
  "modificationNumber" : null,
  "blkAmt" : 85000,
```

```
"makerId" : null,  
"checkerId" : null,  
"onceAuthorized" : false,  
"recordStatus" : null,  
"checkedOn" : null,  
"madeOn" : null,  
"commitmentBranch" : null,  
"commitmentSettlAcc" : null,  
"commitmentSettlBrn" : null,  
"commitmentRefNo" : null,  
"commitmentProduct" : null,  
"available" : "Y",  
"branchCode" : "B01",  
"autoPoolCreate" : "N",  
"sharingReq" : "N",  
"udfValue2" : null,  
"udfValue1" : null,  
"userRefno" : null,  
"source" : null,  
"onceAuth" : null,  
"checkerDtStamp" : null,  
"makerDtStamp" : null,  
"modNo" : 1,  
"authStat" : null,  
"recordStat" : null,  
"conversionDate" : null,  
"processNo" : 0,  
"liabBranch" : "B01",  
"tangible" : null,  
"graceDays" : null,  
"revokedate" : null,  
"revokeable" : null,  
"rating" : null,  
"guarantorId" : null,  
"secured" : "S",  
"issuerRefNo" : null,  
"issuerName" : null,  
"limitCcyAmt" : null,  
"revalCollat" : null,  
"revalDate" : null,  
"chargeType" : "LIEN",  
"nextRevalDate" : null,  
"lastRevalPrice" : null,  
"priceCode" : null,  
"capAmount" : null,  
"numberOfUnits" : null,  
"securityId" : null,  
"collateralType" : "GENERAL",  
"reviewDate" : null,  
"endDate" : null,  
"startDate" : "2021-04-16T00:00:00.000+00:00",  
"limitContribution" : 90000,  
"lendableMargin" : 90,  
"haircut" : 10,  
"collateralValue" : 100000,  
"collateralCurrency" : "USD",
```

```
"categoryId" : "1387303692245274624",
"collateralDescription" : "COLL0116",
"collateralCode" : "COLL0116",
"liabId" : "1407312143918698496",
"contractRefNo" : null,
"contractSourceRefNo" : null,
"mortgageInitiated" : "N",
"interestRate" : null,
"utilAmt" : 0,
"blockAmount" : 0,
"availableAmount" : 5000,
"status" : "A",
"maturedUtil" : 0,
"extRestType" : "D",
"tankedUtil" : 0,
"getmCollatExtSysRestCollection" : null
},
"collateralsPoolDetails" : null,
"liabilityDetails" : [ {
  "id" : "1407312143918698496",
  "blockAmount" : null,
  "liabNo" : "LIB0116",
  "liabName" : "LIB0116",
  "liabBranch" : "B01",
  "liabCcy" : "USD",
  "utilAmt" : null,
  "revisionDate" : null,
  "creditRating" : null,
  "overallScore" : null,
  "userDefineStatus" : null,
  "overallLimit" : 0.0,
  "unadvised" : "N",
  "nettingRequired" : "N",
  "category" : null,
  "userRefno" : null,
  "mainLiabId" : null,
  "mainLiabNo" : null,
  "liabilityCustomerLinkage" : {
    "customerNo" : "CUST0116",
    "liabId" : "1407312143918698496",
    "branchCode" : "B01"
  }
},
"secCleanRiskLimit" : null,
"secPstlRiskLimit" : null,
"fxCleanRiskLimit" : null,
"maker" : null,
"makerstamp" : null,
"checker" : null,
"checkerstamp" : null,
"modno" : 2,
"txnstat" : null,
"authstat" : null,
"onceauth" : "Y",
"source" : null,
"processNo" : null,
"conversionDate" : null,
```



```

        "tankedUtil" : null
      } ],
      "defaultLiab" : "D",
      "blkAddInfo1" : null,
      "blkAddInfo2" : null,
      "blkAddInfo3" : null,
      "blkAddInfo4" : null,
      "blkAddInfo5" : null,
      "gdaysNeeded" : "N"
    } ]
  },
  "warnings" : [ ],
  "authorizations" : null,
  "paging" : "",
  "errors" : [ ],
  "informations" : [ {
    "informationCode" : "ST-SAVE-001",
    "informationMessage" : "Request Successfully Processed"
  } ]
},
"httpMethod" : "POST",
"httpCode" : 201,
"url" : "http://ofss-
mum-5426.snbonprshared2.gbucdsint02bom.oraclecn.com:8031/obelcm-collaterals-
utilization-services/service/v14.8.1.0.0/blocks/process"
}

```

1.1.2 Utilization / De-utilization - Request / Response

This topic describes about the sample request / response for the consumer service
Utilization / De-utilization.

Request/Response

SERVICE-CONSUMER = "ELCM_OBRL"

SERVICE-CONSUMER-SERVICE=" ELCM_PROCESS"

Request

```

{
  "headers" : {
    "branchCode" : "000",
    "source" : "OBRL",
    "userId" : "TESTUSER1",
    "Content-Type" : "application/json"
  },
  "body" : {
    "utilBrn" : "000",
    "utilMasterExpDtoList" : [ ],
    "utilMainLimits" : [ ],
    "utilLogs" : [ {
      "action" : "INCREASE",
      "userRefNo" : "LNPZ010000022791",
      "customerNo" : "000010235",
      "utilCcy" : "USD",

```

```

        "utilBrn" : "000",
        "amtTag" : "PRINCIPAL",
        "source" : "OBRL",
        "collateralCode" : "GENLB10233",
        "liabNo" : "P10235",
        "limitType" : "C",
        "limitCcy" : "USD",
        "utilAmt" : 10047.0,
        "utilPrd" : null,
        "module" : null,
        "liabCcy" : null,
        "liabBranch" : null,
        "eventCode" : "DSBR",
        "eventSlNo" : 3,
        "transDate" : "2024-11-08T00:00:00",
        "valueDate" : "2024-11-08T00:00:00",
        "defaultLiab" : "D"
    } ]
},
"httpMethod" : "POST",
}

```

Response

