

Oracle® Banking Origination Cloud Service

Finicity Integration Service Guide



Release 14.7.4.0.0

F99902-01

June 2024

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

ORACLE®

Copyright © 2021, 2024, 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	iv
Audience	iv
Documentation Accessibility	iv
Diversity and Inclusion	iv
Conventions	v

1 Integration Guide

1.1 Maintenance for Oracle Banking Origination	1-1
--	-----

Index

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)

Purpose

This guide is to help with Integration of Oracle Banking Origination Product with Bureau Integration Service.

Audience

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

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.

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

Integration Guide

This topic provides the information about the Fincity Integration Service.

You can integrate Oracle Banking Origination with Fincity Integration Service acting through Oracle Banking Routing Hub.

This guides briefs you about the specific steps needed for the integration of these two products and specific maintenance.



Note:

For configuration details of setting up Bureau Service integration, refer **Rule Configuration** screen from the **Configurations User Guide**.

This topic contains the following subtopics:

- [Maintenance for Oracle Banking Origination](#)
This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Fincity Integration Service.

1.1 Maintenance for Oracle Banking Origination

This topic describes systematic instructions to maintain Oracle Banking Routing Hub configuration in common core for Fincity Integration Service.

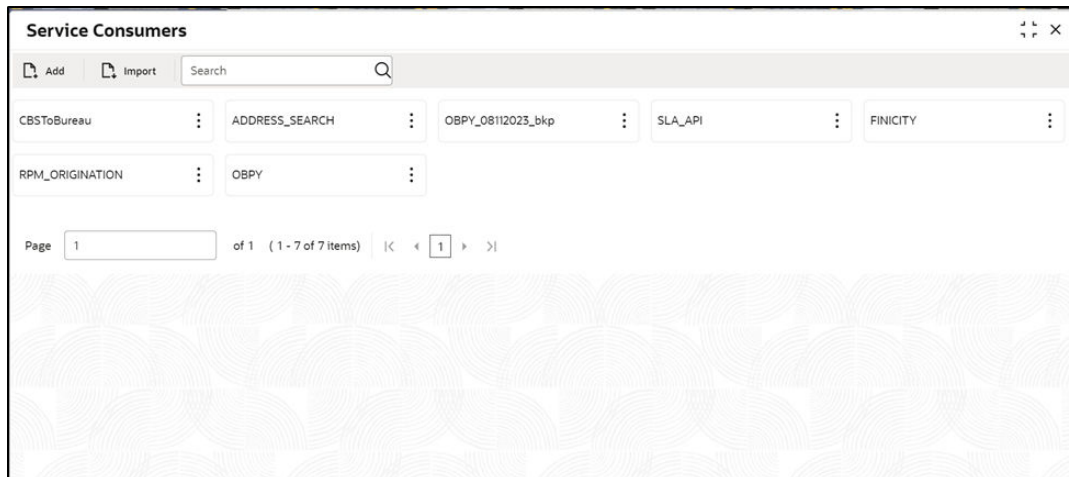
To maintain Oracle Banking Routing Hub configuration in common core for Fincity Integration Service.

Specify **User ID** and **Password**, and login to **Home** screen.

To import the services:

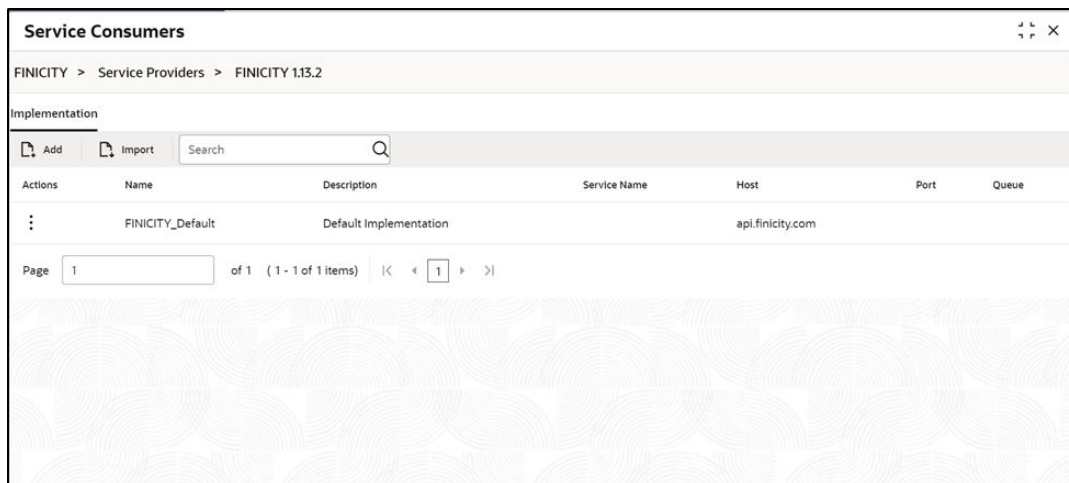
1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **FINICITY**.
The **Service Consumers** screen displays.

