

Oracle® Banking Microservices Architecture

Getting Started with Oracle Banking Cloud Service



Release 14.8.0.0.0

G30798-01

April 2025

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Oracle Banking Microservices Architecture Getting Started with Oracle Banking Cloud Service, Release 14.8.0.0.0

G30798-01

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Preface

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Purpose

Getting Started with Oracle Banking Cloud Service introduces you to cloud concepts and describes how you can request a trial subscription or purchase a subscription for an Oracle Cloud service. In addition, this document describes how to add users, change passwords, and access service consoles.

Audience

This Guide is primarily for users who are responsible for provisioning and activating Oracle Banking Cloud Services, for adding other users who would manage the services, or, who want to develop Oracle Banking Cloud Service.

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 customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

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:

- Product User Guides

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.

1

Welcome to Oracle Banking Cloud

Oracle Banking Cloud is the industry's broadest and most integrated cloud provider, with deployment options ranging from the public cloud to your data center. Oracle Cloud offers best-in-class services across Software as a Service (SaaS), Platform as a Service (PaaS), and Infrastructure as a Service (IaaS).

About Oracle Banking Cloud

Oracle Cloud is one of the few cloud providers that can offer a complete set of cloud services to meet all your enterprise computing needs.

Use Oracle Software as a Service (SaaS) offerings to run your business from the Cloud. Oracle offers cloud-based solutions for Human Capital Management, Enterprise Resource Planning, Supply Chain Management, Financial Services, and many other applications, all managed, hosted, and supported by Oracle.

Web Browser Requirements

Oracle Banking Cloud Service supports the latest version of the following major browsers:

- **Google Chrome**
- **Microsoft Edge**
- **Mozilla Firefox**

Note:

For more details, see [Oracle Software Web Browser Support Policy](#). When sharing a link to a document or folder, users of Microsoft Edge need to use the Show Link button and copy the link shown in the dialog.

2

Get Help in the Application

After you sign up for an Oracle Banking Cloud Account and log in to the Applications Console, you can start using your Oracle Banking Cloud services.

Order Oracle Banking Cloud Applications

You can order Oracle Banking Cloud Applications (Software as a Service) offerings by contacting Oracle Sales. After your order is processed, you can then activate your services.

1. Go to the Oracle Banking Cloud website at [Banking solutions](#).
2. Click on the [Explore Oracle Banking Cloud Services](#).
3. Review the features and capabilities of the service and read the Datasheet.
4. We can either write an Email or click **Request a Call** to receive a call from Sales.
5. Enter your Business Email, select the confirmation check box, and click **Continue**.
6. Describe of your need and click **Request Now**.

Later, after you have worked with Oracle Sales to order the Oracle Cloud Application best suited to your requirements, you will receive an email, which contains a link you can use to activate the service you have ordered. Refer to [Create and Activate your Cloud Account](#) section.

Activate Your Oracle Cloud Applications Order

If you are a new Oracle Banking Cloud Applications user, you'll likely receive a Welcome email after your order is processed.

The Welcome email will provide you with information to sign into your new account; after you sign in, you can activate your services by creating a new service instance.

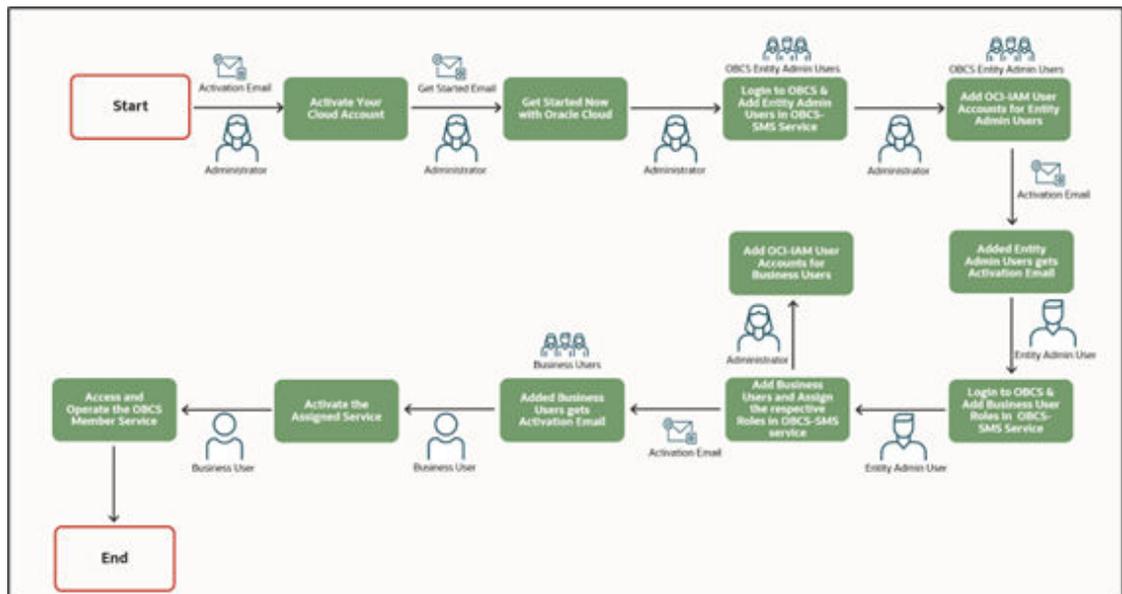
However, there are cases where Oracle configures and creates your Banking Cloud Application services for you. In those cases, you'll receive a separate email that asks you to activate your order. If you receive such an email, follow the instructions in the email to provide some additional required information and activate your Oracle Banking Cloud order. You'll then receive a follow-up email with the information you need to sign in and start using your Oracle Banking Cloud Applications.

3

Getting Started with Oracle Banking Cloud Service

To get started, you must activate the Oracle Banking Cloud Service (OBCS). After activating the Cloud Service, you can onboard Application Users to use the subscribed cloud services.

Figure 3-1 Cloud Subscription Work flow



This document describes the set of actions that can be performed by:

- An Administrator to activate the Oracle Banking Cloud Account and onboard Applications Users for the subscribed Cloud Services.
- An Administrator to activate the Cloud Account and onboard Applications Users for the subscribed Cloud Services.
 - Create and Activate New Cloud Account
 - Access the Subscribed Cloud Services
 - Access the Oracle Identity and Access Management Service Console
- The Application Users to activate and use the Cloud Services that are provisioned by the Administrator.
 - Activate your Account as Application Users
- [Create and Activate your Cloud Account](#)
This topic provides the instructions to create and activate the cloud account.
- [Create and Activate your Cloud Account \(Alternative Method\)](#)
This topic provides the instructions to create and activate your cloud account (alternative method).

- [Add to Existing Cloud Account](#)
This topic provides the instructions to add to existing cloud account.
- [Access the Oracle Identity and Access Management Service Console](#)
This topic provides information about the Access the Oracle Identity and Access Management Service Console.
- [Activate Application User Account](#)
This topic provides the instructions to activate application user account.
- [Access the Subscribed Cloud Service](#)
This topic provides the instructions to access the subscribed cloud service.
- [Access the Subscribed Cloud Service \(Alternative Method\)](#)
This topic provides the instructions to access the subscribed cloud service (alternative method).

3.1 Create and Activate your Cloud Account

This topic provides the instructions to create and activate the cloud account.