```

{
  "headers" : {
    "content-length" : [ "2461" ],
    "HttpStatusCode" : 200,
    "connection" : [ "keep-alive" ],
    "Date" : [ "Tue, 1 Apr 2025 11:35:14 GMT" ],
    "Content-Type" : [ "application/json" ]
  },
  "body" : {
    "data" : {
      "action" : "NEW",
      "authDtStamp" : "2024-11-08T11:35:14Z[UTC]",
      "authId" : "TESTUSER1",
      "authStat" : "A",
      "inputDtStamp" : "2024-11-08T11:35:14Z[UTC]",
      "inputUserId" : "TESTUSER1",
      "keyId" : "~GCTB_UTILS~USER_REFNO",
      "utilBrn" : "000",
      "utilLogs" : [ {
        "GDaysNeeded" : "N",
        "action" : "NEW",
        "amtTag" : "PRINCIPAL",
        "authDtStamp" : "2024-11-08T11:35:14Z[UTC]",
        "authId" : "TESTUSER1",
        "authStat" : "A",
        "autoAuth" : "Y",
        "bookDate" : "2024-11-08T00:00:00Z[UTC]",
        "changeUtilAmt" : 10047.0,
        "collateralCode" : "GENLB10233",
        "considerAsRevolving" : "N",
        "customerNo" : "000010235",

```

```

"dataMigration" : "N",
"defaultLiab" : "D",
"endOfInput" : "N",
"eventCode" : "DSBR",
"eventSlNo" : 3,
"forceAuth" : "N",
"ignoreOverrides" : "N",
"inputDtStamp" : "2024-11-08T11:35:14Z[UTC]",
"inputUserId" : "TESTUSER1",
"isAccount" : "N",
"isSimulation" : "N",
"ismergeOperation" : "N",
"liabId" : 7261,
"liabNo" : "P10235",
"liabUtil" : 0,
"liabilityDetails" : [ {
  "authstat" : "A",
  "blockAmount" : 0,
  "evolvableHolder" : {
    "empty" : true,
    "typeIds" : [ ]
  },
  "id" : 7261,
  "liabBranch" : "505",
  "liabCcy" : "USD",
  "liabName" : "P10235",
  "liabNo" : "P10235",
  "liabilityCustomerLinkage" : {
    "branchCode" : "505",
    "customerNo" : "000010235",
    "evolvableHolder" : {
      "empty" : true,
      "typeIds" : [ ]
    },
    "id" : 1937,
    "liabCustExposureDtoList" : [ ],
    "liabId" : 7261
  },
  "liabilityExposuresList" : [ ],
  "modno" : 2,
  "nettingRequired" : "N",
  "onceauth" : "Y",
  "overallLimit" : 99999999,
  "processNo" : 1,
  "rootLiabId" : 7261,
  "tankedUtil" : 0,
  "unadvised" : "N",
  "utilAmt" : 0
} ],
"limitCcy" : "USD",
"limitCcyMatured" : 0,
"limitCcyUncoll" : 0,
"limitExchRate" : 1,
"limitId" : 8731,
"limitType" : "C",
"limitUtil" : 10047.0,

```

```

    "matured" : "N",
    "maturedAmt" : 0,
    "module" : "GC",
    "multiAuth" : "N",
    "offsetHr" : 0,
    "offsetMin" : 0,
    "onceAuthorized" : false,
    "processNo" : 1,
    "recordStatus" : "O",
    "shadowLimit" : "N",
    "source" : "OBRL",
    "stat" : "S",
    "statistics" :
    "After:LIMIT_TYPE:C:LIMIT_ID:8731:TXN_AMOUNT:10047.0:AVAILABLE_AMOUNT:null:AMO
    UNT_UTILISED_TODAY:null:AMOUNT_REINSTATED_TODAY:null:UNCOLLECTED_AMOUNT:null:T
    ANKED_UTIL:null:NETTING_AMOUNT:null:MATURED_UTIL:null:REVOLVING_AMT:null ",
    "tenor" : 0,
    "tenorBasis" : "N",
    "transDate" : "2024-11-08T00:00:00Z[UTC]",
    "txnId" : "1356592742563315712",
    "txnInitDate" : "2024-11-08T00:00:00Z[UTC]",
    "txnPercent" : 0,
    "txnStatus" : "S",
    "unColl" : 0,
    "userRefNo" : "LNPZ010000022791",
    "utilAmt" : 10047.0,
    "utilBrn" : "000",
    "utilCcy" : "USD",
    "utilId" : "1356592742672367616",
    "utilPrd" : "UTIL",
    "utilStat" : "A",
    "valueDate" : "2024-11-08T00:00:00Z[UTC]",
    "vdUpdate" : "N",
    "versionNo" : 1
  } ],
  "versionNo" : 1
},
"warnings" : [ ],
"paging" : "",
"errors" : [ ],
"informations" : [ {
  "informationCode" : "ST-SAVE-027",
  "informationMessage" : "Request Successfully Processed"
} ]
},
"httpMethod" : "POST",
"httpCode" : 200,
}

