

Oracle® Banking Collections and Recovery

API Security Guide



Release 14.7.0.0.0

F81702-01

April 2023

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Preface

This guide provides security-related usage and configuration recommendations for Oracle Banking Collections and Recovery. This guide may outline procedures required to implement or secure certain features, but it is also not a general-purpose configuration manual.

Scope

Read Sections Completely

Each section should be read and understood completely. Instructions should never be blindly applied. Relevant discussion may occur immediately after instructions for an action, so be sure to read whole sections before beginning implementation.

Understand the Purpose of this Guidance

The purpose of the guidance is to provide security-relevant code and configuration recommendations.

Limitations

This guide is limited in its scope to the security-related guidelines for developers.

Audience

This guide is primarily intended for Developers for Oracle Banking Collections and Recovery and third party or vendor software's. Some information may be relevant to IT decision makers and users of the application are also included. Readers are assumed to possess basic operating system, network, and system administration skills with awareness of vendor/third-party software's and knowledge of Oracle Banking Collections and Recovery application.

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>.

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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.

Related Resources

For more information, see these related Oracle resources:

- *REST API for Oracle Banking Collections and Recovery*

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.

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Securing API Services

This topic describes about securing API services.

Different applications deployed on disparate platforms and using different infrastructure need to be able to communicate and integrate seamlessly with Oracle Banking Collections and Recovery in order to exchange data. Oracle Banking Collections and Recovery Service API Gateway caters to these integration needs.

The integration needs supported by the Gateway can be broadly categorized from the perspective of the Gateway as follows,

- **Inbound application integration:** It is used when an external system needs to add, modify or query information within Oracle Banking Collections and Recovery.
- **Outbound application integration:** It is used when an external system needs to be accessed for processing transactions within Oracle Banking Collections and Recovery.

1.1 API Security

This topic describes about the API Security.

Oracle Banking Collections and Recovery application provides the API Layer (also known as the Service API Layer), which is used by the external users to access the Oracle Banking Collections and Recovery functionalities.

Access to the API Layer is granted only through the following methods,

- OAuth with OAM (Oracle Access Manager)
- OAuth without OAM
- Oracle Banking Routing Hub

As stated before, in case the customer does not have OAM, an enterprise API Management layer should be implemented to protect the service API(s)

Register OAuth Clients with API Gateway

New Oath users can be registered with Oracle Banking Microservices Architecture using the below endpoint.

Sample Headers:

Header: **appld:** SECSR001

Header: **Content-Type:** application/json

Header: **userId:** <USERID>

Header: **Authorization:** Bearer <<JWT Access Token>>

Sample Request Body:

```
{
  "UserList": [
    {
      "clientId": "<< clientId >>",
      "clientSecret": "<< clientSecret >>",
      "validity": "<< Validity in seconds >>"
    },
    {
      "clientId": "<< clientId >>",
      "clientSecret": "<< clientSecret >>",
      "validity": "<< Validity in seconds >>"
    }
  ]
}
```

Modify Token Expiry of Registered OAuth Client

Token expiry time can be updated using the below endpoint:

Sample headers:

Header: **appId**: SECSR001

Header: **Content-Type**: application/json

Header: **userId**: <USERID>

Header: **Authorization: Bearer** <<JWT Access Token>>

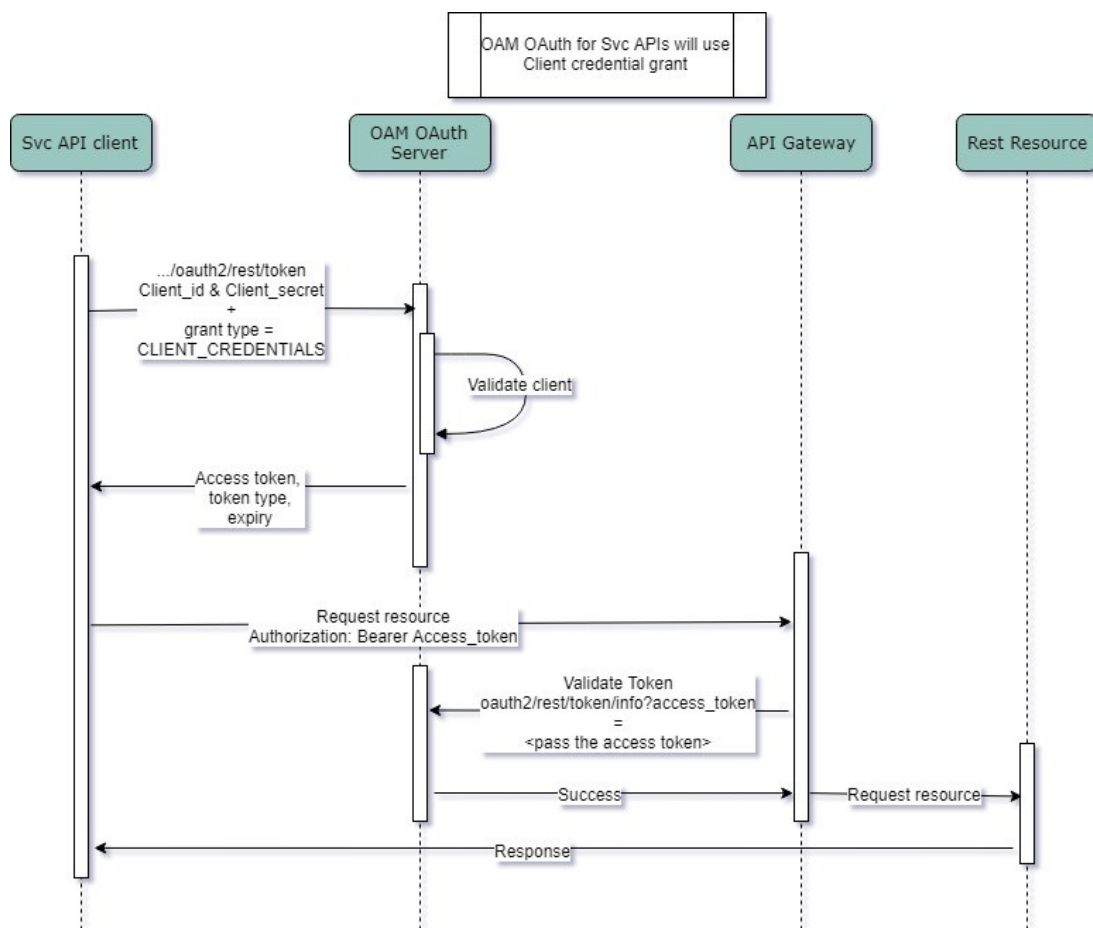
Sample Request Body:

```
{"client_id":"<< clientId >>","validity":"<< Validity in seconds >>"}
```