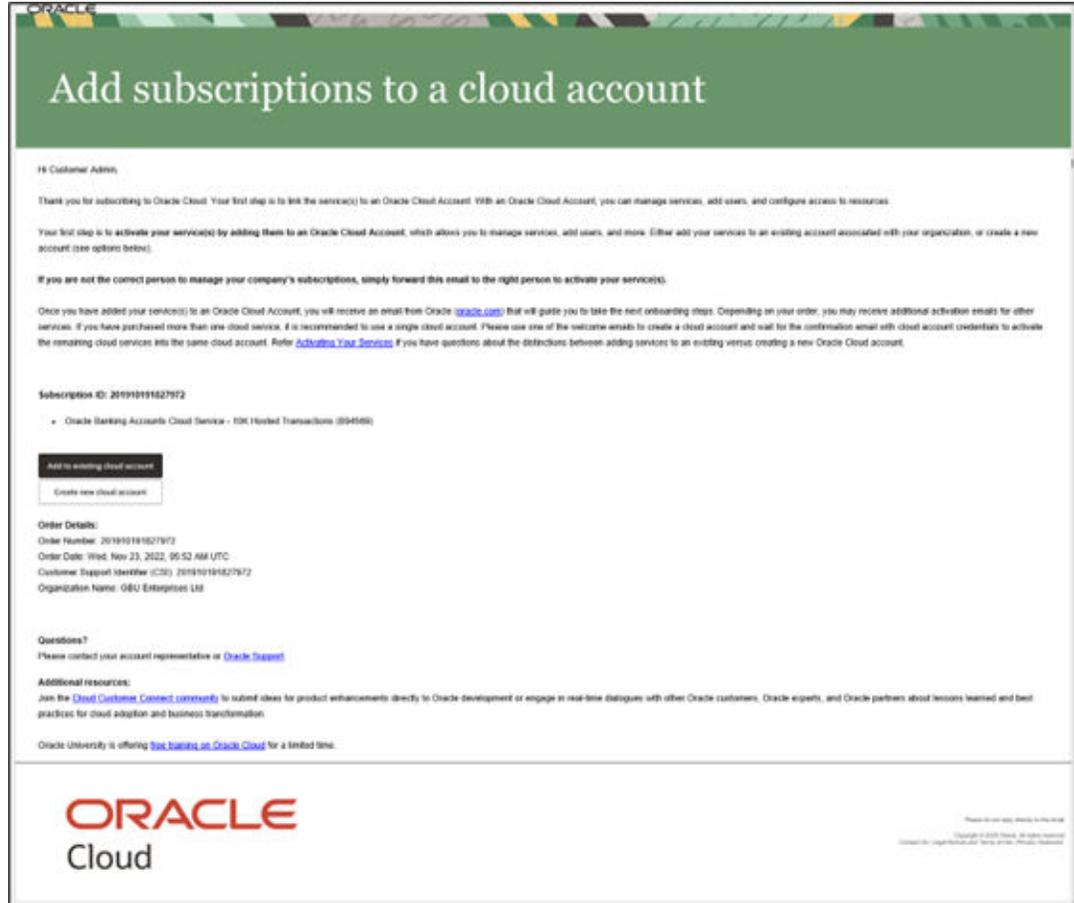
If you are a new Oracle Cloud Applications User, you will receive a Welcome to Oracle Cloud email (Email Subject: Action Required: Welcome to New Oracle Cloud Service Subscription(s)) that asks you to activate your Cloud Account. Follow the instructions in the email to create and activate your new Cloud Account.

You will then receive a follow-up email with the information you need to sign in and start using your Cloud Applications.

As an Administrator, to create and activate your new Cloud Account, perform the following steps:

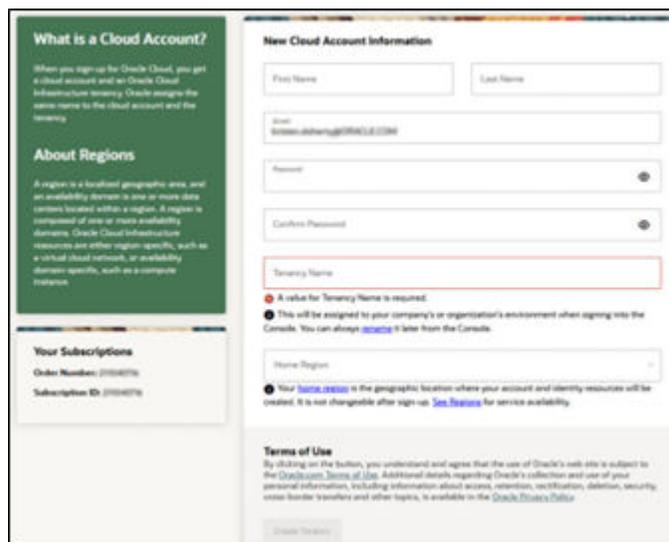
1. Click **Create New Cloud Account** link from the email.

Figure 3-2 Welcome to Oracle Cloud - Setup Your Account Email



- Specify the **New Cloud Account Information Form** to sign up.

Figure 3-3 New Cloud Account Information Page



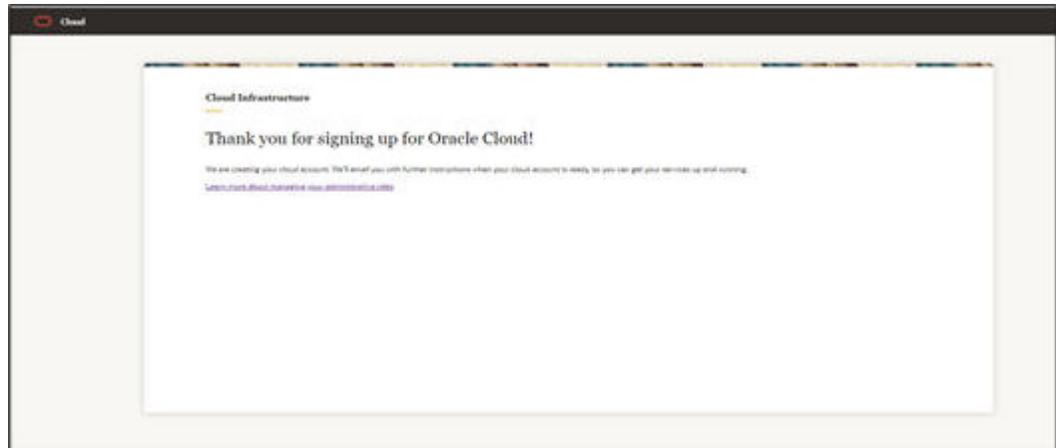
For more information on fields, refer to the field description table.

Table 3-1 New Cloud Account Information Page - Field Description

Field	Description
First Name	Specify the first name for the cloud account.
Last Name	Specify the last name for the cloud account.
Email	Provide the same email address which you had given to receive the Welcome email. Instructions to log into your new Oracle Banking Cloud Account will be sent to this email address.
Password	Specify the password to access the cloud account.
Confirm Password	Re-enter the same password to confirm.
Tenancy Name	Specify the new tenancy name to be associated with cloud account.
Home Region	Select your Home Region, where the Identity Resources and Account are located. Check the service availability before selecting the Home Region.

3. Click **Create Tenancy** to create the new tenancy associated with cloud account.
The **Oracle Cloud Creation** confirmation screen displays.

Figure 3-4 Oracle Cloud Creation Confirmation Screen



After successful activation, you will receive a **Get Started Now with Oracle Banking Cloud** Email.

3.2 Create and Activate your Cloud Account (Alternative Method)

This topic provides the instructions to create and activate your cloud account (alternative method).

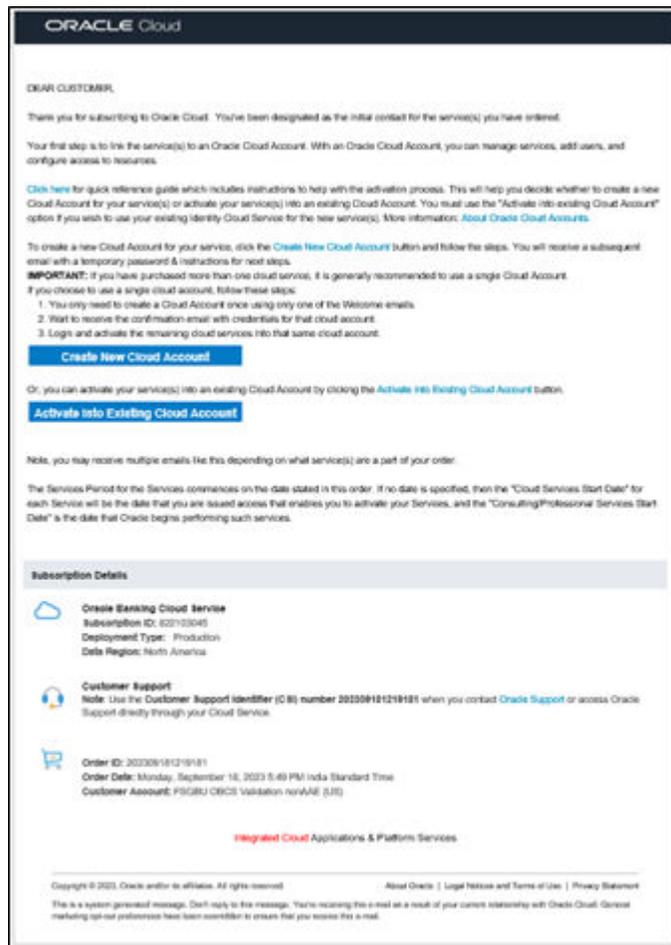
If you are a new Oracle Cloud Applications User, you will receive a Welcome to Oracle Cloud email (Email Subject: Action Required: Welcome to New Oracle Cloud Service Subscription(s)) that asks you to activate your Cloud Account. Follow the instructions in the email to create and activate your new Cloud Account.

You will then receive a follow-up email with the information you need to sign in and start using your Cloud Applications.

As an Administrator, to create and activate your new Cloud Account, perform the following steps:

1. Click **Create New Cloud Account** in the email

Figure 3-5 Welcome to Oracle Cloud - Setup Your Account Email



2. Specify the details in **New Cloud Account Information Form** to sign up.

Figure 3-6 New Cloud Account Information Page

For more information on fields, refer to the field description table.

