Oracle® Banking Digital Experience

UK Open Banking Consent Management

User Guide

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Oracle Banking Digital Experience UK Open Banking Consent Management User Guide, Release 25.1.0.0.0

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking APIs 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

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Related Resources

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

- Oracle Banking APIs Installation Manuals

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.

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; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

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

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Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBAPI	Oracle Banking APIs

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1

Open Banking Functional Overview

This topic provides information on **Open Banking Functional Overview**.

To read this document, understanding the following terms is important:

ASPSP – Account Service Payment Service Provider. Generally, these are the banks and other Financial Institutions that have the customer data.

TPP – Third Party Provider. A player of the Open Banking ecosystem that gets data from the ASPSPs.

AISP – Account Information Service Provider. It is a type of TPP.

PISP – Payment Initiation Service Provider. It is a type of TPP.

PSU – Payment Service User. These are the customers of ASPSPs.

1.1 Open Banking functionality for UK Open Banking standards

This topic provides information on **Open Banking functionality for UK Open Banking standards**.

As a part of this module, OBDX and OBAPI support the following features (the exact functionality for each standard is mentioned in the respective sections)

1. TPP registration
2. Consent Management
   a. i. Consent Capture
      ii. Consent listing
      iii. Consent revocation
3. Open Banking APIs as per the respective regulatory requirements
   a. Retail APIs
   b. Corporate APIs

This document covers details of the above features and has references to other documents that contain more details on the topic.

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2

UK Open Banking

2.1 TPP registration

This topic provides information on **TPP registration**.

To enable Open Banking, TPP needs to register with OBDX. For this, the following steps are necessary:

- Identity Domain Maintenance
- Resource Server Maintenance
- Client Maintenance

For further information, please refer to the OBAPI Core manual at:

ORACLE BANKING APIS BASE → Core.pdf

Section Name: OAuth 2.0

2.2 Consent Management

2.3 Consent Capture

This topic describes the systematic instruction to **Consent Capture** option.

OBDX/ OBAPI support APIs as well as UX for Payment Service User (PSU) consent capture for a request from Third Party provider (TPP)

Prerequisite: TPP has registered with the ASPSP as a client to avail UK Open Banking services.

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AISP Flow:

1. During data request, TPP contacts ASPSP with their credentials
2. ASPSP then directly contacts PSU to acquire consent for sharing the data with the TPP
3. During this process, PSU sees the list of accounts that they have with the ASPSP and then selects the account for which the consent needs to be given
4. Once consent is given by the PSU to ASPSP, ASPSP generates an authorisation token and shares the same with the TPP
5. TPP uses this authorisation token and gets the access token from the ASPSP
6. TPP can use this access token to access customer's data for the specified time

> **Note**
>
> In UK Open Banking an Account is identified using the Sort Code and Account number combination.