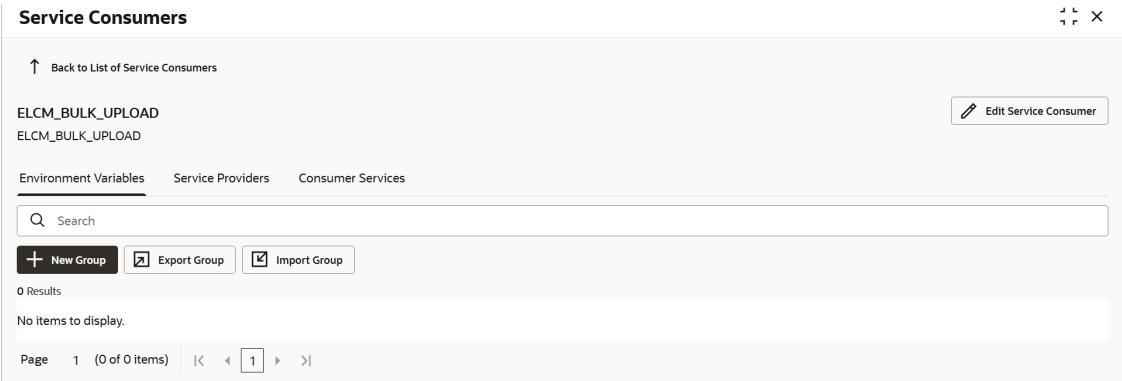
```

1.2 Enterprise Limits and Collateral Management Bulk Utilization Update

This topic provides the information about the bulk utilization service providers that are added to configure ELCM.

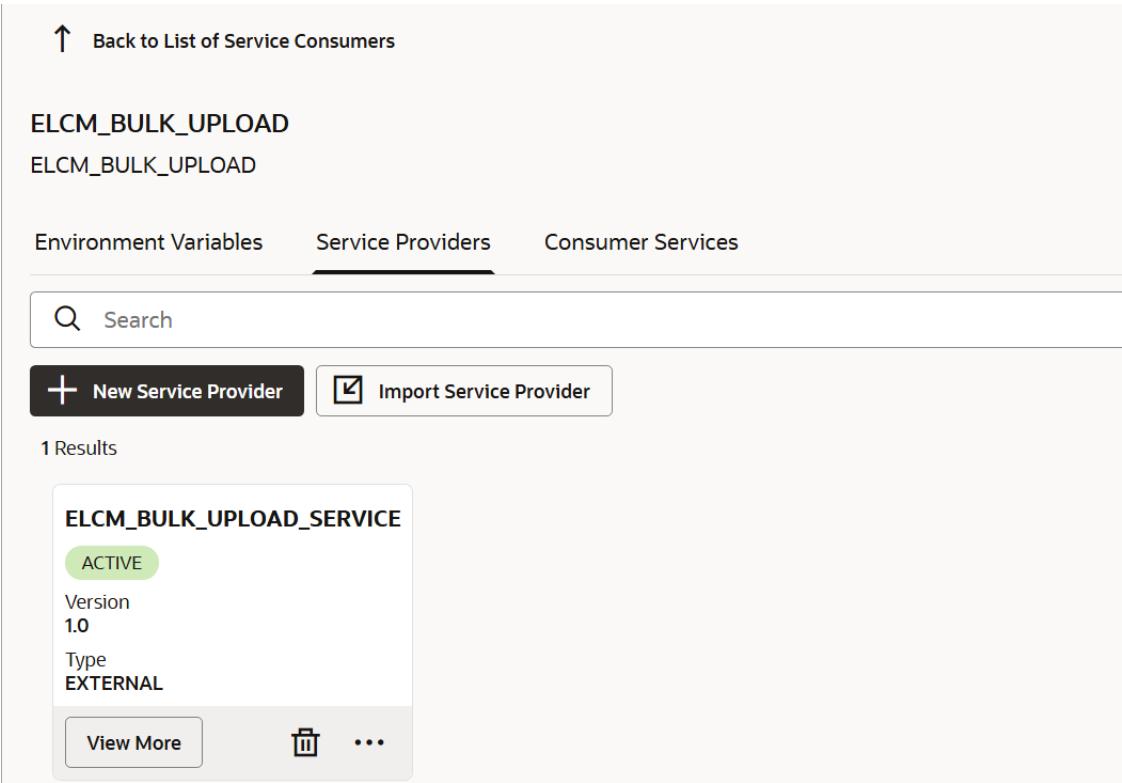
The **Service Consumers** for **OBRL** are as displayed below.

Figure 1-4 Service Consumers



The **ELCM Service Providers** for **OBRL** are as displayed below.

Figure 1-5 ELCM Service Providers

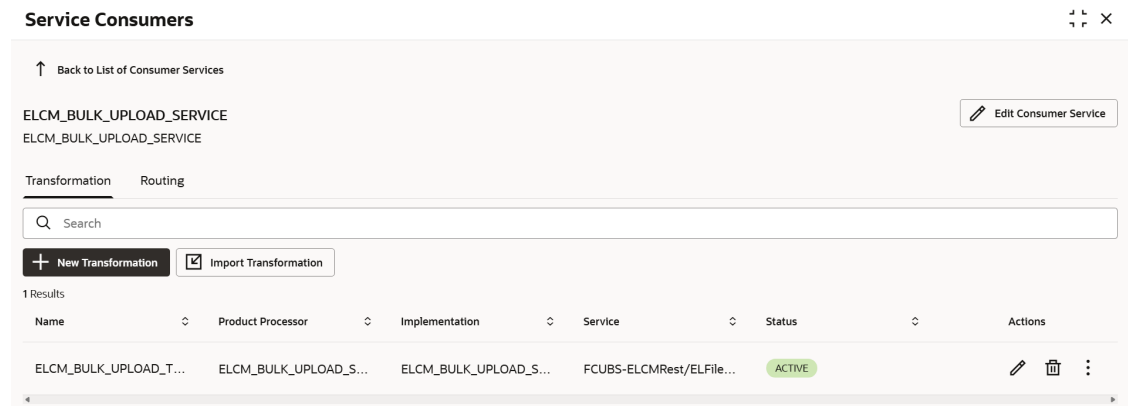


The following four endpoints are required for consumer services to be configured in Oracle Banking Routing Hub:

FCUBS-ELCMRest/ELFileUploadService/fileUpload

The **Consumer Services** for **OBRL** are as displayed below.

Figure 1-6 Consumer Services



- [Enterprise Limits and Collateral Management Bulk Utilization - Request / Response](#)
This topic describes about the sample request / response for the consumer service **ELCM Bulk Utilization**.

1.2.1 Enterprise Limits and Collateral Management Bulk Utilization - Request / Response

This topic describes about the sample request / response for the consumer service **ELCM Bulk Utilization**.

Request/Response

SERVICE-CONSUMER = "ELCM_OBRL"

SERVICE-CONSUMER-SERVICE=" ELCM_PROCESS"

Request

