

Oracle® Banking Virtual Account Management

Oracle Banking Digital Experience Integration Guide



Release 14.8.1.0.0
G47007-01
October 2025

ORACLE®

Copyright © 2018, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose	i
Audience	i
Documentation Accessibility	i
Critical Patches	i
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	ii
Acronyms and Abbreviations	ii

1

Integration Guide

1.1 Maintenance for Oracle Banking Virtual Account Management	1
1.2 OAuth Token Generation	3

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)

Purpose

This guide describes the systematic instruction to integrate Oracle Banking Virtual Account Management with Oracle Banking Digital Experience and its specific maintenance.

Audience

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

Table 1 Audience

Role	Function
Implementation and IT Staff	Implementation and maintenance of 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.

Related Resources

The related documents are as follows:

- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Common Core User Guide*
- *Oracle Banking Getting Started User Guide*

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 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 are dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of acronyms and abbreviations that are used in this guide are as follows:

Table 2 Acronyms and Abbreviations

Abbreviation	Description
API	Application Programming Interface
JWT	JSON Web Token

1

Integration Guide

This topic provides the information on the integration of Oracle Banking Virtual Account Management with Oracle Banking Digital Experience.

- [Maintenance for Oracle Banking Virtual Account Management](#)
This topic describes the specific maintenance required for Oracle Banking Virtual Account Management to integrate with Oracle Banking Digital Experience.
- [OAuth Token Generation](#)
This topic provides the information to access service APIs by passing OAuth token (prior versions - JWT token) as one of the headers from Oracle Banking Virtual Account Management.

1.1 Maintenance for Oracle Banking Virtual Account Management

This topic describes the specific maintenance required for Oracle Banking Virtual Account Management to integrate with Oracle Banking Digital Experience.

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

User Maintenance

Create a user for Oracle Banking Digital Experience and assign a role for the user to perform service API operations in Oracle Banking Virtual Account Management.

Refer to **Oracle Banking Security Management System User Guide** for a detailed explanation.

1. On **Home** screen, click **Security Management**. Under **Security Management**, click **User**.
2. Under **User**, click **Create User**.

The **Create User** screen displays.

Figure 1-1 Create User

Create User

User Details

Name: Login ID: Home Branch:

Status

User Status: Status Changed On: Is Supervisor: ☒ Manager ID: Start Date: End Date: System User: ☐

Other Details

Access to PII: ☐ Staff Customer Restriction Required: ☐ Customer ID: Email ID: Telephone Number: Home Phone Number: Mobile Number: Fax: Language Code: Required

User Role Branches

	Branch Code	Role Code	Role Description
<input type="checkbox"/>			
<input type="checkbox"/>			

Page 1 of 1 (1 of 1 items) |< < 1 > >|

User Applications

Select All Applications

	Application Name	Application Description
<input type="checkbox"/>		
<input type="checkbox"/>		

Page 1 of 1 (1 of 1 items) |< < 1 > >|

Customer Access Groups

	Customer Access Group	Customer Access Description
<input type="checkbox"/>		

No data to display.

Page 1 (0 of 0 items) |< < 1 > >|

Cancel Save

Upload Source Code Maintenance

Maintain an entry for Oracle Banking Digital Experience in the **Upload Source** screen. Refer to **Oracle Banking Common Core User Guide** for a detailed explanation.

- On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Upload Source**.
- Under **Upload Source**, click **Create Upload Source**.

The **Create Upload Source** screen displays.

Figure 1-2 Create Upload Source

1.2 OAuth Token Generation

This topic provides the information to access service APIs by passing OAuth token (prior versions - JWT token) as one of the headers from Oracle Banking Virtual Account Management.

Follow the below steps for OAuth token generation:

1. Generate JWT token by using the below endpoint and headers. (The port used in all the below API calls should be PLATO-APIGATEWAY-ROUTER port)

Make HTTP POST call to the below endpoint.