API Security with OAuth**OAuth with OAM**

The flow is depicted below

Figure 1-1 OAuth with OAM

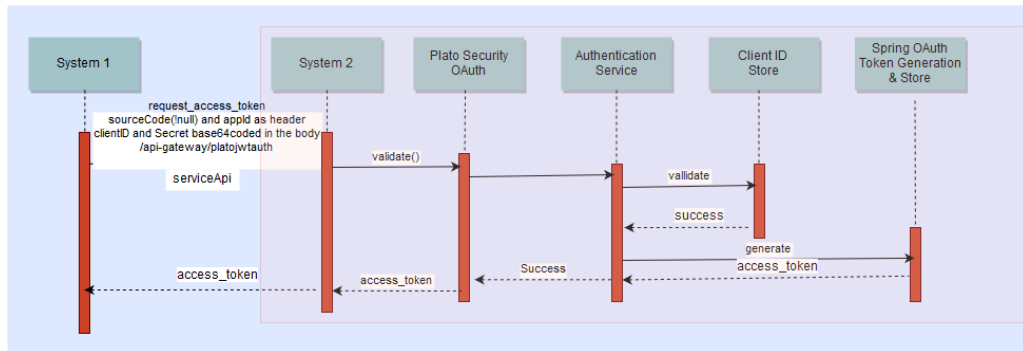


- API clients pass the client id & client secret and grant type as CLIENT CREDENTIALS. To get the access token, use the endpoint `/oauth2/rest/token`.
- API clients pass the access token in the authorization header as bearer token in their subsequent calls to access the Service API's.
- API Gateway validates the client access token on OAM Authorization server.
- If valid, it passes the request onto the Svc API's and gets the response.
- The client can refresh to get a new token before the current token expires. If the token expires, they can pass the client ID and client secret to get a new token.

OAuth without OAM

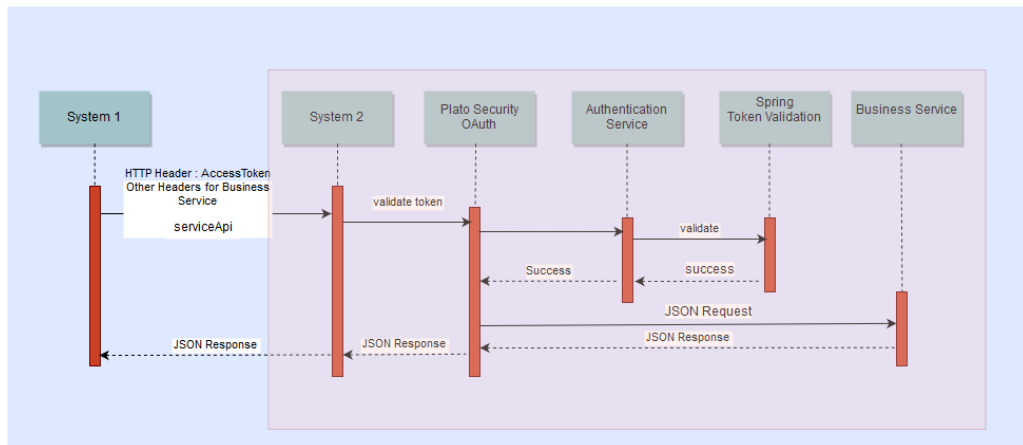
The flow for token generation is depicted below:

Figure 1-2 OAuth without OAM - Token Generation flow



The flow for accessing svc is depicted below:

Figure 1-3 OAuth without OAM - Accessing svc flow



- API clients passes the client id & client secret in the body and other required headers. To get the access token, use the below endpoint.

`http://<<hostname>>:<<port>>/api-gateway/platojwtauth/.`
- API clients passes the access token in the authorization header as bearer token in their subsequent calls to access the Service API's.
- API Gateway validates the client access token on Authorization server.
- If valid, it passes the request on to the Svc API's and gets the response.
- The client can refresh to get a new token before the current token expires. If the token expires, they can pass the client ID and client secret to get a new token. Additional facility of increasing the tokens are also provided.

Access APIs through Oracle Banking Routing Hub

If the external services (services in bank or consulting) need to access APIs in Oracle Banking Microservices Architecture modules, the services will first have to generate an

access token using Oracle Banking Routing Hub endpoints and then use the token to authorize themselves to access the endpoints.

1.2 List of Services

This topic provides information about the list of API Services

Refer to the **REST API Documentation** for the detailed inbound APIs.

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