```
http://100.76.166.230:8002/FCUBS-ELCMRest/ELFileUploadService/fileUpload' \
header 'userId: TESTUSER1' \
header 'source: EXTSYS' \
header 'userBranch: 001' \
header 'entity: ENTITY_ID1' \
header 'Content-Type: multipart/form-data' \
form 'file=@"C:/prashant_files/DECREASEBULKUTIL_11-01-2024.txt" "
```

Response

```
{
  "fileUpload": {
    "fileUploadDetails": [
```

```
        {
            "fileRefNo": 1161,
            "fileName": "DECREASEBULKUTIL_11-01-2024.txt",
            "fileUploadDate": "2025-02-24",
            "fileStatus": "P",
            "startTime": "2025-02-24 07:36:29",
            "endTime": "2025-02-24 07:36:30",
            "utilsErrorLog": []
        }
    ],
    "fcubsWarningResp": {
        "warning": []
    }
}
```

2

Oracle Banking Payments Implementation

This topic provides the information about APIs configured using Oracle banking Retail Lending Servicing Cloud Service.

This topic contains the following subtopics:

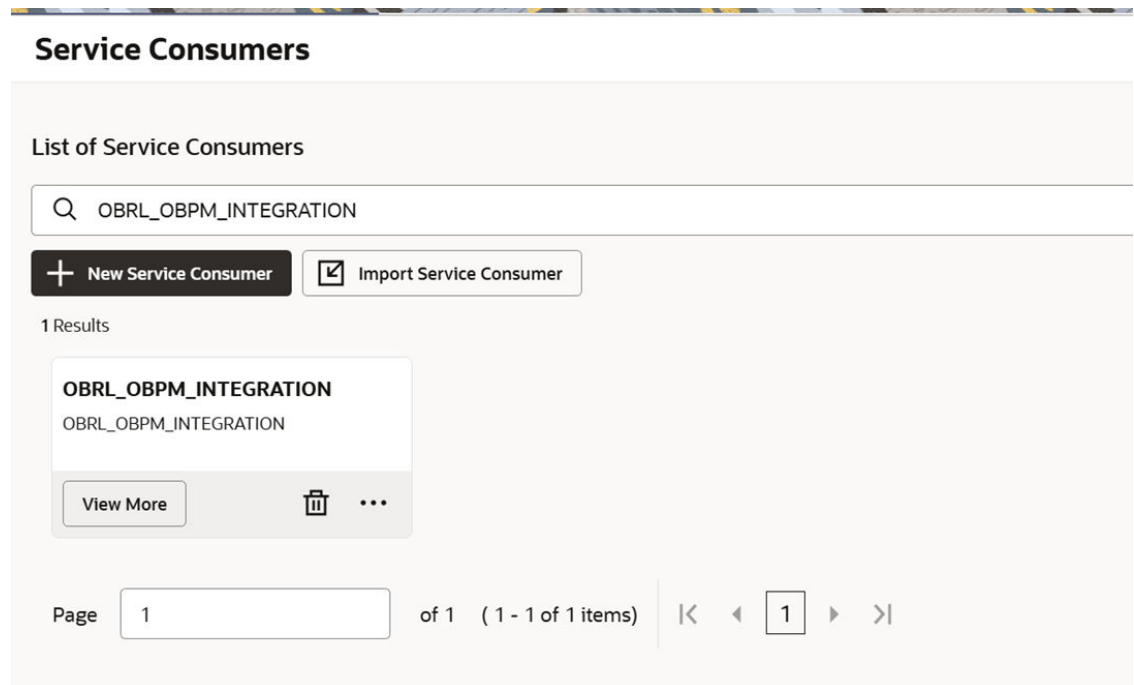
- [Creditout](#)
This topic provides the information about the credit out service consumers that are added to configure OBPM.
- [Debitout](#)
This topic provides the information about the debitout service consumers that are added to configure OBPM.
- [OBRL - OBPM related Maintenance](#)
This topic provides the information about the OBRL - OBPM related Maintenances.

2.1 Creditout

This topic provides the information about the credit out service consumers that are added to configure OBPM.

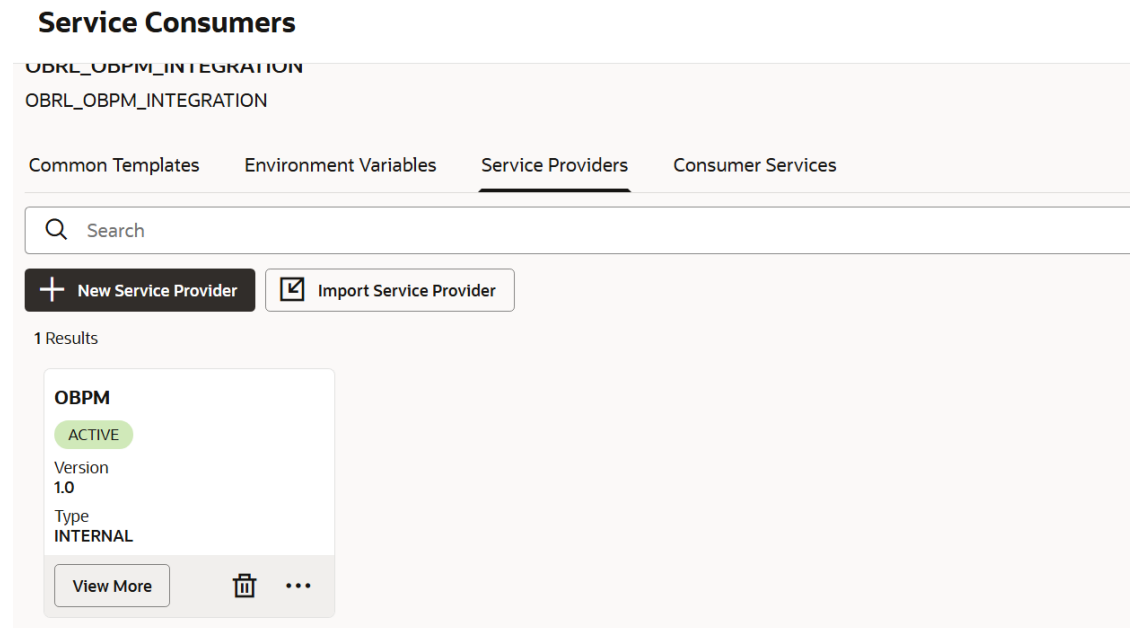
The **Service Consumers** for **OBRL** are as displayed below.

Figure 2-1 Service Consumers



The **ELCM Service Providers** for OBRL are as displayed below:

Figure 2-2 ELCM Service Providers

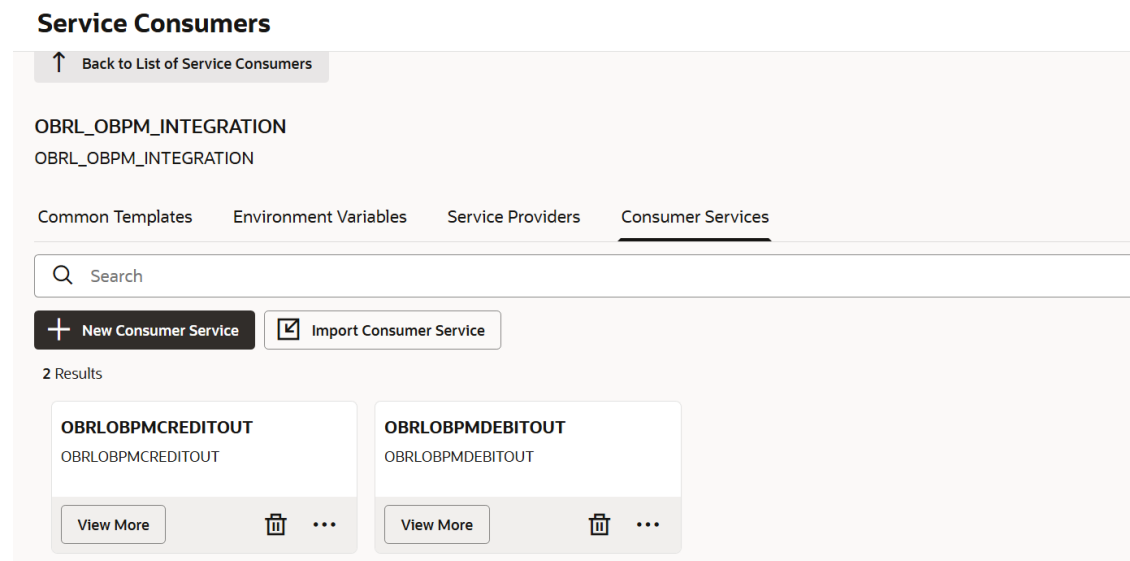


The following four endpoints are required for consumer services to be configured in Oracle Banking Routing Hub:

OBRL_OBPM_CREDITOUT → obpm-us-service/achnachacreditout

The **Consumer Services** for OBRL are as displayed below:

Figure 2-3 Consumer Services



Request

