Oracle® Banking APIs UK Open Banking APIs





Oracle Banking APIs UK Open Banking APIs, Innovation Release 25.1.1.0.0

G46863-01

Copyright © 2006, 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	
Audience	
Documentation Accessibility	
Critical Patches	
Diversity and Inclusion	
Conventions	
Related Resources	
Screenshot Disclaimer	
Acronyms and Abbreviations	

1 UK Open Banking APIs

1.1 UK Open Banking API v4

Index

ii ii ii ii

1



Preface

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

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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 <u>Critical Patches</u>, <u>Security Alerts and</u>



<u>Bulletins</u>. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by <u>Oracle Software Security Assurance</u>.

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.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

Oracle Banking APIs Installation Manuals

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

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



Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBAPI	Oracle Banking APIs

UK Open Banking APIs

UK Open Banking API v4

1.1 UK Open Banking API v4

Table 1-1 UK Open Banking API v4

Sr. No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
1	account- access- consents	POST	POST / account-access-consents	Mandatory	accounts
2	account- access- consents	GET	GET / account- access- consents/ {ConsentId}	Mandatory	accounts
3	account- access- consents	DELETE	DELETE / account- access- consents/ {ConsentId}	Mandatory	accounts
4	accounts	GET	GET / accounts	Mandatory	accounts
5	accounts	GET	GET / accounts/ {AccountId}	Mandatory	accounts
6	balances	GET	GET / accounts/ {AccountId}/ balances	Mandatory	accounts
7	transactions	GET	GET / accounts/ {AccountId}/ transactions	Mandatory	accounts
8	beneficiaries	GET	GET / beneficiaries	Optional	accounts
9	direct-debits	GET	GET / accounts/ {AccountId}/ direct-debits*	Conditional	accounts
10	standing- orders	GET	GET / accounts/ {AccountId}/ standing- orders**	Conditional	accounts



Table 1-1 (Cont.) UK Open Banking API v4

Sr. No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
11	standing- orders	GET	GET / standing- orders**	Optional	accounts
12	party	GET	GET / accounts/ {AccountId}/ party	Conditional	accounts
13	party	GET	GET /party	Conditional	accounts
14	scheduled- payments	GET	GET / accounts/ {AccountId}/ scheduled- payments**	Conditional	accounts
15	statements	GET	GET / accounts/ {AccountId}/ statements*	Conditional	accounts
16	statements	GET	GET / accounts/ {AccountId}/ statements/ {StatementId }*	Conditional	accounts
17	statements	GET	GET / accounts/ {AccountId}/ statements/ {StatementId} /file	Optional	accounts
18	statements	GET	GET / accounts/ {AccountId}/ statements/ {StatementId} /transactions*	Conditional	accounts
19	domestic- payment- consents	POST	POST / domestic- payment- consents	Mandatory	payments
20	domestic- payment- consents	GET	GET / domestic- payment- consents/ {ConsentId}	Mandatory	payments
21	domestic- payment- consents	GET	GET / domestic- payment- consents/ {ConsentId}/ funds- confirmation	Mandatory	payments



Table 1-1 (Cont.) UK Open Banking API v4

		1			
Sr. No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
22	domestic- payments	POST	POST / domestic- payments*	Mandatory	payments
23	domestic- payments	GET	GET / domestic- payments/ {DomesticPa ymentId}*	Mandatory	payments
24	domestic- scheduled- payment- consents	POST	POST / domestic- scheduled- payment- consents	Conditional	payments
25	domestic- scheduled- payment- consents	GET	GET / domestic- scheduled- payment- consents/ {ConsentId}	Mandatory (if resource POST implemented)	payments
26	domestic- scheduled- payments	POST	POST / domestic- scheduled- payments*	Conditional	payments
27	domestic- scheduled- payments	GET	GET / domestic- scheduled- payments/ {DomesticSc heduledPaym entId}*	Mandatory (if resource POST implemented)	payments
28	domestic- standing- order- consents	POST	POST / domestic- standing- order- consents	Conditional	payments
29	domestic- standing- order- consents	GET	GET / domestic- standing- order- consents/ {ConsentId}	Mandatory (if resource POST implemented)	payments
30	domestic- standing- orders	POST	POST / domestic- standing- orders*	Conditional	payments
31	domestic- standing- orders	GET	GET / domestic- standing- orders/ {DomesticSta ndingOrderId }*	Mandatory (if resource POST implemented)	payments