Figure 2-1 AISP Consent Management Flow

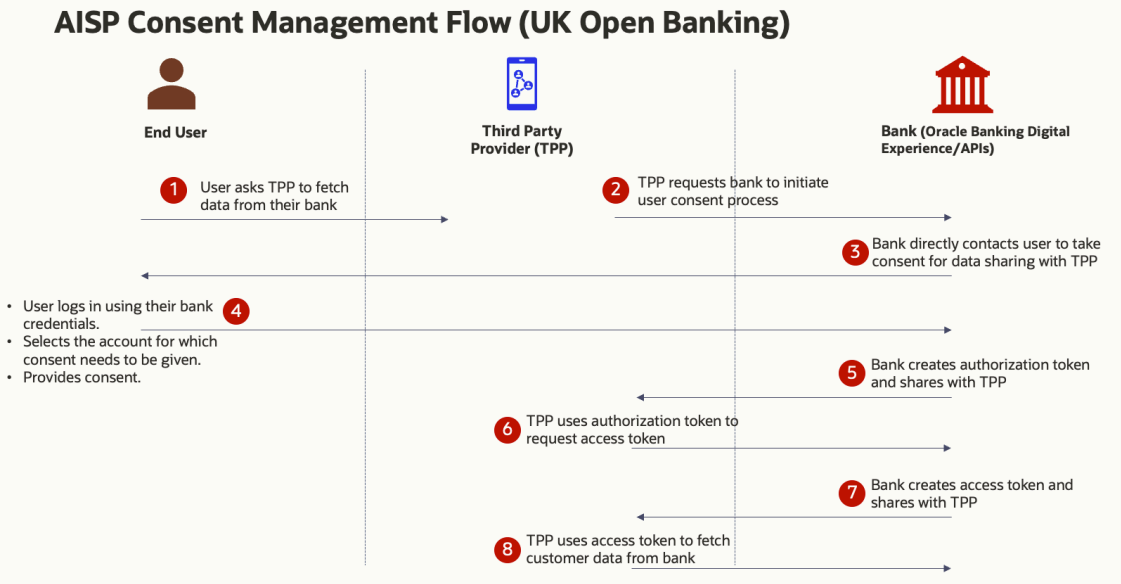

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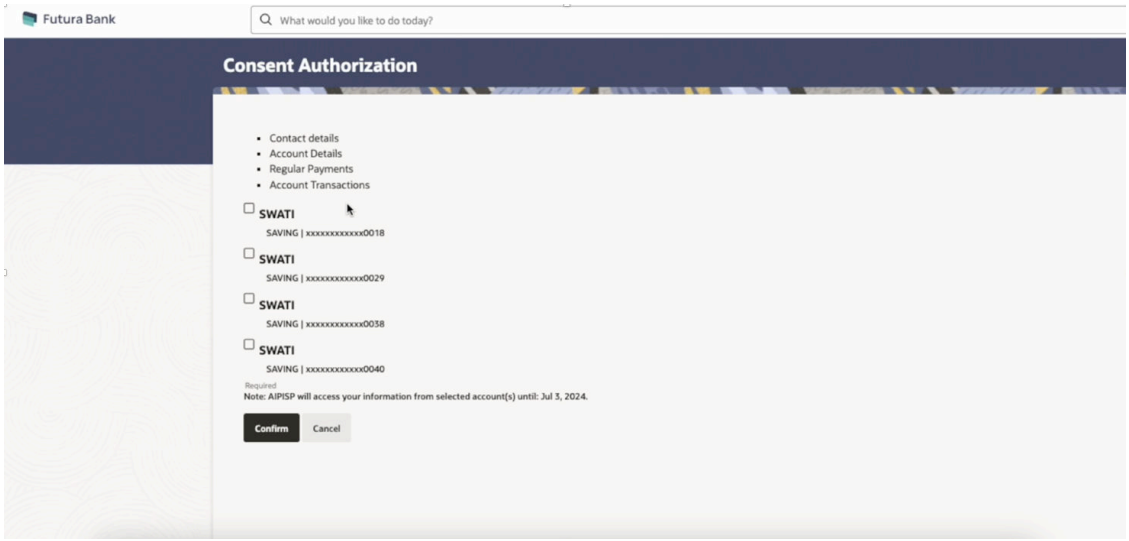
Figure 2-2 AISP Consent Capture Screen - UK Open Banking



PISP Flow:

1. During payment initiation request, TPP contacts ASPSP with their credentials and payment details
2. ASPSP then directly contacts PSU to acquire consent for allowing payment initiation from their accounts.
3. During this process, the PSU sees the list of accounts that they have with the ASPSP and then selects the account from which the payment needs to be initiated.
4. Once consent is given by the PSU to ASPSP, ASPSP generates an authorisation token and shares the same with the TPP
5. TPP uses this authorisation token and gets the access token from the ASPSP
6. TPP uses this access token to initiate the payment