```

{
  "headers" : {
    "branchCode" : "NYC",
    "CHANNEL" : "REST",
    "appId" : "OBPMUS",
    "tenantId" : "ENTITYID1",
    "entityId" : "DEFAULTENTITY",
    "userId" : "SYSTEM",
    "Content-Type" : "application/json"
  },
  "body" : {
    "txnDet" : {
      "txnBranch" : "NYC",
      "hostCode" : "USA",
      "secCode" : "CCD",
      "nachaEntryType" : "ACH Credit",
      "sourceCode" : "OBRL",
      "networkCode" : "USNACHA",
      "sourceRefNo" : "LNPZ03NYC0001933",
      "userRefNo" : "NYCDSBR1349637752926560256",
      "companyId" : "",
      "companyEntryDesc" : "DED",
      "individualIdNo" : "",
      "receivingConsumer" : "",
      "instructionDate" : "2024-10-01",
      "transferCcy" : "USD",
      "transferAmt" : "50",
      "drAcNo" : "10020007",
      "drAcBrn" : "NYC",
      "drAcCcy" : "USD",
      "drBankCode" : "",
      "drName" : "Jon Taylor",
      "transactionCode" : "32",
      "crAcNo" : "20010008",
      "crName" : "Jon Taylor",
      "crAcBrn" : "NYC",
      "crAcCcy" : "USD",
      "customerNo" : "CUSTNYC00000000000001",
      "crBankCode" : "071000301",
      "zeroDollarEntry" : "",
      "preNotificationEntry" : "",
      "sameDayAch" : "N",
      "prefundedPayments" : "Y",
      "debitFromGl" : "Y"
    }
  },
  "httpMethod" : "POST",
}

```

Response

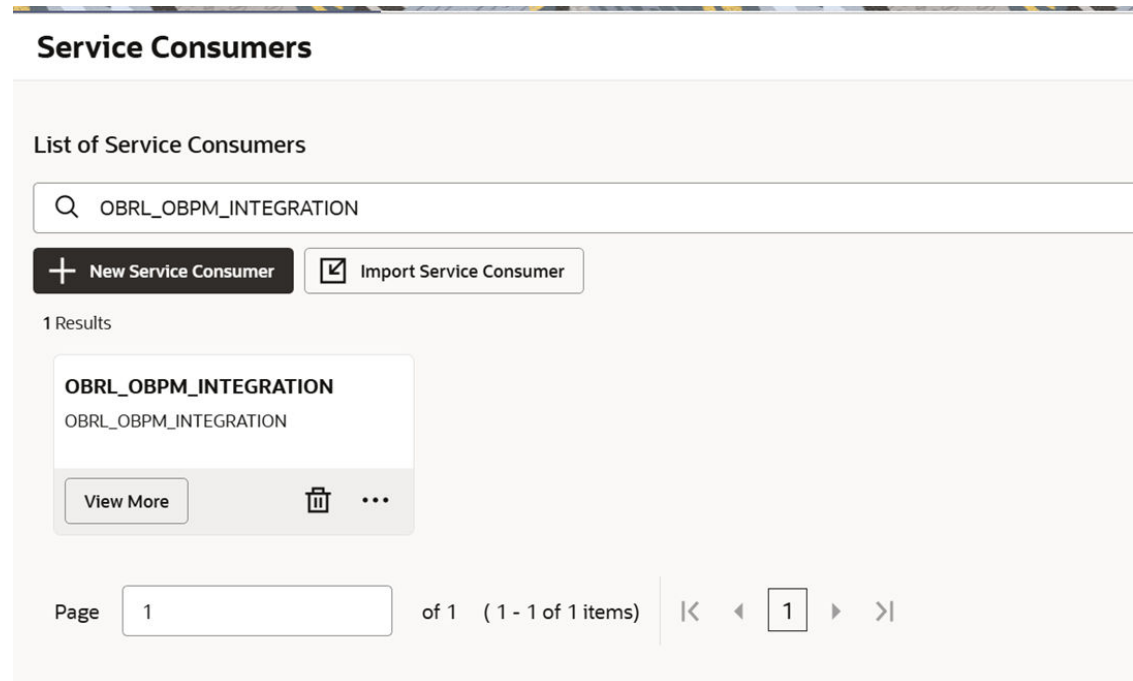
```
{