Figure 1-1 Service Consumer



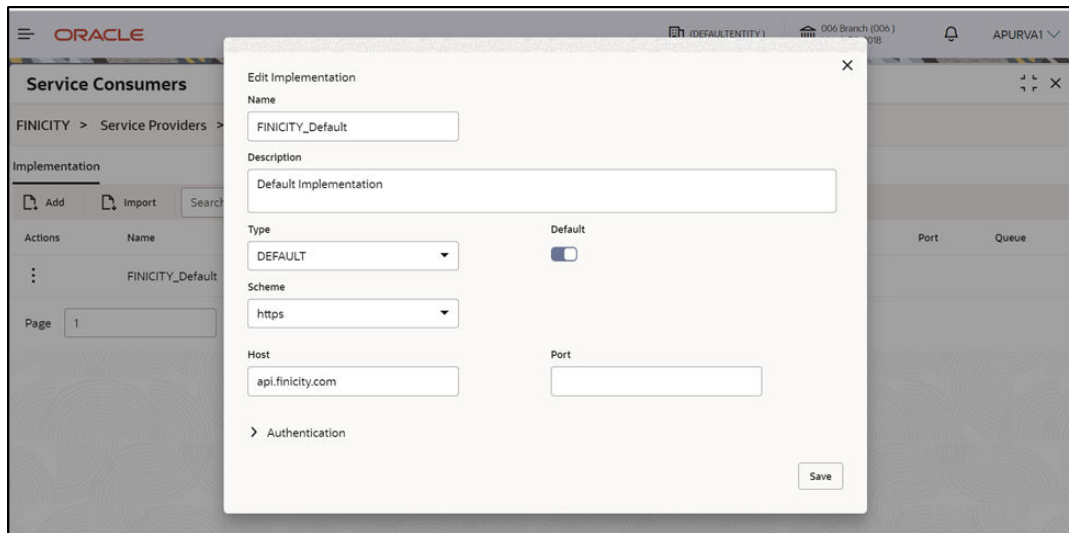
3. Click **Import** and select the **FINICITY_FINICITY1.13.2_Provider.json** file provided in release.
4. Under **FINICITY**, click **FINICITY**.
The **FINICITY** screen displays.

Figure 1-2 FINICITY



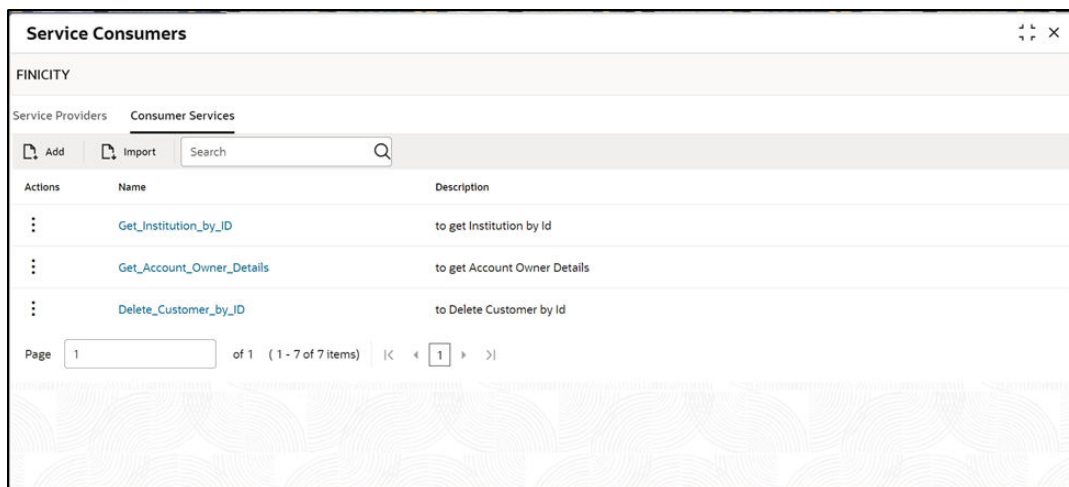
5. Click **Edit**.
6. Change the host and port as per the Finicity Integration Service installation and save it
The **Edit Implementation** screen displays.