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Figure 2-3 PISP Flow

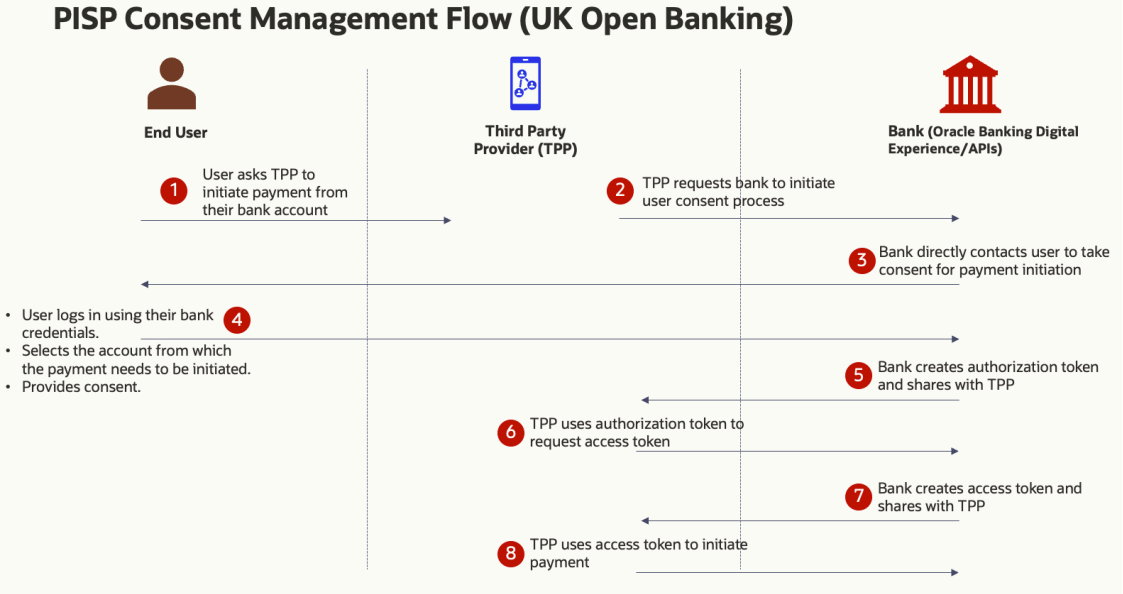
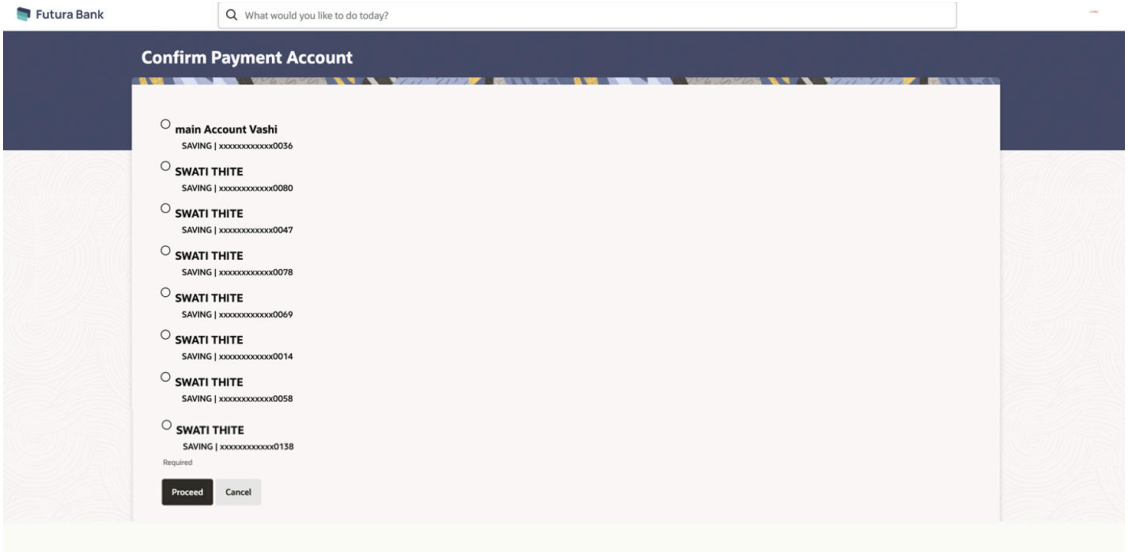


Figure 2-4 PISP Consent Capture Screen with Account Selection - UK Open Banking)



2.4 Consent Listing

This topic provides information on **Consent Listing**.

PSU can log in to the internet/ mobile banking application of the ASPSP and see the list of consents that they have provided to various TPPs.