  "headers" : {
    "X-ORACLE-DMS-ECID" : [ "2c2adfe4-9521-4f37-9a05-e111849c029a-0000875d" ],
    "HttpStatusCode" : 200,
    "Content-Length" : [ "262" ],
    "X-ORACLE-DMS-RID" : [ "0" ],
    "Date" : [ "Thu, 13 Mar 2025 06:58:35 GMT" ],
    "Content-Type" : [ "application/json" ]
  },
  "body" : {
    "sourceCode" : "OBRL",
    "MSGSTATUS" : "SUCCESS",
    "resp" : [ {
      "respCode" : "PM-SAVE-002",
      "respDesc" : "Transaction Processed and Authorized ."
    } ],
    "txnRefNo" : "2507202144915000",
    "userRefNo" : "NYCDSBR1349637752926560256",
    "TXNID" : "2507201944915000",
    "sourceRefNo" : "LNPZ03NYC0001933"
  },
  "httpMethod" : "POST",
  "httpCode" : 200,
}
```

2.2 Debitout

This topic provides the information about the debitout service consumers that are added to configure OBPM.

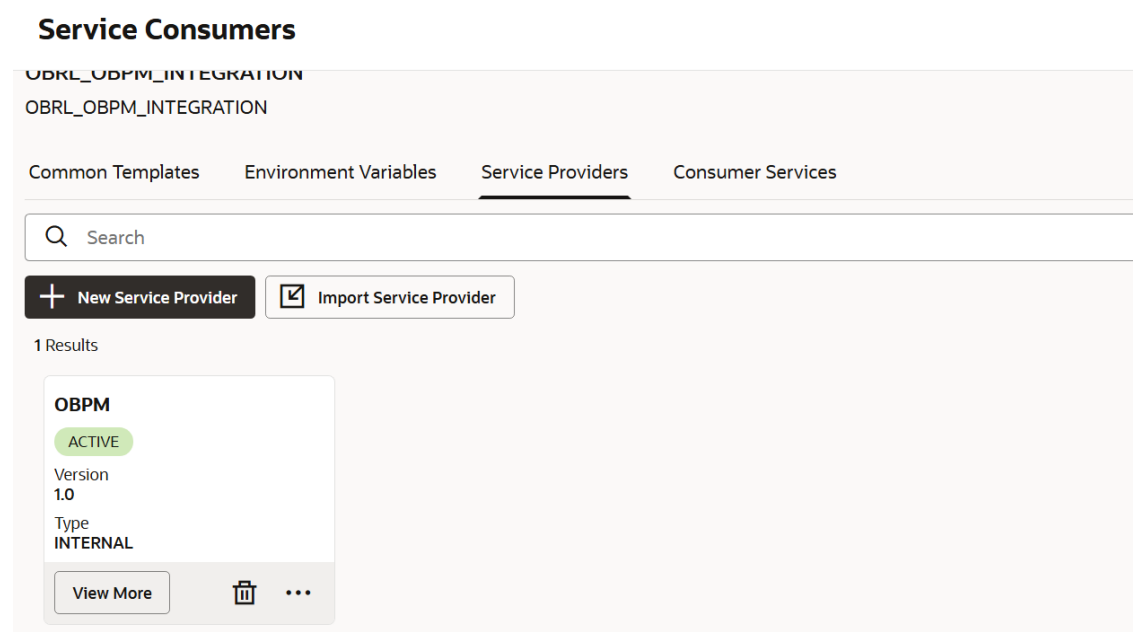
The **Service Consumers** for **OBRL** are as displayed below.

Figure 2-4 Service Consumers



The **ELCM Service Providers** for OBRL are as displayed below:

Figure 2-5 ELCM Service Providers

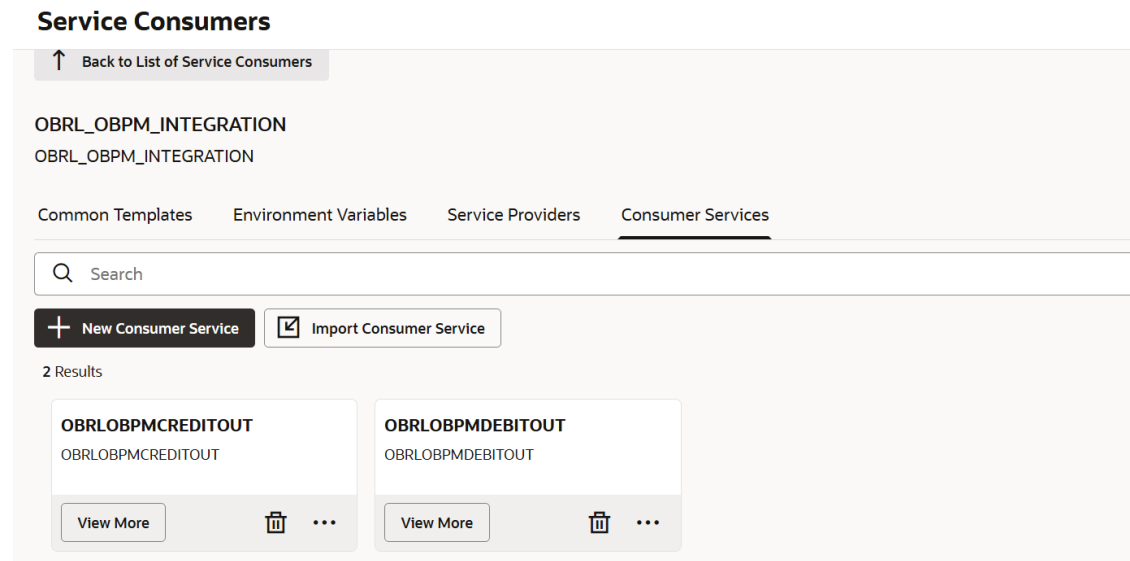


The following four endpoints are required for consumer services to be configured in Oracle Banking Routing Hub:

OBRL_OBPM_DEBITOUT → obpm-us-service/achnachadebitoutpay

The **Consumer Services** for OBRL are as displayed below:

Figure 2-6 Consumer Services



Request

