

# Oracle® Banking Origination Party Integration Guide



Release 14.7.4.0.0

F97648-01

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

## 1 Oracle Banking Party Integration

---

1.1	Initiate Onboarding API	1-2
1.2	Enquiry API for Existing Customer	1-3
1.3	Enquiry API for New Customer	1-3
1.4	Party Maintenance API	1-4
1.5	Initiate Amend Process API	1-4
1.6	Initiate SMB Onboarding API	1-5
1.7	Party Search API	1-5
1.8	Initiate SMB Stakeholder Onboarding API	1-6
1.9	Signature Search API	1-6
1.10	Customer Dedupe Check API	1-7
1.11	Location List API	1-7
1.12	Address Maintenance API	1-7

## Index

---

# Preface

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

## Purpose

This guide is to help with Integration of Oracle Banking Origination with Oracle Banking Party Module.

## 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:

---

<b>Convention</b>	<b>Meaning</b>
<b>boldface</b>	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

## Oracle Banking Party Integration

This topic describes about the Oracle Banking Party Integration for Oracle Banking Origination.

You can integrate Oracle Banking Origination with Oracle Banking Party module through Oracle Banking Routing Hub. This document describes about the specific steps required for Integration of these two products and specific maintenances.

Oracle Banking Origination and Oracle Banking Party module integration allows end-customers to initiate multi-product applications in a single go without much obstruction. This enable faster application processing, easy tracking, a single and efficient platform to open accounts.

For the smooth integration, Oracle Banking Party provides the following Rest APIs for Oracle Banking Origination to consume and utilize in product origination.

- [Initiate Onboarding API](#)  
This topic describes about initiating the Initiate Onboarding API.
- [Enquiry API for Existing Customer](#)  
This topic describes about the enquiry API for existing customer.
- [Enquiry API for New Customer](#)  
This topic describes about the enquiry API for new customer.
- [Party Maintenance API](#)  
This topic describes about the enquiry API for party maintenance.
- [Initiate Amend Process API](#)  
This topic describes about the initiate amend process API.
- [Initiate SMB Onboarding API](#)  
This topic describes about initiating the SMB onboarding API.
- [Party Search API](#)  
This topic describes about search of party API.
- [Initiate SMB Stakeholder Onboarding API](#)  
This topic describes about initiating the SMB Stakeholder onboarding API.
- [Signature Search API](#)  
This topic describes about the signature search API.
- [Customer Dedupe Check API](#)  
This topic describes about the customer dedupe check API.
- [Location List API](#)  
This topic describes about the location list API.
- [Address Maintenance API](#)  
This topic describes about the address maintenance of API.

## 1.1 Initiate Onboarding API

This topic describes about initiating the Initiate Onboarding API.

Initiate Onboarding API allows Oracle Banking Origination to initiate an application even with a new party who is not yet a customer of the bank. This API enables Oracle Banking Origination to send the new Party Details along with the Financial Details to Oracle Banking Party module via Oracle Banking Routing Hub. This API can be used for Origination processes such as Savings Account, Current Account, Term Deposit Account and Loan Account.

### To initiate Onboarding for a new Customer in Oracle Banking Origination:

1. Start the origination for Savings Account, Current Account, Term Deposit Account, or Loan Account from Product Catalogue.
2. Open Customer Information data-segment screen.
3. Select the existing customer switch as OFF and capture all the mandatory fields.
4. Open the Financial Details data-segment screen.
5. Capture the financial details for the respective customer
6. On submission of the stage containing the above data segments, Customer Onboarding request gets initiated to Oracle Banking Party module. For Multi Product Origination, the call gets initiated on submission of stage of the last product which contains the above data segments mentioned.
7. Once the call is triggered to OBPY module, a separate workflow will be initiated to onboard the party.
8. Once the KYC details of the party is completed from OBPY, an acknowledgement notification is sent from OBPY to OBO via the topic PartyKYCStatusUpdate to update the KYC status of the party. If the KYC is successfully completed, the status will be updated as Compliant. If the status is anything other than Compliant or if OBPY did not send the acknowledgement, then user will not be able to continue with the account application in OBO as the system will throw validation on the submit of the stage containing the Account Approval data segment.
9. After the onboarding process is completed from OBPY side and once the customer is successfully created, OBPY will update OBO with the customer id and status via the topic **PartyHandoffToHostStatus**.
10. Once the status is updated in OBO, the bank user will be able to create the account in the host product.