Navigation Path: Perform any one of the following navigation to access the **Manage Consent**:

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent** , and then click **Manage Consent**

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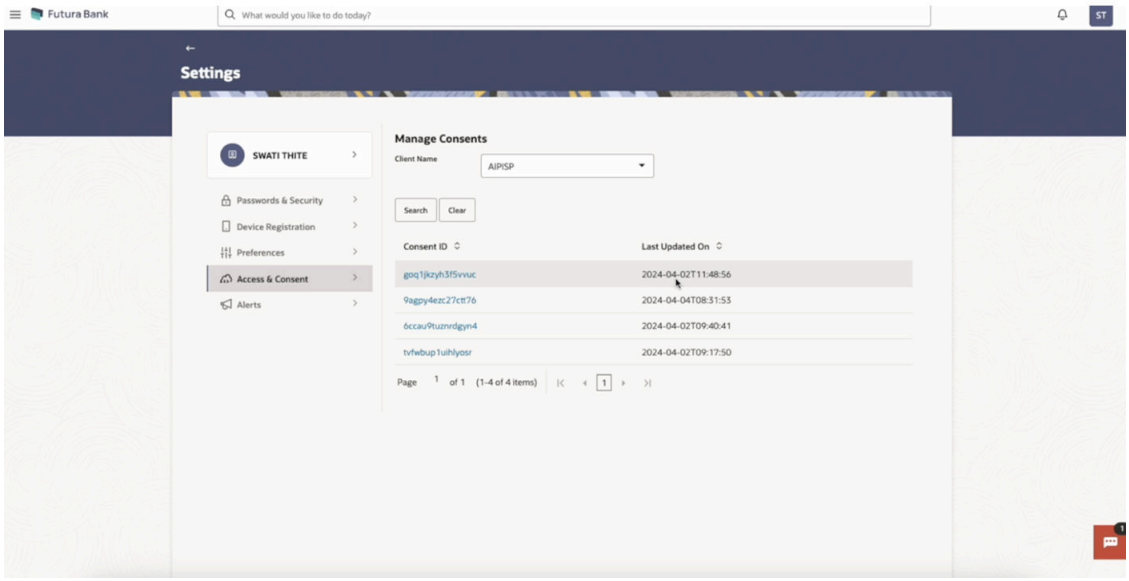
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent** , and then click **Manage Consent**

Figure 2-5 Consent Listing



2.5 Consent Revocation

This topic provides information on **Consent Revocation**.

PSU can log in to the internet/ mobile banking application of the ASPSP and see the list of consents that they have provided to various TPPs.

Navigation Path: Perform any one of the following navigation to access the **Manage Consent**

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent** , and then click **Manage Consent**
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent** , and then click **Manage Consent**

From the list of Consents, the PSU can see the details of Consent and can revoke the same.

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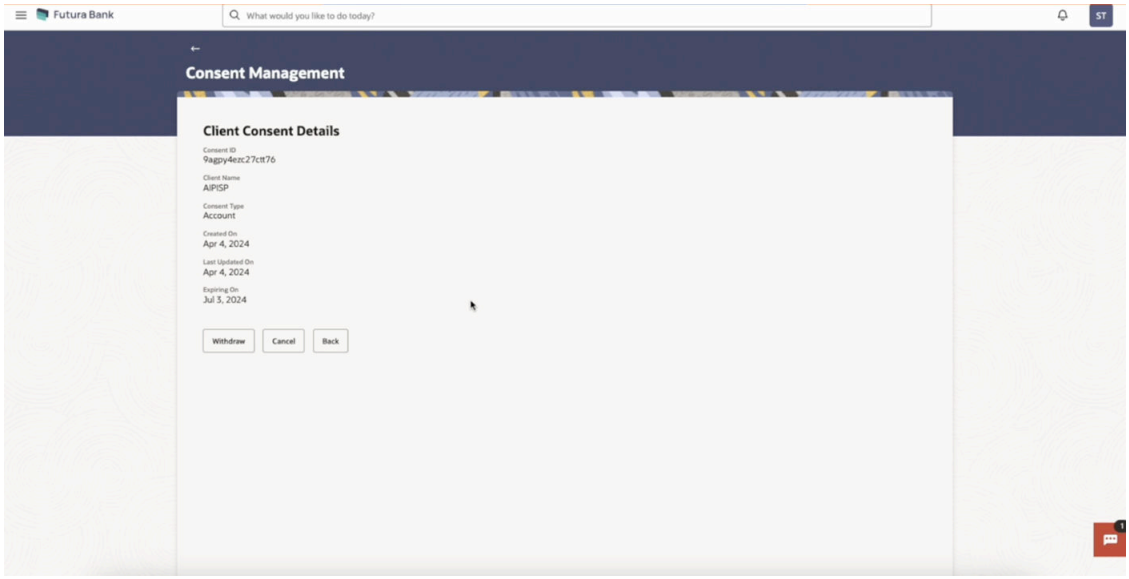
Figure 2-6 Consent Revocation