```
{
  "headers" : {
    "branchCode" : "NYC",
    "CHANNEL" : "REST",
    "appId" : "OBPMUS",
    "tenantId" : "ENTITYID1",
    "entityId" : "DEFAULTENTITY",
    "userId" : "SYSTEM",
    "Content-Type" : "application/json"
  },
  "body" : {
    "header" : {
      "entityId" : "ENTITY_ID1",
      "functionId" : "PNDOTONL",
      "action" : "NEW",
      "moduleId" : "PM",
      "userId" : "KARTHIKA",
      "hostCode" : "USA",
      "source" : "OBRL"
    },
    "txnDet" : {
      "txnBranch" : "NYC",
      "hostCode" : "USA",
      "secCode" : "WEB",
      "nachaEntryType" : "ACH Debit",
      "sourceCode" : "OBRL",
      "networkCode" : "USNACHA",
      "sourceRefNo" : "LNPZ01NYC0001910",
      "userRefNo" : "NYCPMNT1349650450624077824",
      "companyId" : ""
    }
  }
}
```

```

        "individualIdNo" : "LNPZ01NYC0001910",
        "receivingConsumer" : "Jon Taylor",
        "companyEntryDesc" : "DED",
        "instructionDate" : "2024-10-01",
        "transferCcy" : "USD",
        "transferAmt" : "100",
        "drBankCode" : "071000301",
        "drAcNo" : "22323232",
        "drName" : "Jon Taylor",
        "transactionCode" : "37",
        "crAcNo" : "20010014",
        "crName" : "Jon Taylor",
        "crAcBrn" : "NYC",
        "crAcCcy" : "USD",
        "customerNo" : "CUSTNYC00000000000001",
        "zeroDollarEntry" : "N",
        "preNotificationEntry" : "N",
        "sameDayAch" : "N",
        "creditToGl" : "Y"
    }
},
"httpMethod" : "POST",
}

```

Response