URL: `http://<hostname>:<port>/api-gateway/platojwtauth/`

Header: `appId: SECSR001`

Header: `content-Type: application/json`

In the POST body, mention the Base64 encoded username as username and Base64 password as password in the JSON format.

Sample POST body:

```
{
  "username": "T0JEWDax",
  "password": "d2VsY29tZQ=="
}
```

2. Registering clients for OAuth

Make HTTP POST call to the below endpoint.

End Point: `http://<hostname>:<port>/api-gateway/createOauthUsers`

Header: `appId: SECSR001`

Header: `content-Type: application/json`

Header: `userId: <USERID>`

Header: `Authorization: Bearer <JWT token created in step 1>`

In Request Body, `ClientId` should be Oracle Banking Virtual Account Management User Id created for Oracle Banking Digital Experience and `ClientSecret` should be the secret password for the OAuth client registration. In addition, the validity is mentioned in seconds till when the token is active.

Sample Request Body:

```
{
  "UserList":
  [
    {
      "clientId": "client1",
      "clientSecret": "secret1",
      "validity": "86400"
    },
    {
      "clientId": "client2",
      "clientSecret": "secret2",
      "validity": "86400"
    }
  ]
}
```

3. Generate OAuth Token

To get the OAuth token, make an HTTP POST call to the below endpoint with the `clientId` and `clientSecret` created in Step 2.

URL: http://<<hostname>>:<<port>>/api-gateway/platojwtauth/

Header: appId: SECSRV001

Header: content-Type: application/json

Header: sourceCode: <SOURCECODE>

Note

Source Code created for Oracle Banking Digital Experience in [Figure 1-2](#) screen.

In the POST body, mention the Base64 encoded clientId as username and Base64 clientSecret as password in the JSON format.

Sample Oauth Token Response:

```
{
  "super_user_locale": null,
  "scope": "resource-server-read, resource-server-write",
  "super_user": "N",
  "token_type": "bearer",
  "entity_id": "DEFAULTENTITY",
  "expires_in": "360000",
  "token":
"eyJraWQiOiI5MmY4ZjA3YSIsImMTBhLTQ4YjItYjVkbG9xZTg2ZjJlMzMlLCJhbGciOiJSUzI1NiJ9."
eyJzdWIiOiJlSEFSQU5FVTEiLCJhdWQiOiJlSEFSQU5FVTEiLCJuYmYiOiJE2ODMxNzM5NDgsImIzcyI6Imh0dHBzOi8vb2Zzcy1tdW0tNDM5Mi5zbmJvbXBvc2hhcmVkbG9xZTg2ZjJlMzMlLCJhbGciOiJSUzI1NiJ9."
}
```

```
Y24uY29tOjcwMDgvYXBpLWdhZGV3YXkiLCJleHAiOjE2ODM1MzM5NDgsImhhdCI6MTY4MzE3Mzk  
0OH0.  
      XS8pFiYiu2VimP5-iM4R1lpXVNTATm76AKCRC7aWUpKE0Ua-  
f7ERBkoKJpP55ISu2QwzqUjwzobJskGB  
      4ElAc-F_2OgkGeY5At-IDtj_-  
S4947gEdbZ5gCC1NzpQHW7iYvBRr_axVJs3sV5H_bpsbYbJsUIMqbkc_  
      4-  
o19WYwUOVk_2myjwx3umygzGMKm6mj9ZhVWggBkvyY8k0o4OMcQKyNh_yoqg_tpf6qPUgNRicjt  
f0s  
      JQs-ITPRzv8V9mSfoV_v_C0LX6wEXFWPLYzawtIMYV0kMaa9FCEmrvkZNCXmR-  
gz07stNdL51b9U_Bvr  
      pWRoC0o9lBB3hVkhYwdBQ"  
}
```

Use the OAuth token, `userId` and `sourceCode` as headers in Oracle Banking Digital Experience setup, to access Oracle Banking Virtual Account Management Service APIs.