2.6 Revoke Access for TPP

This topic provides information on **Revoke Access for TPP**.

Through this section, user can revoke the access that they have provided to various Third party Service Providers to access their account data and to initiate payments.

Navigation Path: Perform any one of the following navigation to access the **Revoke Access**:

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent** , and then click **Revoke Access**
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent** , and then click **Revoke Access**

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Figure 2-7 Revoke Access

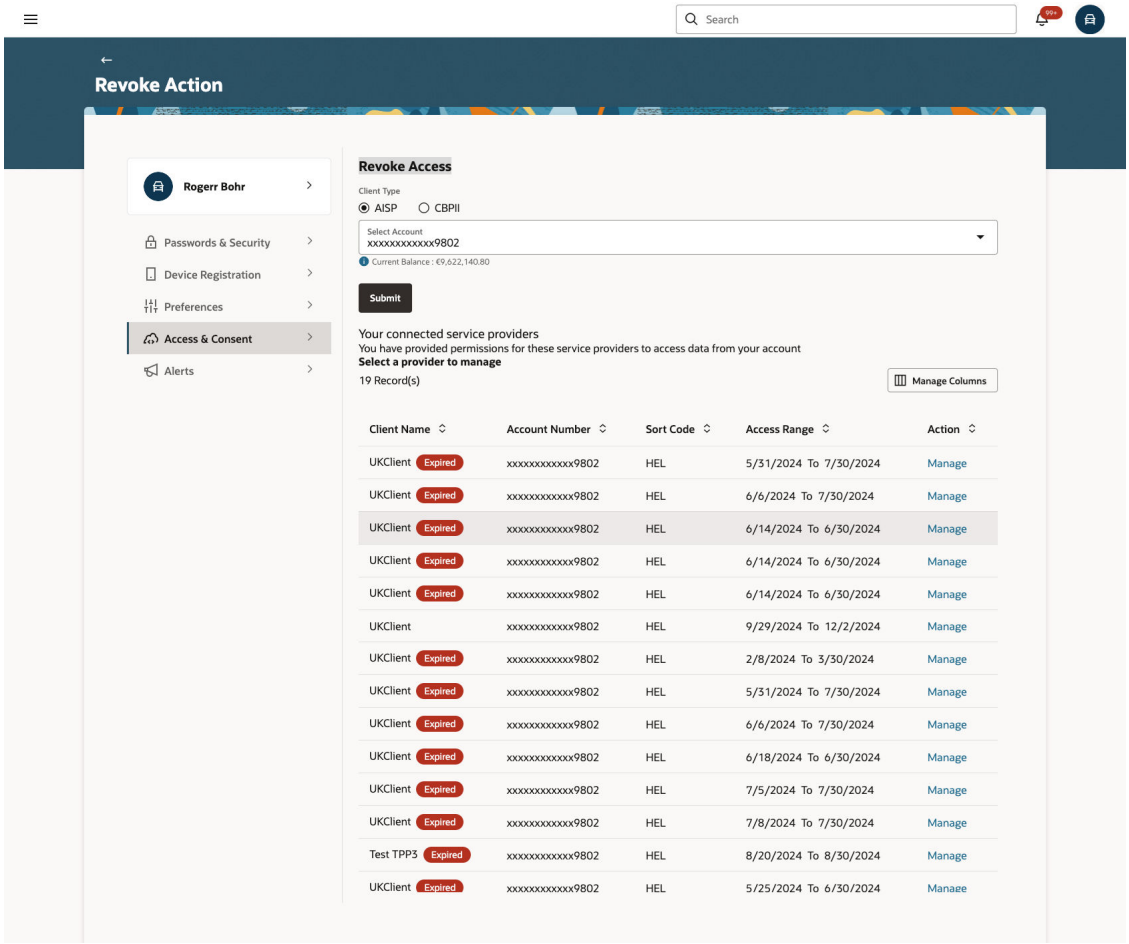

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Table 2-1 Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to the application.
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account and transaction level access to the third party.
Select Accounts	Select the account to provide the account and transaction level access to the third party.
Transactions	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