Table 3-2 New Cloud Account Information Page - Field Description

Field	Description
Cloud Account Name	This is the customer specific identifier that will be displayed as part of the Oracle Banking service access URLs. For example, production environment URL -https://<Cloud Account Name>.obcs.ocs.oraclecloud.com/prod/app-shell/
Account and Administrator Email Addresses	Provide the same email address which you had given to receive the Welcome email. Instructions to log into your new Oracle Banking Cloud Account will be sent to this email address.
First Name	Specify the First name.
Last Name	Specify the Last name.

3. Click **Create Account**.

After successful activation, you'll receive a **Setup Complete. You're ready to go** Email.

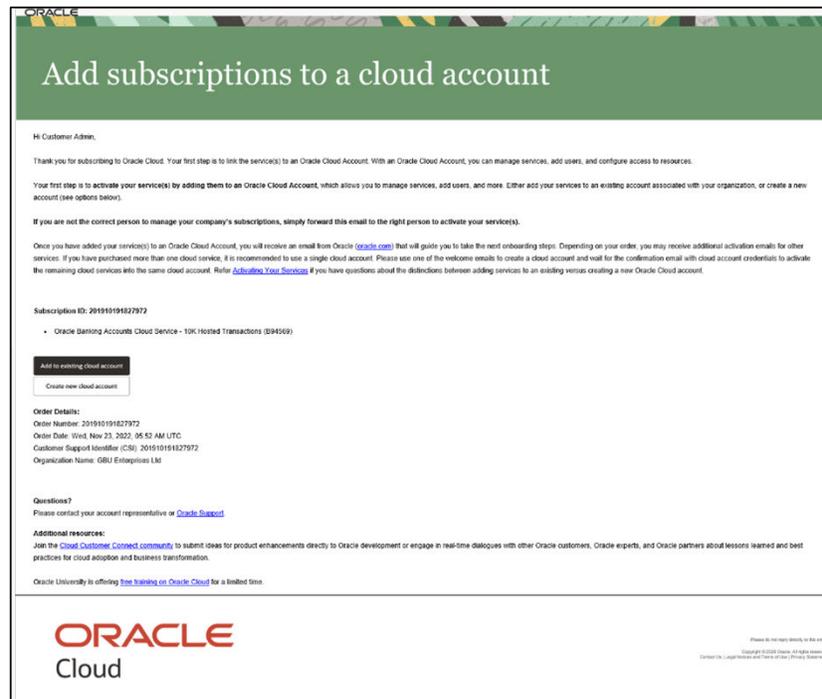
3.3 Add to Existing Cloud Account

This topic provides the instructions to add to existing cloud account.

As an Administrator, if you already own a Cloud Account and need to use the same for Oracle Banking Cloud Service (OBCS), perform the following steps:

1. In the Welcome to New Oracle Cloud Service Subscription(s) Email, click **Add to existing cloud** account option.

Figure 3-7 Welcome to New Oracle Cloud Service Subscription(s)



2. Perform the steps as mentioned in the **Access the Oracle Identity and Access Management Service Console** section.

3.4 Access the Oracle Identity and Access Management Service Console

This topic provides information about the Access the Oracle Identity and Access Management Service Console.

The Oracle Identity and Access Management (OCI-IAM) Cloud Service integrates directly with existing directories and Identity Management Systems and makes it easy for users to get access to applications. It provides the Security Platform for Oracle Cloud, which allows users to access and deploy business applications such as Oracle Banking Cloud Service securely and easily.

Administrators and Application Users can use Oracle Identity and Access Management Cloud Service to help them effectively and securely create, manage, and use a Cloud-based Identity Management Environment without worrying about setting up any infrastructure or platform details.

3.5 Activate Application User Account

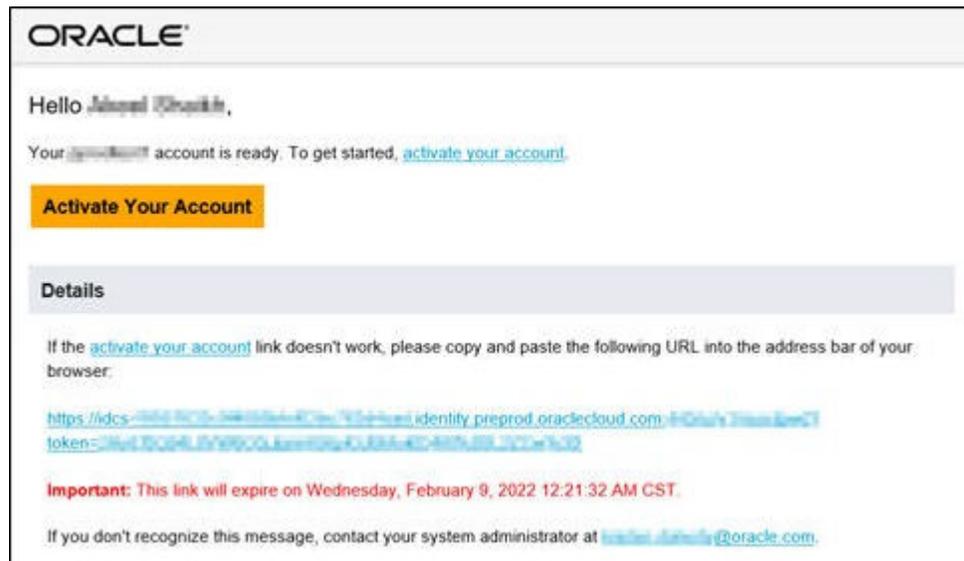
This topic provides the instructions to activate application user account.

After an Application User (Example: Entity Admin user, Business user) has been provisioned by their Administrator, they will receive an Account Activation email.

As an Application User, perform the following steps to login and activate your account:

1. Open the email received from Oracle Cloud.

Figure 3-8 Email to Activate Your Account



2. Review the information about service in the email.
3. Click **Activate** Your Account
You will be prompted to change your Password on the initial login.
4. Specify your new credentials in the **Reset Password** window to activate your account.
After the Password is successfully reset, a congratulatory message is displayed.
5. Access the Application URL that your Application Administrator shared with you.
6. Specify login credentials to sign into your account.
The **Welcome page** screen is displayed.

3.6 Access the Subscribed Cloud Service

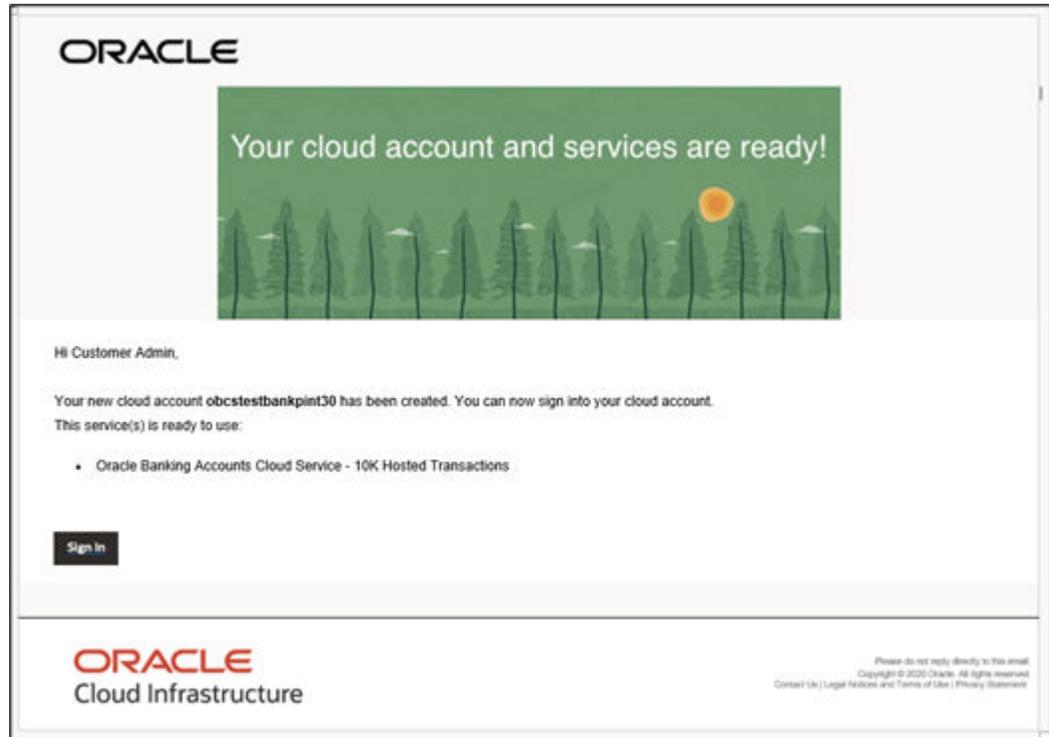
This topic provides the instructions to access the subscribed cloud service.

