# Oracle® Banking Origination Cloud Service

Digital Experience Integration Guide





Oracle Banking Origination Cloud Service Digital Experience Integration Guide, Release 14.7.4.0.0

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#### **Preface**

- Purpose
- Audience
- Documentation Accessibility
- · Diversity and Inclusion
- Conventions

#### Purpose

This guide is to help with Integration of Oracle Banking Origination Product with Oracle Banking Digital Experience product.

#### **Audience**

This guide is intended for the Implementation and IT Staff to implement and maintain the software.

## **Documentation Accessibility**

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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. |



1

## Oracle Banking Digital Experience Integration

This topic describes about the introduction to integrate Oracle Banking Origination withOracle Banking Digital Experience product.

You can integrate Oracle Banking Digital Experience product with Oracle Banking Origination using the APIs exposed from Oracle Banking Origination. This document briefs you about the details of APIs which are exposed for the smooth integration between the same.

Oracle Banking Origination and Oracle Banking Digital Experience integration will allow endcustomers to initiate multi-product applications in a single go without much hindrance. This will enable faster application processing, easy tracking, and a single and efficient platform to open accounts.

- Integration Touchpoints
   This topic describes about the integration touchpoints.
- Integration Execution Flow
   This topic describes the process to execute the integration flow.

### 1.1 Integration Touchpoints

This topic describes about the integration touchpoints.

Below table contains all the integration touchpoints used by Oracle Banking Digital Experience to integrate to Oracle Banking Origination.



Please refer the API Documentation for more information on the individual API details and structure.

**Table 1-1 Integration Touchpoints** 

| Interface ID   | Description          | R<br>e<br>D         |
|--|----------------------|---------------------|
|  |                      | u<br>es<br>si       |
|  |                      | E  <br>  Tic<br>  M |
| /obremo-rpm-businessproductdetails-services/web/businessproducts? channel=OBDX | Business Product API |                     |
|  |                      |                     |
|  |                      |                     |
|  |                      |                     |
|  |                      |                     |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>ep<br>ee<br>ur    |
|--------------|-------------|-------------------------|
|              |             |                         |
|              |             | c<br>t<br>s<br>c        |
|              |             | lln<br>f<br>i<br>g<br>u |
|              |             | e d с О в О             |
|              |             | PO . R e q              |
|              |             | u<br>r<br>e<br>d<br>o   |
|              |             |                         |
|              |             | 111                     |
|              |             |                         |
|              |             | l<br>  t                |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>ED                         |
|--------------|-------------|----------------------------------|
|              |             | RO<br>ep<br>ce<br>ur<br>ea<br>st |
|              |             |                                  |
|              |             | JD<br>yn<br>n                    |
|              |             | <b>e</b>                         |
|              |             | lla<br>lls                       |
|              |             | [<br>   D<br>   <del> </del>     |
|              |             |                                  |
|              |             | e<br>    r                       |
|              |             | t<br>  h<br>  e                  |
|              |             | llr<br>le                        |
|              |             | b<br>  u                         |
|              |             | t<br>  s<br>  o                  |
|              |             | j<br>   p                        |
|              |             | r<br>  p<br>  d                  |
|              |             | u<br>  c                         |
|              |             | [<br>                            |