1. Select the third party application for which you wish to define fine grained access.

   The system will display the list of accounts under each of the account types along with the transactions.
2. From **Select Account** list, select the account to provide the account and transaction level access to the third party.
3. Perform any one of the following:
   - Click **Submit**.
   - Click **Back** to navigate back to previous page.

2.7 Manage Tokens

This topic provides information on **Manage Tokens**

The consents and access to Third Parties are provided on the basis of Access Tokens. Each Third Party is given an Access Token by the bank to access customer's data.

Through this section, these Access Tokens can be managed.

Navigation Path: Perform any one of the following navigation to access the **Manage Tokens**:

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, then click **Access & Consent** , and then click **Manage Tokens**
- From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Access & Consent** , and then click **Manage Tokens**

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Figure 2-8 Manage Tokens

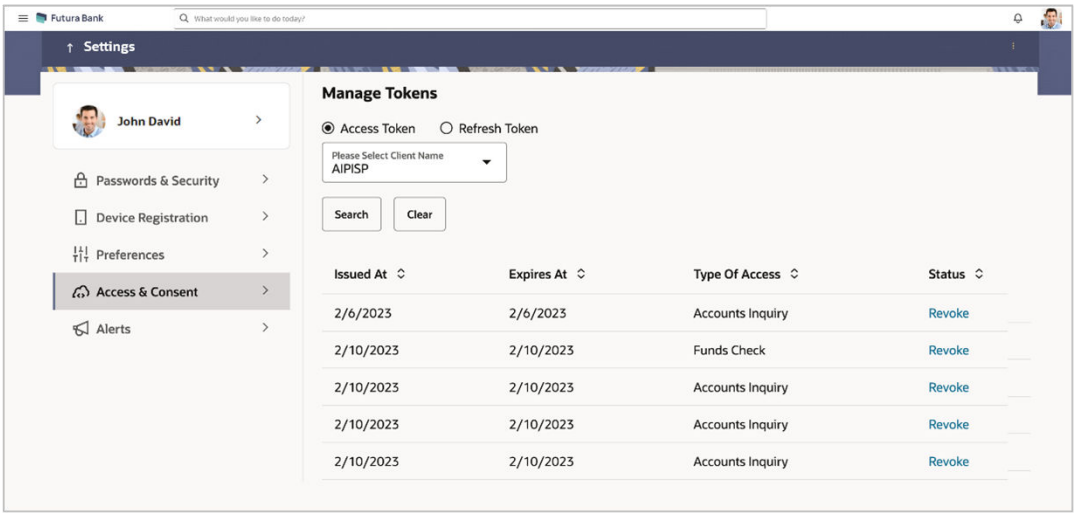

Table 2-2 Field Description

Field Name	Description
Token Type	Displays the token type i.e. Access Token or Refresh Token of the client whose information need to be access from the resource server.
Please Select Client Name	The Client Name, if the client needs to be searched based on client name.

1. In the **Token Type** field, select the token of the client whose information need to be access from the resource server.
2. From the **Please Select Client Name** list, select the appropriate client to be searched.

2.8 UK Open Banking APIs

This topic provides information on **UK Open Banking APIs**.

- OBAPI supports APIs of the UK Open Banking standard's version 4.0.
- The list of the APIs supported in OBAPI can be found in this document - UK Open Banking APIs - OBAPI v25.1.0.0.0.pdf
- Support is available for Retail as well as Corporate persona for Account Information Services and Payment Initiation Services including approval support for payments

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3 References

This topic provides information on **References**. For further details on the Berlin Group Open Banking configuration, refer to the following OBAPI user manual: **UK Open Banking Configuration Guide**

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