After successful activation of your cloud account, you will receive a Get Started Now with Oracle Cloud Email with your login credentials.

As an Administrator, to access the Cloud Account:

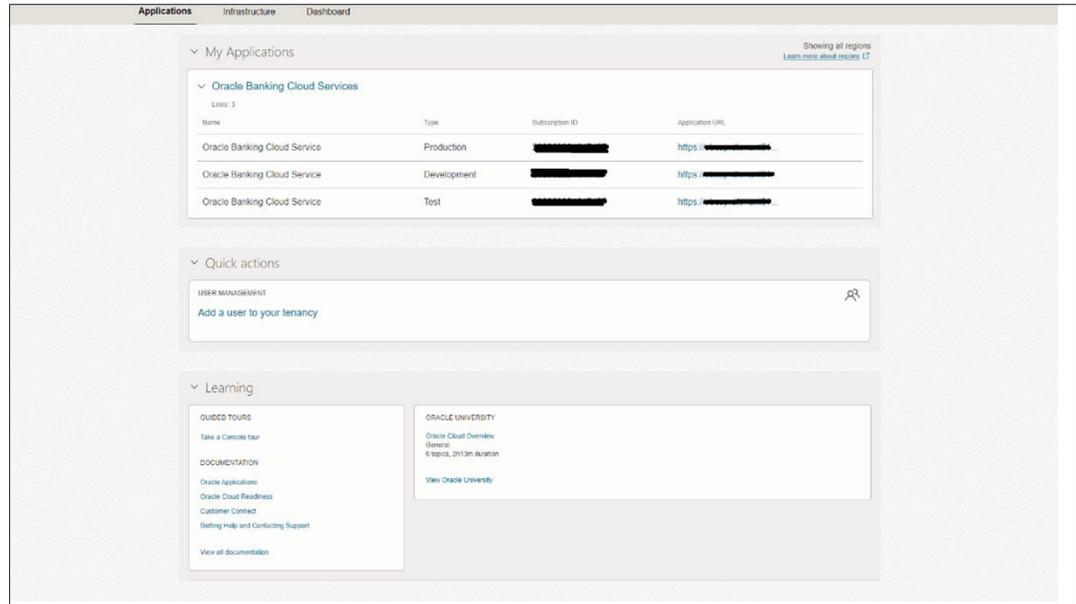
1. In the **Get Started Now with Oracle Cloud** email, click **Sign In**.

Figure 3-9 Welcome Mail



2. Enter the **Username** and **Password** to access the Oracle Cloud Console URL.
Use the same **Username** and **Password** that you provided during activation setup.
3. Click **Reset**, to reset the password.
4. Relog into Oracle Cloud Infrastructure Console using the new password.
5. Your cloud service environments access URLs are structured in the following way:
`<tenant_Id>.obcs.ocs.example.com/<tenant_env_id>`
 - **tenant Id**: Customer unique account name
 - **tenant_env_id**: Prod (Production), pre-prod (Pre-Production) and non-prod (non-Production)
6. Navigate to the Oracle Cloud Infrastructure Console, wherein Application URLs for three environments (Production, Development and Test) are displayed.
7. Click on the required application environment URL to access the subscribed Oracle Banking Cloud Service member service(s).

Figure 3-10 Oracle Cloud Services Console Screen



 **Note:**

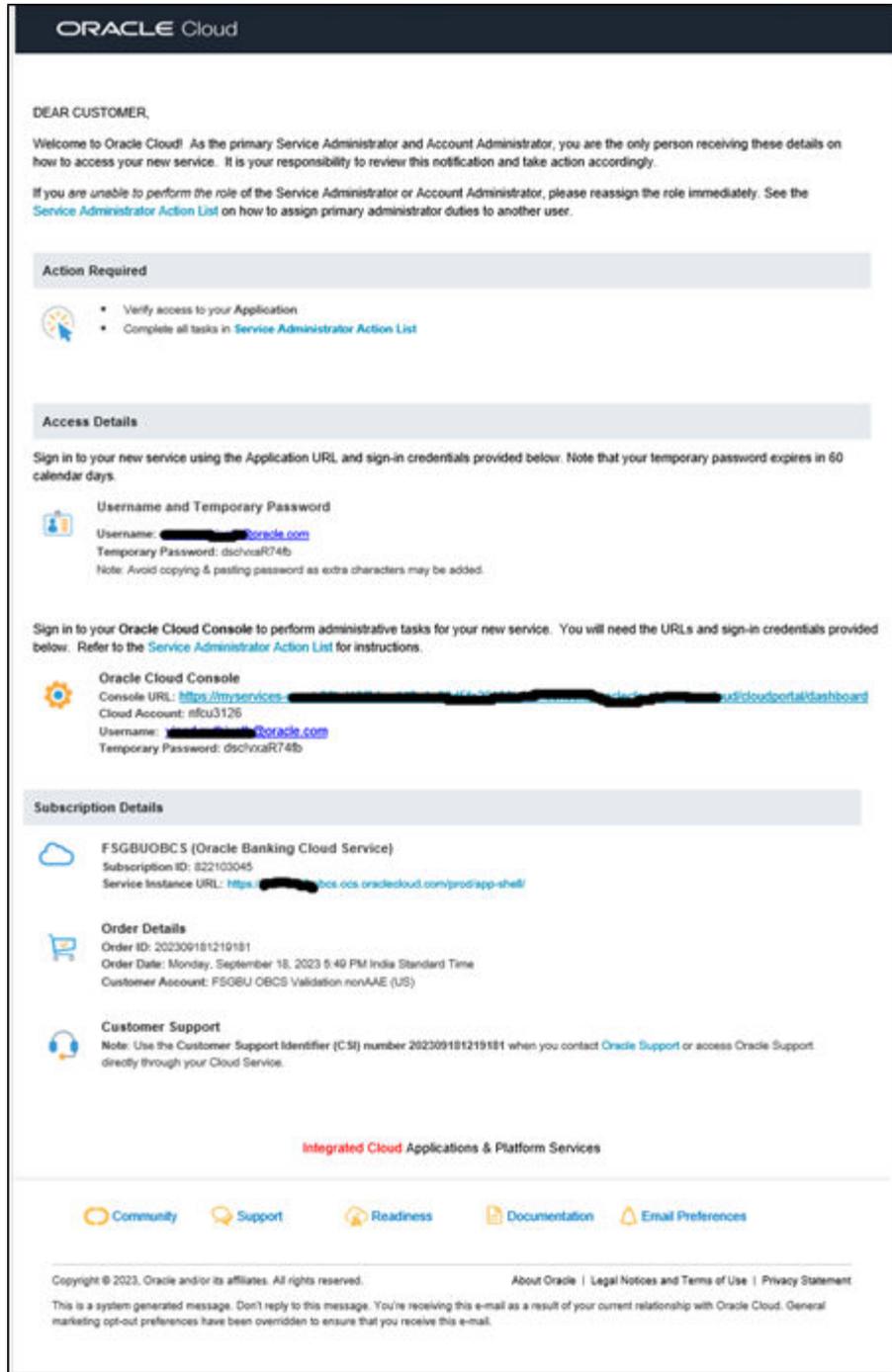
Ensure you have created the application users and granted privileges to access the application instances. For more details, see the Security Management System user guide of the subscribed cloud service. You must share the Application URL details with your application users, which they can use to log in to the application.

3.7 Access the Subscribed Cloud Service (Alternative Method)

This topic provides the instructions to access the subscribed cloud service (alternative method).

After successful activation of your cloud account, you will receive a Get Started Now with Oracle Cloud Email with your login credentials.