Table 1-1 (Cont.) Integration Touchpoints

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|--|----------------|---------------------------|
| Interface ID   | Description    | R<br>er<br>ur<br>er<br>st |
|  |                |                           |
|  |                | si                        |
|  |                | I<br>I<br>M               |
|  |                | P                         |
| /obremo-rpm-process-driver-                              | Initiation API | l e<br>P                  |
| /obremo-rpm-process-driver-<br>services/service/initiate |                | or<br>Si                  |
|  |                |                           |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description |   |
|--------------|-------------|---|
|              |             | FO EP CP LF ER ST. IF FO NT P EP CP |
|              |             | n<br>c<br>o<br>n<br>v   |
|              |             | r<br>t<br>a<br>n<br>I<br>P  |
|              |             | t<br>o<br>f<br>u  |
|              |             | l a p p l l i   |
|              |             | c<br>a<br>t<br>i<br>o<br>n  |
|              |             | T<br>n<br>e<br>r<br>e<br>s  |
|              |             | o<br>o<br>n<br>s<br>e<br>w  |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>ED                    |
|--------------|-------------|-----------------------------|
|              |             | RO BP BP U BB St II ID YN D |
|              |             | st<br>ti                    |
|              |             | yn<br>P                     |
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|              |             | A<br>  p<br>  p             |
|              |             | <br>  c                     |
|              |             | a<br>  t                    |
|              |             | 0 n N                       |
|              |             | u<br>  m                    |
|              |             | e<br>r                      |
|              |             | <br>   r                    |
|              |             | 0<br>    c<br>  e           |
|              |             | 0 0 0 R 0 :                 |
|              |             | 111                         |
|              |             | e<br>r<br>e                 |
|              |             | c<br>  e<br>  i             |
|              |             |                             |
|              |             | b<br>  e<br>  r             |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | Ю  |
|--------------|-------------|--|
|              |             | RO BP BB ur BB st i TO yn D  |
|              |             | st<br>ti   |
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|              |             | lls<br>a<br>n  |
|              |             | d<br>   t<br>   h  |
|              |             | lle<br>Ir<br>Ie  |
|              |             | q<br>   u  |
|              |             | <br>  r<br>  e   |
|              |             | e<br>  d<br>  m  |
|              |             | a<br>  n<br>  d  |
|              |             | lla<br>llt<br>llo  |
|              |             |  |
|              |             | d<br>  o<br>  c  |
|              |             | llu<br>m<br>e  |
|              |             | j<br>   j  |
|              |             | <br>    <sub> </sub>    <sub> </sub>    <sub> </sub>    <sub> </sub>    <sub> </sub>    <sub> </sub>    <sub> </sub> |
|              |             |  |
|              |             |  |
|              |             | h e s e  |
|              |             | P<br>    E   |
|              |             | e<br>C   |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>89             |
|--------------|-------------|----------------------|
|              |             | ere ur es stife yn p |
|              |             | ti<br>TO<br>YO       |
|              |             | p<br>e<br>t          |
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|              |             | s<br>i<br>n          |
|              |             | 0 0 0 D              |
|              |             | r<br>o<br>d          |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID   | Description     | Ιþο                        |
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|  |                 | ep<br>ge                   |
|  |                 | ur<br>Bea                  |
|  |                 | ea<br>st                   |
|  |                 | <del> </del>               |
|  |                 |                            |
| /ohremo-rom-process-driver-                            | Submit API      | P<br>  FT                  |
| /obremo-rpm-process-driver-<br>services/service/submit | Custilit 7 ti 1 | bh                         |
|  |                 | P <br> IS                  |
|  |                 |                            |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description |  |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | TH                    |
|--------------|-------------|-----------------------|
|              |             | R e q u e s t E y p e |
|              |             | e                     |
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|              |             | D<br>D                |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | TF                    |
|--------------|-------------|-----------------------|
|              |             | R e q u e s t E y p e |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | R   |
|--------------|-------------|---|
|              |             | R<br>ep<br>cur<br>ex<br>si<br>ti<br>Tr<br>y<br>p<br>e |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | F                          |
|--------------|-------------|----------------------------|
|              |             | ex<br>ex<br>ur<br>ex<br>st |
|              |             | ea                         |
|              |             | TC<br>Vr                   |
|              |             | p<br>e                     |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID                                      | Description              | ю                 |
|---|--------------------------|-------------------|
|   |                          | ep<br>pe          |
|   |                          | ur<br>ea<br>st    |
|   |                          | ti<br>TO          |
|   |                          | lyn<br>P          |
| /obremo-rpm-process-driver-                       | Get Application Data API | le<br>GT          |
| services/service /getData/<br>{applicationNumber} |                          | eh<br>ti          |
|   |                          | S<br>  A<br>  D   |
|   |                          |                   |
|   |                          | l s<br>  u        |
|   |                          | 6<br>  e<br>  d   |
|   |                          | ř<br>   b         |
|   |                          | f<br>      e      |
|   |                          | [<br>             |
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|   |                          | e<br>  a          |
|   |                          |                   |
|   |                          | l a<br>l d        |
|   |                          | y s a v e d a o o |
|   |                          | v<br>  e          |
|   |                          | d<br>  a          |
|   |                          |                   |
|   |                          | <br>   c          |
|   |                          | C<br>  a<br>  t   |
|   |                          | <br>  D<br>  n    |
|   |                          | d                 |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>BD                    |
|--------------|-------------|-----------------------------|
|              |             | RO EP CP UF ER ST. I. ID YN |
|              |             | st                          |
|              |             | l ku                        |
|              |             | <b>e</b>                    |
|              |             | a                           |
|              |             | s<br>  f                    |
|              |             | )                           |
|              |             | r<br>  a                    |
|              |             | C<br>  e                    |
|              |             | B<br>a<br>n                 |
|              |             | k<br>  h                    |
|              |             | g<br>  O<br>  r             |
|              |             | <br>  g                     |
|              |             | h<br>  a<br>  t             |
|              |             | <br>   b<br>  h             |
|              |             | ∭'                          |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID   | Description         | RO<br>BD             |
|--|---------------------|----------------------|
|  |                     | oe<br>ur<br>ea<br>st |
|  |                     | st<br>ti             |
|  |                     | TO<br>yn<br>p<br>e   |
|  |                     |                      |
| /obremo-rpm-projection-<br>services/ /service/inquiry/<br>applicationsList | Application tracker | GT<br>en<br>t        |
|  |                     | s<br>A<br>P          |
|  |                     |                      |
|  |                     | s                    |
|  |                     | e<br>d               |
|  |                     | t<br>  D             |
|  |                     | 9<br> e<br> :        |
|  |                     | l<br>h               |