```

{
  "headers" : {
    "X-ORACLE-DMS-ECID" : [ "2c2adfe4-9521-4f37-9a05-e111849c029a-000087b7" ],
    "HttpStatusCode" : 200,
    "Content-Length" : [ "262" ],
    "X-ORACLE-DMS-RID" : [ "0" ],
    "Date" : [ "Thu, 13 Mar 2025 07:49:02 GMT" ],
    "Content-Type" : [ "application/json" ]
  },
  "body" : {
    "sourceCode" : "OBRL",
    "MSGSTATUS" : "SUCCESS",
    "resp" : [ {
      "respCode" : "PM-SAVE-002",
      "respDesc" : "Transaction Processed and Authorized ."
    } ],
    "txnRefNo" : "2507202147942000",
    "userRefNo" : "NYCPMNT1349650450624077824",
    "TXNID" : "2507201947942000",
    "sourceRefNo" : "LNPZ01NYC0001910"
  },
  "httpMethod" : "POST",
  "httpCode" : 200,
}

```

2.3 OBRL - OBPM related Maintenance

This topic provides the information about the OBRL - OBPM related Maintenances.

The below are the integration impacted areas of configuration in OBPM:

Network Code

The **Network Maintenance** screen allows users to maintain clearing network that supports local payments

The Network Code will be captured in Oracle Banking Payments in Screen `PMDNWCOD`.

Figure 2-7 Network Maintenance

Network Code Maintenance

New Copy Delete Close Unlock Reopen Print Authorize Enter Query

Host Code * USA
Network Code * USNACHA
Network Type Code * US-ACH

Host Description TD Bank Payments Host for US
Network Description USNACHA
Network Type Description

This code has to be mapped in OBRL **Lending Policy Parameter**, refer below screenshot.

Figure 2-8 Lending Policy Definition

Lending Policy definition

New Copy Delete Close Unlock Reopen Print Authorize Enter Query

Inter System Settlement Preferences

Settlement Mode	System Code	Settlement General Ledger	Directory Key	Action
Insurance Settlement Mode	PREGL	20010015		
Loan Account	OBRL	GL11000002		
Automated Clearing House	OBPM	20010014	USNACHA	
Excess Settlement Mode	PREGL	20010015		
Ledger Account	OBOL			

Source

The **Source Maintenance** screen is used to identify an external system or source from which payments system receives a payment request.

The source can be captured in Oracle Banking Payments in screen `PMDSORCE`. The Source Code OBRL should be maintained in this screen.

Figure 2-9 Source Maintenance

Source Maintenance Detailed

New Copy Close X Unlock Print Enter Query

Source Code *	OBRL	MIS Group	
Host Code *	USA	UDF Group	
Description	OBRL		
Source Type	Manual Input		

Prefunded Payments

Prefunded Payments Allowed ☒ Prefunded Payments GL 000111000

Pricing Applicable ☐ Auto-process Claims for Prefunded Payments ☒

Duplicate Check Fields

Duplicate Check Period In Days 0

Accounting & Message Preference

Preferred Reference Transaction Reference

Other Preferences

SSI Handling Not Required PSD Applicable ☐

Validate Debit Authority ☐ Notification Required ☐

Incoming SWIFT ☐ Allow Back Value Dated Book Transfer ☐

Duplicate Check Fields Response Details Department Details Audit Exit

Source Network Preference

The **Source Network Preferences** screen allows users to maintain Source Network Preferences for capturing preferences at source and network level for each transaction type.

The source **Network Preferences** can be captured in Oracle Banking Payments in screen PMDSORNW. The Source Code OBRL should be maintained in this Screen for Incoming and Outgoing.

Figure 2-10 Source Network Preferences

Source Network Preferences Detailed

New Copy Close X Unlock Print Enter Query

Host Code *	USA	Description	OBRL
Source Code *	OBRL	Network Description	USNACHA
Network Code *	USNACHA	Network Type Description	
Transaction Type *	Incoming		

Preferences

Authorization Rekey Required ☐ MIS Group

Debtor IBAN Required ☐ UDF Group

Requested Execution Date Considered as Instruction Date

Sanctions System

Sanction Check Required ☐

Pricing

External Pricing Applicable ☐

Accounting Preference

Debit Entry on On Activation Date

Pre-validation Preferences

Pre-validation Applicable No

Charge Applicable No

Authorization Limit

Authorization Limit Currency

Authorization 1 Limit

Authorization 2 Limit

Audit Exit

Figure 2-11 Source Network Preferences

Source Network Preferences Detailed

NewCopyCloseUnlockPrintEnter Query

Host Code *USA

Source Code *OBRL

Network Code *USNACHA

Transaction Type *Outgoing

DescriptionOBRL

Network DescriptionUSNACHA

Network Type Description

Preferences

Authorization Rekey Required

Debtor IBAN Required

Requested Execution Date Considered as

MIS Group

UDF Group

Instruction Date

Sanctions System

Sanction Check Required

Pricing

External Pricing Applicable

Accounting Preference

Debit Entry on

On Activation Date

Pre-validation Preferences

Pre-validation Applicable

Charge Applicable

Authorization Limit

Authorization Limit Currency

Authorization 1 Limit

Authorization 2 Limit

Audit

Exit

US ACH Company ID Preferences

This maintenance (Screen Name `PNDCMPID`) maintains the mapping between a Company Id of a corporate Originator and one or more of their accounts available in the system that could be used as the debit account or credit account in an outgoing ACH Credit or ACH Debit transaction and to default during transaction.

Figure 2-12 US ACH Company ID Preferences

US-ACH Company ID Preferences

NewCloseUnlockEnter Query

Host Code *USA

Network Code *USNACHA





US ACH Entry Type *ACH Credit

Preferences

Default Company ID *810005600

Figure 2-13 US ACH Company ID Preferences

US-ACH Company ID Preferences


 New  Close  Unlock  Enter Query

Host Code *

USA

Network Code *

USNACHA




US ACH Entry Type *

ACH Debit

Preferences

Default Company ID *

810005600



3

Oracle Banking Accounts Integrations

This topic provides information on integration with Oracle Banking Accounts.

The Endpoints for the Oracle Banking Accounts are describes below:

Table 3-1 Integration Endpoints

Endpoints	Description
obcdda-pp-transaction-balance-service/ob/oba/tbs/v1/transactions/accountings	This end point is being integrated from OBRL to send accounting requests to OBA.
obcdda-pp-transaction-balance-service/ob/oba/tbs/v1/transactions/amountBlocks	This end point is being integrated from OBRL to create the amount blocks on the CASA accounts during payment batch of OBRL

4

Oracle Banking Collections Integration

This topic provides information on integration with Oracle Banking Collections.

The below batches to be configured (Sequence after OBRL_AHIU):

- Data Transfer1 Core to Integration Domain
- Data Transfer2 Core to Integration Domain
- Data Transfer OBRL to Integration Domain
- Data Transfer3 Integration Domain to Collection System

5

Oracle Banking Operational Ledger Integrations

This topic provides information on integration with Oracle Banking Operational Ledger.

The Endpoints for the Oracle Banking Operational Ledger are describes below:

Table 5-1 Integration Endpoints

Endpoints	Description
OBOL-TRANSACTION-ACCOUNTING-SERVICES/obol-transaction-accounting-services/ob/obol/v1/transactionLogAccounting	This end point is being integrated from OBRL to send accounting requests to OBOL for ledger settlement.

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