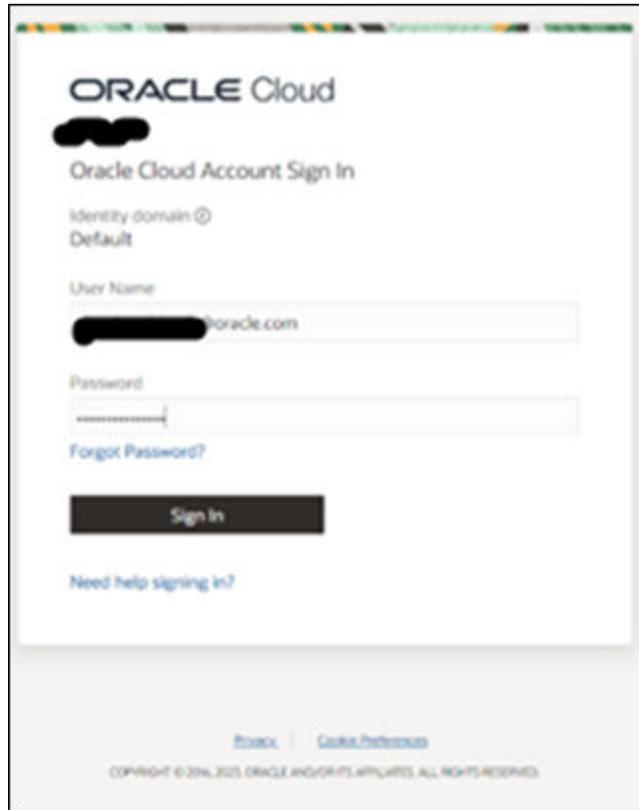
Figure 3-11 Setup Complete Mail



As an Administrator, to access the Cloud Account and create other cloud authentication user accounts:

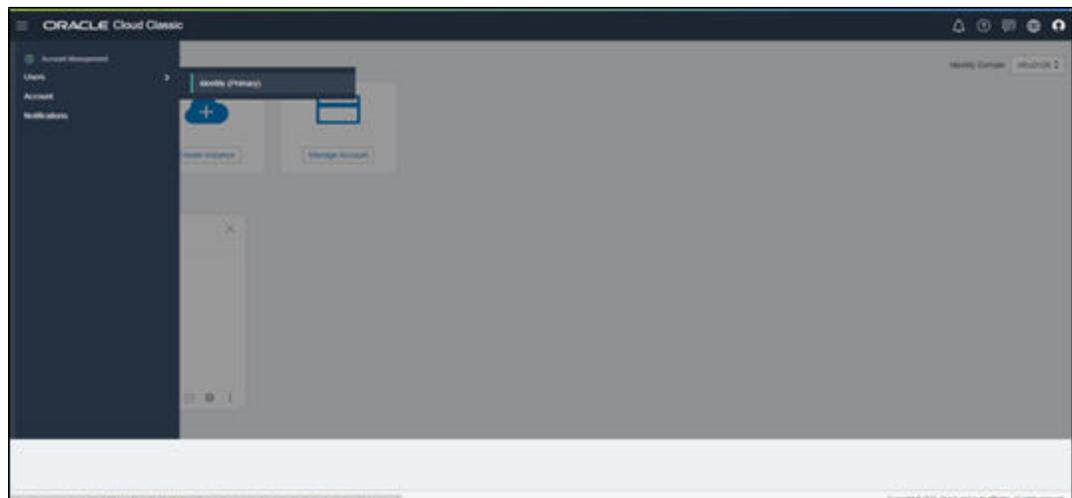
1. In the **Setup Complete. You're ready to go** email, click **Console URL**.

Figure 3-12 Login Screen



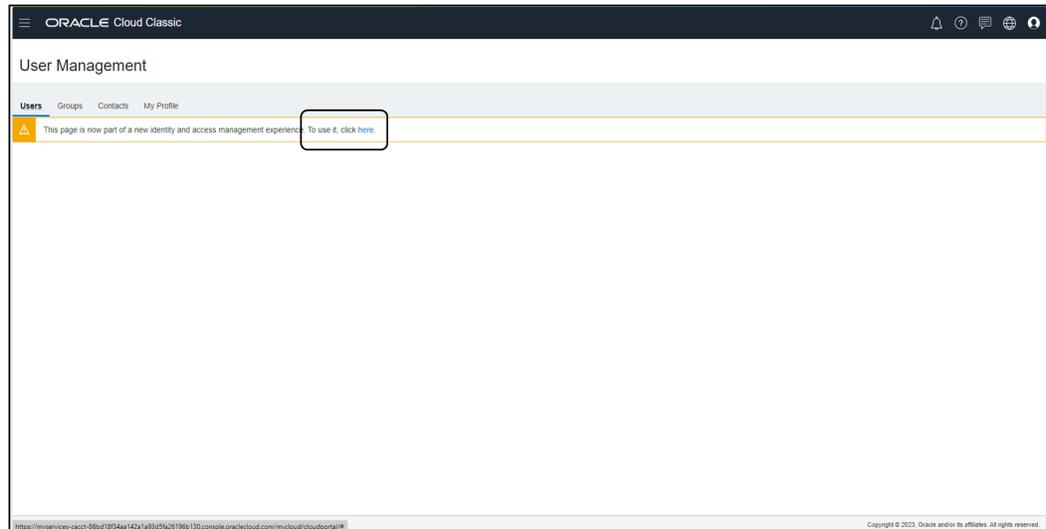
2. Login using the **Username** and **Temporary Password** provided in the Setup Complete Email.
3. Change the **password** as prompted by the system.
4. Relog into **Oracle Cloud Infrastructure Console** using the new password.
5. Once Console screen is opened, click top left side 'Menu List' and then click on 'Users > Identity (Primary)'.

Figure 3-13 Oracle Cloud Infrastructure Console



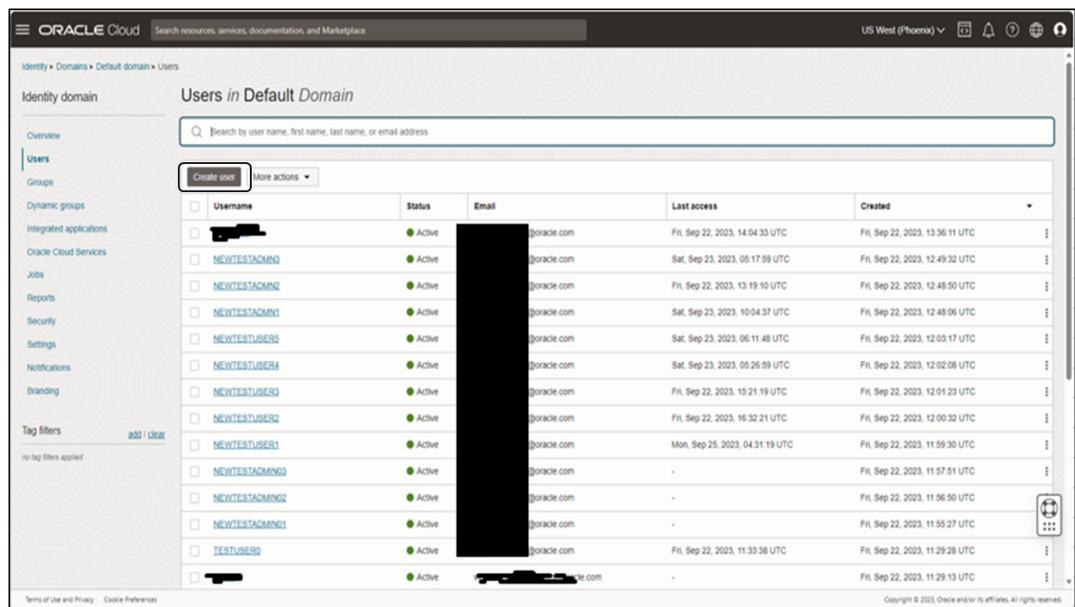
6. In the 'User Management' screen, click the link to new identity and access management screen.

Figure 3-14 User Management



7. In the Users screen, click 'Create User' button.

Figure 3-15 Users



8. Click Create User.

Figure 3-16 Create User

The screenshot shows the 'Create user' interface. It has a header 'Create user' with a 'Help' link. The form contains the following elements:

- Input fields for 'First name' (Optional), 'Last name', 'Username', and 'Email'.
- Two checkboxes:
 - Use the email address as the username
 - Assign cloud account administrator role (with a note: 'Gives the user the highest level of access, which allows them to create new users, assign services roles, and more')
- A 'Groups' section (Optional) with a search bar and a table:

Name	Description
<input type="checkbox"/> FSGBU_OBCS_OBA_pre-prod_users	FSGBU OBCS OBA pre-producers group
<input type="checkbox"/> All Domain Users	A group representing all users.
<input type="checkbox"/> FSGBU_OBCS_Validation_nonAAE_amp1_users	FSGBU OBCS Validation nonAAE amp1users group
<input type="checkbox"/> Administrators	Administrators
<input type="checkbox"/> FSGBU_OBCS_Validation_nonAAE_pre-prod_users	FSGBU OBCS Validation nonAAE pre-producers group
<input type="checkbox"/> FSGBU_OBCS_OBA_amp1_users	FSGBU OBCS OBA amp1users group
<input type="checkbox"/> FSGBU_OBCS_Validation_nonAAE_prod_users	FSGBU OBCS Validation nonAAE producers group
<input type="checkbox"/> FSGBU_OBCS_OBA_non-prod_users	FSGBU OBCS OBA non-producers group
<input type="checkbox"/> FSGBU_OBCS_Validation_nonAAE_non-prod_users	FSGBU OBCS Validation nonAAE non-producers group
<input type="checkbox"/> FSGBU_OBCS_OBA_prod_users	FSGBU OBCS OBA producers group
- At the bottom, there are 'Create' and 'Cancel' buttons.

9. Specify the required details to fields.

Make sure the email address here matches the email address set in the Oracle Banking Cloud Service user.