|  |                     | e<br>b<br>a          |
|  |                     | 6                    |
|  |                     | d<br>e               |
|  |                     | l t<br>a             |
|  |                     | S                    |
|  |                     | s a n d s            |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>BD                  |
|--------------|-------------|---------------------------|
|              |             | RO ep ce ur ex st i To yn |
|              |             | st<br>ti<br>To            |
|              |             | yn<br>p<br>e              |
|              |             |                           |
|              |             | c<br>   a<br>   t         |
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|              |             | d<br>lt                   |
|              |             | n<br>  r<br>  p           |
|              |             | u<br>   g<br>   h         |
|              |             | D<br>   r<br>   a         |
|              |             |                           |
|              |             | e<br>  B<br>  a<br>  n    |
|              |             |                           |
|              |             | h<br>  D                  |
|              |             |                           |
|              |             | <br>  n<br>  a            |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FC<br>ep                                     |
|--------------|-------------|--|
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|              |             | st<br>ti                                     |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FC ep ge ur ea st ti To yn p |
|--------------|-------------|------------------------------|
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID  | Description       | FO<br>ep<br>ce |
|---|-------------------|----------------|
|   |                   | ur<br>ea<br>st |
|   |                   | ti<br>IO<br>yn |
|   |                   | p<br>e         |
| /obremo-rpm-process-driver-<br>services/service/<br>getDocumentList | Document List API | GT<br>eh       |
|   |                   | A<br>P         |
|   |                   | S              |
|   |                   | 0 6 d          |
|   |                   | i<br>D         |
|   |                   | e              |
|   |                   | h<br>t<br>h    |
|   |                   | e<br>d<br>o    |
|   |                   | u<br>m         |
|   |                   | e<br>n<br>t    |
|   |                   | S<br>W<br>h    |
|   |                   | c<br>h<br>a    |
|   |                   | r<br>e<br>r    |
|   |                   | e<br>q<br>u    |
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Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | ю                      |
|--------------|-------------|------------------------|
|              |             | ROBB ur Best ti Fo you |
|              |             | ea.<br>st              |
|              |             | TO<br>Vn               |
|              |             | p                      |
|              |             | d                      |
|              |             | b<br>  b               |
|              |             | e<br>s<br>u            |
|              |             | b<br>   m              |
|              |             |                        |
|              |             | e<br>d                 |
|              |             | [<br>                  |
|              |             | a<br>In                |
|              |             | lle<br>  x             |
|              |             | <br>  s                |
|              |             | <br>   n               |
|              |             | g<br>a<br>o            |
|              |             |                        |
|              |             | C<br>a                 |
|              |             |                        |
|              |             | b<br>   n              |
|              |             | llb<br>r<br>a          |
|              |             | a<br>b<br>u<br>s       |
|              |             | s<br>  n               |
|              |             | e<br>  e               |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | RC<br>ep<br>qe<br>ur<br>ea<br>st<br>ti |
|--------------|-------------|--|
|              |             | yn<br>p<br>e                           |
|              |             |  |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID  | Description          | FO EP CP LY EB St II FO Y D  |
|---|----------------------|--|
| /obremo-rpm-maintenance-services/service-api/v1/applicationmaintenance/{type} | Maintenance List API | e   G G :: s A P = s I s s d I o : e : c h s : a : c l O > > a - I e s : o t d t o o . d o ≷ c |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | Ю                          |
|--------------|-------------|----------------------------|
|              |             | R e e u e st :             |
|              |             | ea<br>st                   |
|              |             | To<br>yn                   |
|              |             | p<br>e                     |
|              |             |                            |
|              |             | e<br>  d                   |
|              |             | S                          |
|              |             | r<br>  p<br>  m            |
|              |             | m<br> -<br> -<br> -        |
|              |             | a<br>  c                   |
|              |             | e<br>B<br>a                |
|              |             | lla<br>In                  |
|              |             | `<br>   n                  |
|              |             | g<br>  D                   |
|              |             | <br>  g                    |
|              |             | <br>  n                    |
|              |             | l a<br>I t                 |
|              |             | b<br>   h                  |
|              |             | <del> </del><br>  Т<br>  h |
|              |             | e s e a .                  |
|              |             | e<br>  a<br>  r            |
|              |             | e                          |
|              |             | a<br>  c<br>  •            |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>BD                  |
|--------------|-------------|---------------------------|
|              |             | ge<br>ur                  |
|              |             | ROBB ur Be st i FO SC p e |
|              |             | yn<br>n                   |
|              |             | <b>e</b>                  |
|              |             | r<br>  y                  |
|              |             | s<br>h                    |
|              |             | <br>                      |
|              |             | e<br>d                    |
|              |             | l s<br>l t<br>l a         |
|              |             |                           |
|              |             | v<br>a                    |
|              |             | u<br>e                    |
|              |             | s                         |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID                                     | Description                                     |                 |
|--|---|-----------------|
|  |   | <b>P</b> P      |
|  |   | ppe<br> ur      |
|  |   | ea              |
|  |   |                 |
|  |   | The             |
|  |   | b               |
|  | 0, 0, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, | e               |
| /obremo-rpm-process-driver-<br>services/service/ | Get Loan Offer Details API                      | FT<br>  Sh      |
| IoanOfferDetails                                 |   | s               |
|  |   |                 |
|  |   | P               |
|  |   | $\ \ $          |
|  |   | B<br>   u       |
|  |   | s               |
|  |   |                 |
|  |   |                 |
|  |   | g               |
|  |   |                 |
|  |   | d               |
|  |   |                 |
|  |   | a               |
|  |   | Ш               |
|  |   | B<br>   D       |
|  |   |                 |
|  |   | h<br>   h       |
|  |   | e               |
|  |   |                 |
|  |   | a<br>n<br>o     |
|  |   | þ               |
|  |   |                 |
|  |   | e               |
|  |   | $\  \  \ $      |
|  |   |                 |
|  |   | 0<br>  m<br>  0 |
|  |   | $\ F\ $         |
|  |   | a<br>  c        |
|  |   | $\Pi_{c}$       |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>BD         |
|--------------|-------------|------------------|
|              |             | ee<br>urea<br>st |
|              |             | st<br>ti<br>To   |
|              |             | Б<br>У<br>С<br>С |
|              |             | e B              |
|              |             | a<br>n<br>k      |
|              |             | l<br>  n         |
|              |             | р<br>О<br>г      |
|              |             | g<br>n           |
|              |             | a                |
|              |             | o<br>n           |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID  | FO EP CP UP ER ST I TO YO |
|---|---------------------------|
| /obremo-rpm-process-driver-<br>services/service/<br>loanOfferDecision | P P S S A P               |
|   |                           |
|   |                           |
|   |                           |
|   | 0 a n 0 ; ;               |
|   |                           |



Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>80          |
|--------------|-------------|-------------------|
|              |             | RO ep ep ur ea st |
|              |             | st<br>ti          |
|              |             | TO<br>yn          |
|              |             | e<br>e            |
|              |             | g<br>   e<br>   n |
|              |             | lle<br>Ir<br>Ia   |
|              |             | t<br>   e         |
|              |             | d<br>  h          |
|              |             | b<br>  r          |
|              |             | a<br>  c          |
|              |             | lle<br>B<br>a     |
|              |             | n<br>  k          |
|              |             | <br>   h<br>  g   |
|              |             | g<br>  O<br>  r   |
|              |             | g                 |
|              |             | h<br>  a          |
|              |             | -<br>  p<br>  h   |
|              |             | h                 |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID   | Description                 | FO<br>en        |
|--|-----------------------------|-----------------|
|  |                             | ae<br>  ur      |
|  |                             | ea<br>st        |
|  |                             | yn              |
|  | IPA Application tracker API | p<br>e          |
| /obremo-rpm-projection-<br>services/service/inquiry/<br>ipaApplicationSearch |                             |                 |
|  |                             | e d t o f e     |
|  |                             |                 |
|  |                             | a s c d e       |
|  |                             | a s a s         |
|  |                             | s a n d s . a . |
|  |                             | u<br>s<br>o     |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | FO<br>BO          |
|--------------|-------------|-------------------|
|              |             | FO ep ce ur ea st |
|              |             | ea<br>st          |
|              |             | To<br>yn          |
|              |             | p<br>e            |
|              |             | ∏h<br>F           |
|              |             |                   |
|              |             | h                 |
|              |             |                   |
|              |             | e<br>  A          |
|              |             | p                 |
|              |             |                   |
|              |             | a                 |
|              |             |                   |
|              |             | C e               |
|              |             | s<br>s<br>e       |
|              |             | e<br>  s          |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID  | RO en en ur en st. i To yo                                    |
|---|---|
| /obremo-rpm-maintenance-services/clarificationdetails | . e. I D I at e Foardiros cos sucioationo et veesOracieBankin |