Table 1-1 (Cont.) UK Open Banking API v4

Sr. No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
32	international- payment- consents	POST	POST / international-payment-consents	Conditional	payments
33	international- payment- consents	GET	GET / international- payment- consents/ {ConsentId}	Mandatory (if resource POST implemented)	payments
34	international- payment- consents	GET	GET / international- payment- consents/ {ConsentId}/ funds- confirmation	Mandatory (if resource POST implemented)	payments
35	international- payments	POST	POST / international-payments	Conditional	payments
36	international- payments	GET	GET / international- payments/ {International PaymentId}	Mandatory (if resource POST implemented)	payments
37	international- scheduled- payment- consents	POST	POST / international- scheduled- payment- consents	Conditional	payments
38	international- scheduled- payment- consents	GET	GET / international- scheduled- payment- consents/ {ConsentId}	Mandatory (if resource POST implemented)	payments
39	international- scheduled- payment- consents	GET	GET / international- scheduled- payment- consents/ {ConsentId}/ funds- confirmation	Mandatory (if immediate debit supported)	payments
40	international- scheduled- payments	POST	POST / international- scheduled- payments	Conditional	payments



Table 1-1 (Cont.) UK Open Banking API v4

Sr. No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
41	international- scheduled- payments	GET	GET / international- scheduled- payments/ {International ScheduledPa ymentId}	Mandatory (if resource POST implemented)	payments
42	international- standing- order- consents	POST	POST / international- standing- order- consents	Conditional	payments
43	international- standing- order- consents	GET	GET / international- standing- order- consents/ {ConsentId}	Mandatory (if resource POST implemented)	payments
44	international- standing- orders	POST	POST / international-standing-orders	Conditional	payments
45	international- standing- orders	GET	GET / international- standing- orders/ {International StandingOrd erPaymentId}	Mandatory (if resource POST implemented)	payments
46	file-payment- consents	POST	POST /file- payment- consents	Conditional	payments
47	file-payment- consents	POST	POST /file- payment- consents/ {ConsentId}/ file	Conditional	payments
48	file-payment- consents	GET	GET /file- payment- consents/ {ConsentId}	Mandatory (if resource POST implemented)	payments
49	file-payment- consents	GET	GET /file- payment- consents/ {ConsentId}/ file	Conditional	payments
50	file-payments	POST	POST /file- payments	Conditional	payments
51	file-payments	GET	GET /file- payments/ {FilePaymentI d}	Mandatory (if resource POST implemented)	payments



Table 1-1 (Cont.) UK Open Banking API v4

Sr. No.	Resource	Operation Type	API Endpoint	Mandatory Status	Scope of API
52	file-payments	GET	GET /file- payments/ {FilePaymentI d}/payment- details	Conditional	payments
53	funds- confirmation- consent	POST	POST /funds- confirmation- consents	Mandatory	fundsconfirm ations
54	funds- confirmation- consent	GET	GET /funds- confirmation- consents/ {ConsentId}	Mandatory	fundsconfirm ations
55	funds- confirmation- consent	DELETE	DELETE / funds- confirmation- consents/ {ConsentId}	Mandatory	fundsconfirm ations
56	funds- confirmation	POST	POST /funds- confirmations	Mandatory	fundsconfirm ations

Note

- * API not integrated with the host
- ** AISP API integrated with Payments host along with Accounts host

Index

U	UK Open Banking APIs, 1
UK Open Banking API v4. 1	