Note:

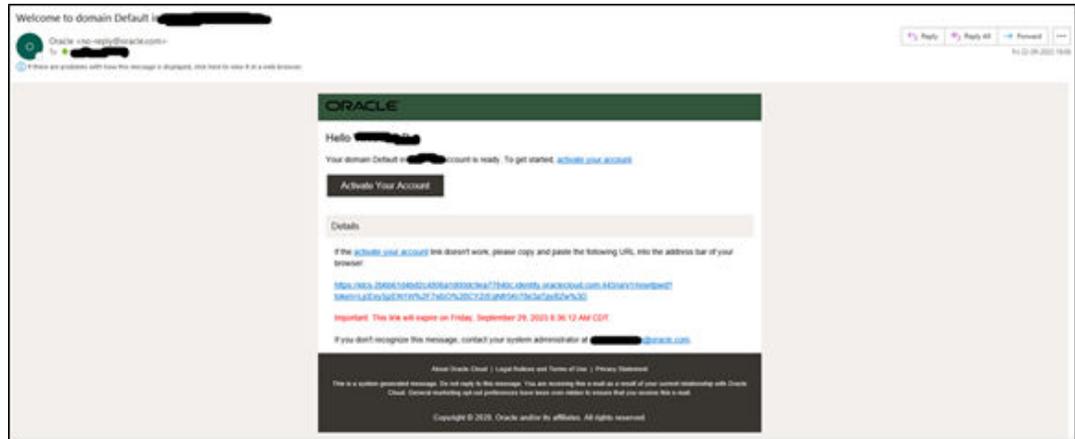
Do NOT check the “Use the email address as the username” option. This will not work for Oracle Banking Cloud Services.

Note:

Make sure that the Username created here is the same Username that will be used when the user is created in the Oracle Banking Cloud Service SMS Application.

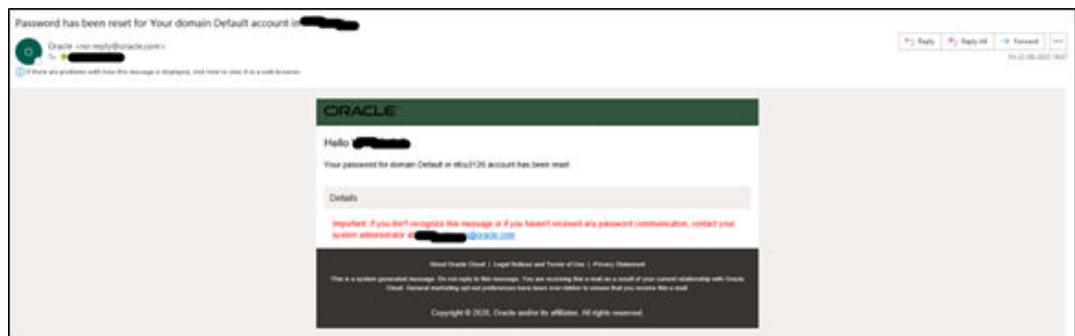
10. Click ‘Activate Your Account’ in the cloud account activation mail received and create the account password as instructed.

Figure 3-17 Activation Mail



11. A confirmation Email will be received for the successful password rest of cloud account activation.

Figure 3-18 Password Rest Mail



12. Your cloud service environments access URLs are structured in the following way:
<tenant_id>.obcs.ocs.oraclecloud.com/<tenant_env_id>/ app-shell/

Wherein - **tenant Id**: Customer unique account name,

tenant_env_id: Prod (Production), pre-prod (Pre-Production and non-prod (non-Production), anp (anp1 to anp10, depending on the number of additional non production environments subscribed and it is capped at maximum 10 environments per service).

Note:

Please refer '**Subscription Details**' section of '**Setup Complete**' Email for the production service instance URL of Oracle Banking Cloud Service

Figure 3-19 Subscription Details



Following are the examples for customer cloud environment patterns:

Production Environment

`https://<tenant_id>.obcs.ocs.oraclecloud.com/prod/app-shell/`

Nonproduction Environment

`https://<tenant_id>.obcs.obcs.oraclecloud.com/non-prod/app-shell/`

Preproduction Environment

`https://<tenant_id>.obcs.ocs.oraclecloud.com/pre-prod/app-shell/`

Additional Nonproduction Environments (Maximum 10 Environments per service)

`https://<tenant_id>.obcs.ocs.oraclecloud.com/anp1/app-shell/`

`https://<tenant_id>.obcs.ocs.oraclecloud.com/anp2/app-shell/`

`https://<tenant_id>.obcs.ocs.oraclecloud.com/anp3/app-shell/`

 **Note:**

Ensure you have created the application users and granted privileges to access the application instances. For more details, see the Security Management System user guide of the subscribed cloud service. You must share the Application URL details with your application users, which they can use to log in to the application.

4

Users and Access Privileges

This topic provides the information about the Users and Access Privileges.

After you sign in to your Oracle Banking Cloud Account, one of your first tasks is to create additional account users. For example, you can create a user for each member of your team. Each team member can then sign in to the account with their own credentials. You can also assign each user to specific user groups and apply specific security policies or roles to each group.

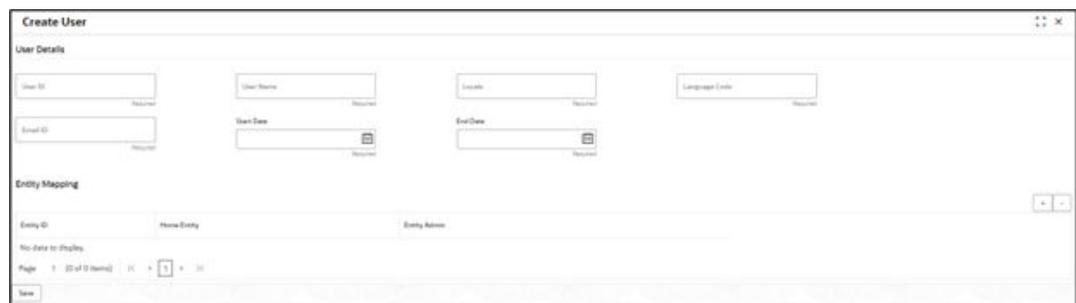
If the users you create will be using the services available from the Infrastructure Console, then you can use the Infrastructure Console to create your additional users.

Oracle Banking Cloud Service member services users are assigned roles through which they gain access to application functions and data. Users can have any number of roles.

1. Sign In to the **Application URL** of the environment for which users are to be created
2. From **Home** screen, click **Users**. Under **Users**, click **Create User**.

The **Create User** screen displayed.

Figure 4-1 Create User



Note:

In case of a single entity setup, there will be only one mapping to **DEFAULTENTITY** whereas in case of multi-entity setup, a single user can be mapped to multiple entities. At least, one entity must be marked as default home entity. User will login with default home entity in case of multiple entities.

3. specify the details on **Create User** screen.

Note:

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 4-1 Create User – Field Description

Field	Description
User Id	Specify the user Id.
User Name	Specify the username.
Locale	Specify the user locale.
Email ID	Specify the user email ID.
Start Date	Select the user start date. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;">  Note: The start date of the user should be lesser than or equal to the Current HO Branch Posting Date. </div>
End Date	Select the user end date.
Entity Mapping	Click + to add a row and provide the required details.
Entity Id	Click Search and select the entity to which the user belongs.
Home Entity	Select whether the entity is user's home entity. Only one entity can be selected as Home Entity for a user.
Entity Admin	Select whether the user is an entity admin of the entity. Marking a user as Entity Admin will give rights to the user to perform the following actions when logged in to that entity. Modify the details of the users in the entity. <ul style="list-style-type: none"> • Create branches in the entity • Create roles in the entity. • Assign the roles and branches to the users.

4. Click **Save**.

The user created above will be termed as an **Entity Admin User** in the context of Oracle Banking Cloud Services.

5. The **Entity Admin** User now must get created in IAM as well. Please follow the steps in [Creating an Oracle Banking Cloud Service User in IAM](#) in IAM section.
6. Login to the Application URL using the **Entity Admin** Login Credentials.

Refer to the Create User section of the *Oracle Banking Security Management System User Guide* to create users for the logged-in Entity.

 **Note:**

Two entity administrator users should be created. A language code must be created by one of the entity administrators. The second entity admin user must authorize the creation of the language code. This is a mandatory step before proceeding with further activities.

Note:

The Created Users must be replicated now must now be replicated in IAM. Please follow the steps mentioned in [Creating an Oracle Banking Cloud Service User in IAM](#) in IAM section.