Table 1-1 (Cont.) Integration Touchpoints

| Interface ID | Description | ю                 |
|--------------|-------------|-------------------|
|              |             | RO ep ce ur ea st |
|              |             | ur                |
|              |             | st                |
|              |             | To<br>yn          |
|              |             | lyn               |
|              |             | e                 |
|              |             | b                 |
|              |             | $\  \ $           |
|              |             | þ                 |
|              |             | h                 |
|              |             | a<br>   t         |
|              |             |                   |
|              |             | h<br>  b          |
|              |             | a<br>  h          |
|              |             | k                 |
|              |             | s                 |
|              |             | <del> </del>      |
|              |             | a<br>  h          |
|              |             | d<br>   c         |
|              |             | µ                 |
|              |             |                   |
|              |             | b<br>  m          |
|              |             | e<br>  r          |

## 1.2 Integration Execution Flow

This topic describes the process to execute the integration flow.

Below is a reference of execution flow for integrating Oracle Banking Digital Experience with Oracle Banking Origination.

#### To execute the integration:

- Select Business Products: Using the Business Product API, select the Business Products required to be initiated
- 2. **Initiate Application:** Using the response from step 1, call the Initiation API. Make sure that the channel being passed is OBDX. The response of this call will be the Application

Reference Number, Process Reference Numbers and the required mandatory document list required for the selected Business Products.

- 3. Save the Applicant Data: Using the reference numbers obtained from step 2, call the Submit API. Make sure that
  - channel is OBDX
  - action is save
  - CmnApplicant à applicantDetailsMasterModel block has proper Applicant data
  - The Submit API can be called multiple times with action as save. This will save the data being sent from OBDX to the respective OBO tables.
  - After the first save call of Submit API, the response will provide back with datasegment ids. All these ids are to be set in the next subsequent call requests.
  - If the Applicant is a new customer, then the first Submit API call will return back an applicantId, which is to be used in other places of the same API in subsequent calls.
- **4. Save Application Data:** Using the Submit API, save all data which is required for the application
- Submit Application: Using the Submit API with action as submit, submit the application from OBDX to OBO. The submit operation can be done only once, after which the application will be processed from OBO.
- 6. **Mid-Office Processing**: Once the application is submitted from OBDX, the first stage of the application will appear as a task in OBO Free Task screen. The OBO user who has sufficient privileges will be able to acquire and act on this task.
- Application Tracker: OBDX will be able to monitor the status of the submitted application using the Application Tracker API.
- 8. Loan Offer Details: If application is for loans, use the Get Loan Offer Details API to get the loan offer details.
- Accept Loan Offer: To accept the loan offer, use the Loan Offer Decision API.
- 10. Cancel the Application: In between if the user wishes to cancel the application, use the Submit API with action as terminate.



# Index