Figure 1-3 Edit Implementation



7. From **FINICITY** screen, click **Consumer Service**.
The **Consumer Service** screen displays.

Figure 1-4 Consumer Services



8. Click **Import** below services
 - Get_Institution_by_ID
 - Get_Account_Owner_Details
 - Delete_Customer_by_ID
 - Create_Access-Token
 - Initiate_Existing_Customer_Fincity
 - initiate_Fincity
 - Get_Account_ACH_Details
- a. **Enquiry API for fetching institution Details:**
This will allow Oracle Banking Origination to fetch institution details for finicity integration. Below finicity apis are called in the sequence.

Table 1-1 Routing Hub Details

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/ authentication
FINICITY	Get_Institution_by_ID	GetInstitution - / institution/v2/institutions/ {institutionId}

b. Enquiry API for fetching Account Owner Details:

This will allow Oracle Banking Origination to fetch account owner details for finicity integration. Below finicity apis are called in the sequence:

Table 1-2 Routing Hub Details

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/ authentication
FINICITY	Get_Account_Owner_Details	GetAccountOwnerDetails - /aggregation/v3/ customers/{customerId}/ accounts/{accountId}/ owner

c. API for deleting customer finicity:

This api is used to delete the customer created in the finicity. Below finicity apis are called in the sequence:

Table 1-3 Routing Hub Details

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/ authentication
FINICITY	Delete_Customer_by_ID	DeleteCustomer - / aggregation/v1/customers/ {customerId}

d. API for creating access token:

This api is used to create authentication token which will be required while calling finicity api for the security purpose.

Table 1-4 List of Names

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/ authentication

e. API for initiating finicity call for an existing customer:

This api is used to initiate finicity call for an existing customer. Incase apis call to finicity fails after customer is already created, instead of calling apis again from start we will use an existing customer created and then call subsequent apis of finicity. Below

finicity apis are called in the sequence. If finicity mode is configured as “Branch Visit” in Origination Preference screen, then Generate_Connect_URL_Transform will be called after Create_Access-Token else if finicity mode is configured as “Customer Email” in Origination Preference screen then.

Send_Connect_Email will be called after Create_Access-Token.

Table 1-5 Routing Hub Details

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	Generate_Connect_URL_Transform	GenerateConnectUrl - / connect/v2/generate
FINICITY	Send_Connect_Email	SendConnectEmail - / connect/v2/send/email

f. API for initiating finicity call:

This api is used for initiating the finicity call. Below finicity apis are called in the sequence. If finicity mode is configured as “Branch Visit” in Origination Preference screen, then Generate_Connect_URL_Transform will be called after AddTestingCustomer else if finicity mode is configured as “Customer Email” in Origination Preference screen then.

Send_Connect_Email will be called after AddTestingCustomer:

Table 1-6 Routing Hub Details:

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	AddTestingCustomer	AddTestingCustomer - / aggregation/v2/customers/testing
FINICITY	Generate_Connect_URL_Transform	GenerateConnectUrl - / connect/v2/generate
FINICITY	Send_Connect_Email	SendConnectEmail - / connect/v2/send/email

g. API for fetching account details:

This api is used for fetching the account details from finicity. Below finicity apis are called in the sequence:

Table 1-7 Routing Hub Details

Service Provider	Consumer Services	Service
FINICITY	Create_Access-Token	CreateToken - / aggregation/v2/partners/authentication
FINICITY	Get_Account_ACH_Details	GetAccountACHDetails - / aggregation/v1/customers/{customerId}/accounts/{accountId}/details

Index

I

Integration Guide, [1-1](#)

M

Maintenance for Oracle Banking Origination, [1-1](#)