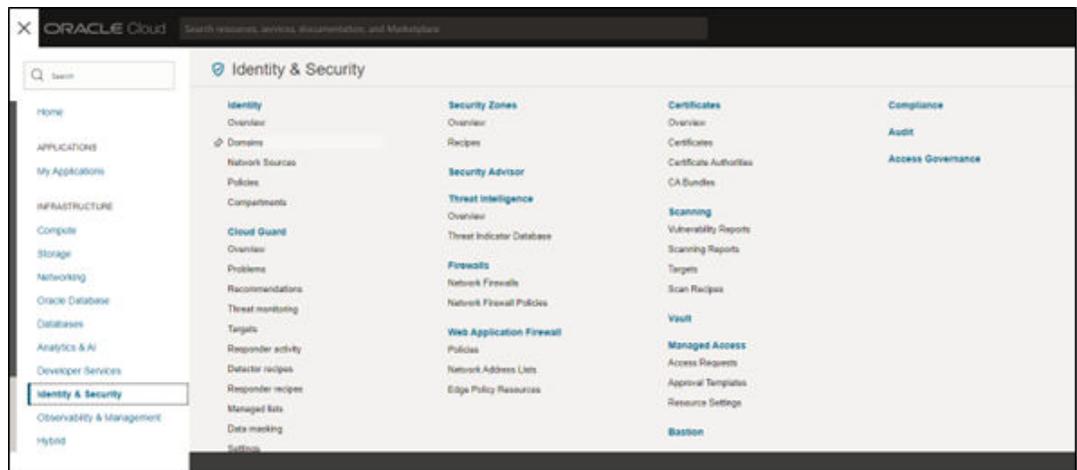
- [Creating an Oracle Banking Cloud Service User in IAM](#)
 This topic provides the instructions to create the oracle banking cloud service user in IAM.

4.1 Creating an Oracle Banking Cloud Service User in IAM

This topic provides the instructions to create the oracle banking cloud service user in IAM.

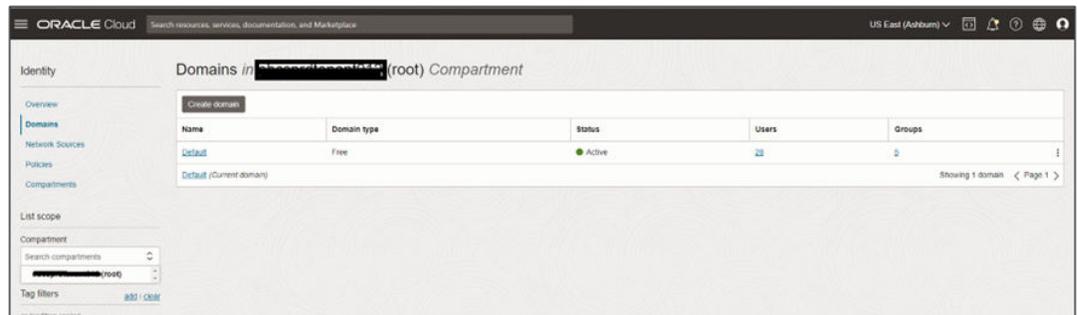
1. Sign In to the IAM instance using Admin User.
2. From the **Menu**, Click **Identity & Security**. In **Identity & Security**, Click **Domains**.
 The **Identify & Security** screen displays.

Figure 4-2 Identify & Security



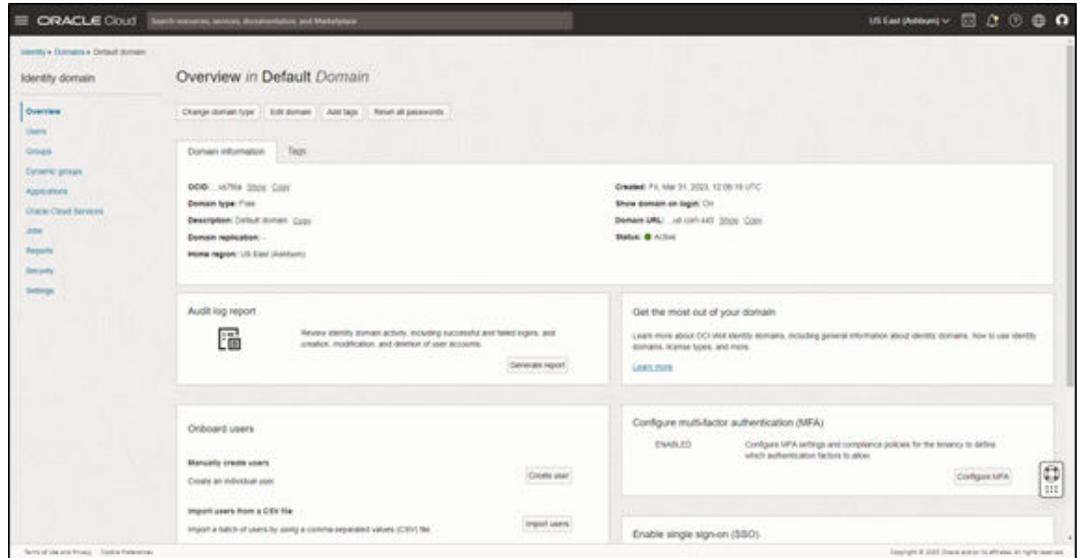
3. Select the correct **compartment** from the compartment drop-down.
 The **Compartment** screen displays.

Figure 4-3 Compartment



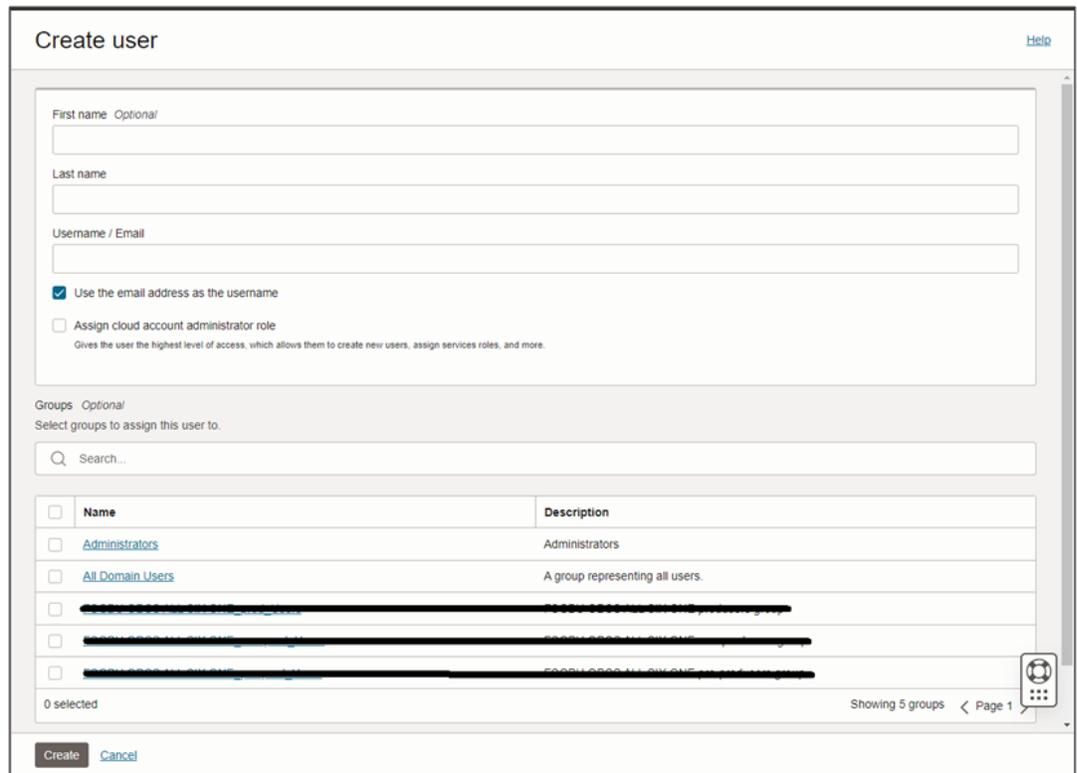
4. Click on the **Create domain** in which the user should be created.
5. On the Domain Overview page, click on “Users” from the left menu.

Figure 4-4 Domain Overview Page



6. Click **Create User**.
The **Create User** screen displays.

Figure 4-5 Create User



7. Specify the required details to fields.

The environments available are shown as groups. Select each environment/group to which access is required for the user.

 **Note:**

Make sure the email address here matches the email address set in the Oracle Banking Cloud Service user.

8. Click **Create** to create the user in IAM.

You will need to view the user and click on Reset Password after user creation so that the user receives an email with the option of resetting the password.

5

API to API Authentication

Generate OAuth Token

```
curl --location --request POST 'https://<IAM URL>/oauth2/v1/token'  
--header 'Content-Type: application/x-www-form-urlencoded'  
--header 'Authorization: Basic <Base64 encoded ClientID:ClientSecret>'  
--data-urlencode 'grant_type=password' --data-urlencode 'username=<username>'  
--data-urlencode 'password=<password>'  
--data-urlencode 'scope=OAuth_Access/consumer::devtestbank1_non-prod_Access'
```

IAM will respond back with a JWT. A sample response would be as follows:

```
{"access_token": "  
<JWT_ACCESS_TOKEN>","token_type":"Bearer","expires_in":3600}
```

Use the JWT to access an OBCS protected resource. A sample request would look like the following:

```
curl --location --request GET 'https://<OBCS  
URL>/non-prod/api-gateway/sms-core-services/sms-core-service/user/global?  
userLoginId=<SampleUser1>' --header 'Authorization: Bearer  
<JWT_ACCESS_TOKEN>,'  
--header 'appId: sms' --header 'entityId: DEFAULTENTITY' --header 'env:  
cloud' --header 'multiEntityAdmin: N'  
--header 'userId: <SampleUser1>' --header 'branchCode: <BranchCode>' --  
insecure}
```



Note:

userId is a case sensitive field

A sample response would look like the following:

```
{"data":  
{ "userId": "<SampleUser1>","userName": "<SampleUser1>","recordStatus": "0","isSup  
ervisor": false,"managerId": null,"currentBranch": "R01",  
"homeBranch": "R01","locale": "en-US","bankCode": "0000","bankName": "HO  
Bank","hostCode": "HOST_US","countryCode": "US","hoBranch": "000","branchCurrency  
":  
"USD","applicationDate": "2022-09-20","languageCode": "ENG"}}
```

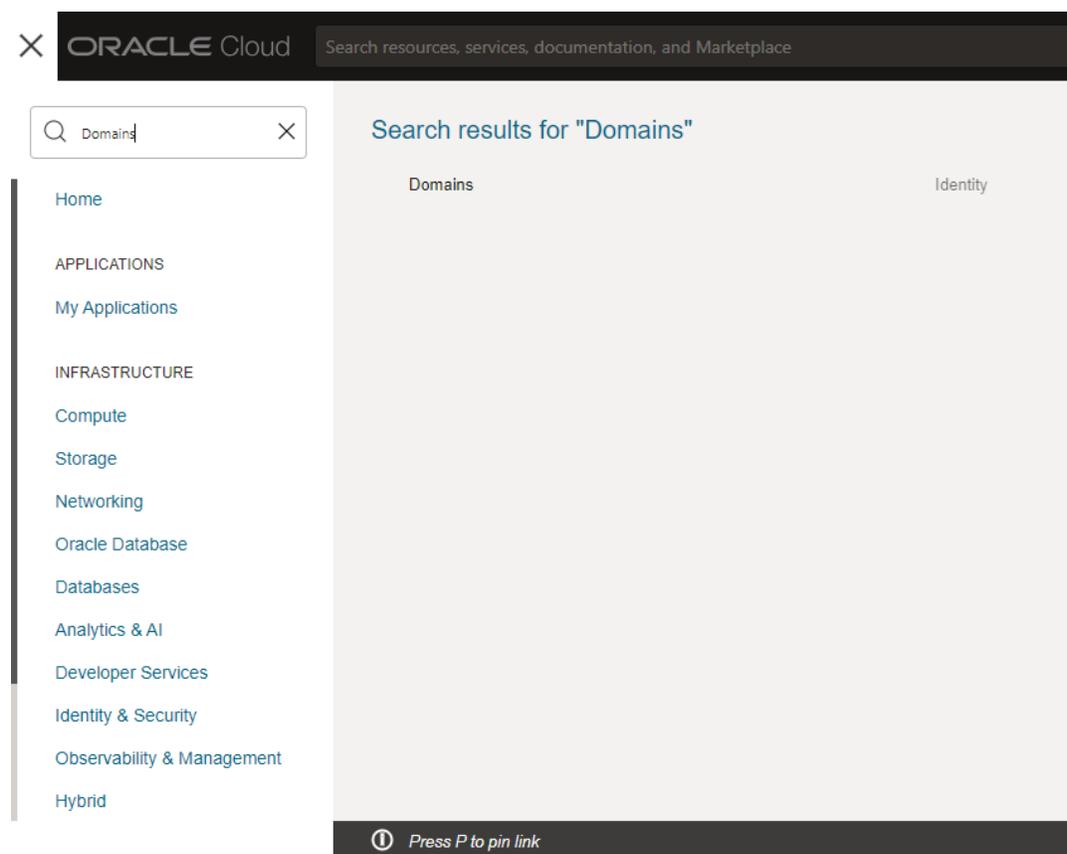
6

OAuth Settings

This topic provides the instructions to OAuth Settings.

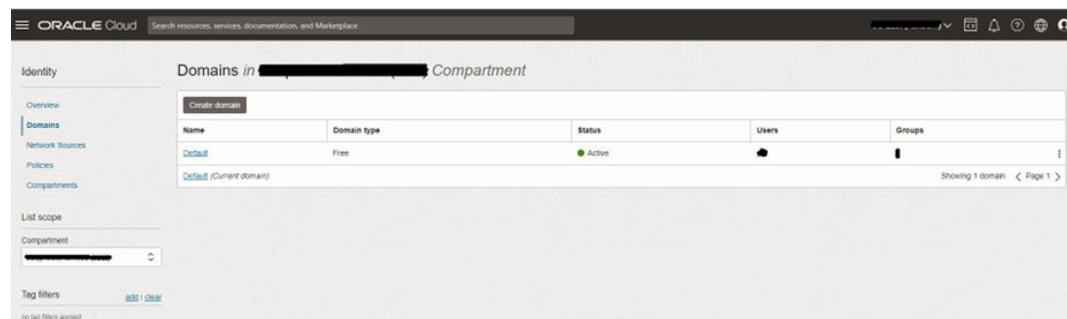
1. Click on the **Hamburger Menu** and search **Domains** in Menu Search Bar.

Figure 6-1 Oracle Cloud Services Console



2. Click on **Domains** to view the domain setup screen.

Figure 6-2 Domains



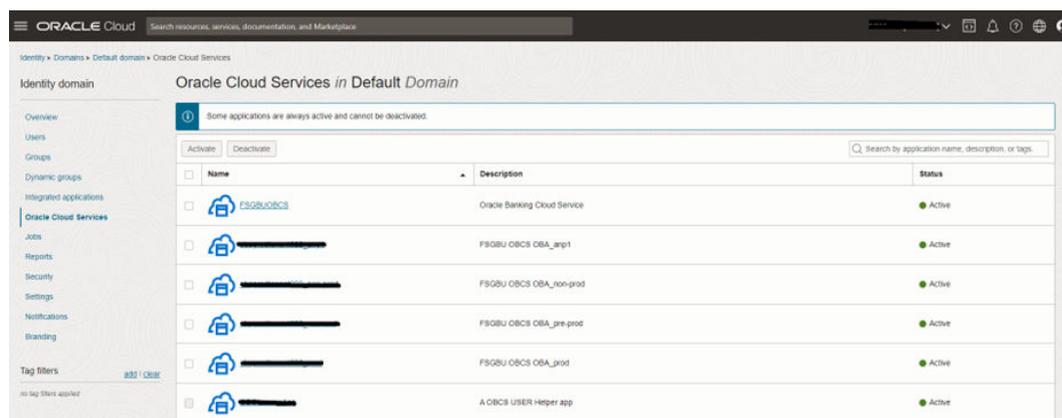
3. Click on **Default** name.

Figure 6-3 Default Domain



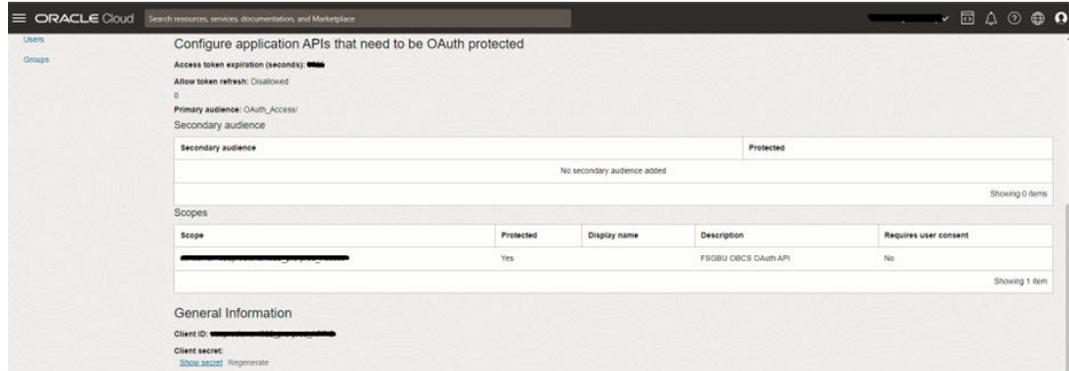
4. Click on **Oracle Cloud Service** to view the list of applications with the corresponding environment

Figure 6-4 Oracle Cloud Service



5. Click on the applications to view the Client ID, Client Secret, and Scope with their respective Client Credentials.

Figure 6-5 Application View



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