### To initiate Onboarding for a New Customer in Oracle Banking Origination through Oracle Banking Digital Experience:



#### Note:

Please refer Oracle Banking Digital Experience Integration Guide for more information on the APIs.

11. Use the INITIATE API to initiate an application.
12. Use the SUBMIT API to save the Customer Information and Financial Details.

- When the application is submitted from Oracle Banking Digital Experience and when the Application Entry stage (or whichever stage has the Customer Information data-segment) is submitted, Customer Onboarding request gets initiated.

 **Note:**

If the KYC data is also sent by Oracle Banking Digital Experience and if the customer is compliant, then the customer will be onboarded through STP in Oracle Banking Party module.

Customer is now available in Oracle Banking Party for further operations.

 **Note:**

The below API is integrated through Oracle Banking Routing Hub.

**Table 1-1 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_INITIATE_ONBOARDING_PARTY	initiatePartyOnboarding - /service/v1/initiatePartyOnboarding

## 1.2 Enquiry API for Existing Customer

This topic describes about the enquiry API for existing customer.

Enquiry API for Existing Customer is used to fetch all the customer related details for an existing customer in the bank and is having a customer ID. This will allow Oracle Banking Origination to use existing customers during account creation.

**Table 1-2 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_EXISTING_PARTY	getPartyDetails - /service/v1/getParty/{partyId}

## 1.3 Enquiry API for New Customer

This topic describes about the enquiry API for new customer.

Enquiry API for New Customer API is used to fetch all party details for an in-flight party for which customer id is not yet created but is in progress.



**Table 1-3 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_NEW_PARTY	getRetailCustomerDetails - / service/v1/retail/customerDetails/ {partyId}

## 1.4 Party Maintenance API

This topic describes about the enquiry API for party maintenance.

Party Maintenance is used to fetch the list of values maintained in party module for various drop downs.

**Table 1-4 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_MAINTENANCE	getpartyMaintenanceMain - / service/v1/retail/getAll

## 1.5 Initiate Amend Process API

This topic describes about the initiate amend process API.

Initiate Amend Process API allows Oracle Banking Origination to initiate amendment process for an existing Customer through Oracle Banking Party. This API allows to send changes in the details of the existing customer along with Financial Details to Oracle Banking Party Module to amend an existing customer.

### To initiate amendment for an existing customer in Oracle Banking Origination:

1. Start the Origination for Saving, Current, Term Deposit, or Loan Account from Product Catalogue.
2. Open Customer Information Data-segment Screen.
3. Select the existing customer switch as ON and fetch the details of the existing customer.
4. If the amendment is required, click **Edit** to update the details and click **Save**.
5. Open Financial Details data-segment screen.
6. The Financial Details of the existing customer displays.
7. If the amendment is required, click Edit to update the details and click Save.
8. On submission of the stage containing these data segments, Customer Amendment gets initiated. For Multi Product Origination, it gets initiated on submission of the stage of the last product, containing the above data segments.  
Customer is now available in Oracle Banking Party for further amendment process.

**Table 1-5 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_AMEND_PARTY	amendParty - /service/v1/retail/ amendParty/{partyId}

## 1.6 Initiate SMB Onboarding API

This topic describes about initiating the SMB onboarding API.

Initiate SMB Onboarding API allows Oracle Banking Origination to initiate Onboarding for a new SMB Customer through Oracle Banking Party. This API allows to send New SMB Party details along with Financial Details and Stakeholder Details to Oracle Banking Party Module to onboard a new SMB Customer.

### To initiate Onboarding for a new SMB Customer in Oracle Banking Origination:

1. Start the origination for Savings Account, Current Account or Term Deposit Account from Product Catalogue.
2. Open Customer Information data-segment screen.
3. Select the existing customer switch as OFF and capture all the mandatory fields.
4. Open the Financial Details data-segment screen.
5. Capture the financial details for the respective customer.
6. Open the Stakeholder Details data-segment screen.
7. Capture the Stakeholder details for the respective SMB customer.
8. On submission of Application Entry stage, Customer Onboarding request gets initiated. For Multi Product Origination, it gets initiated on submission of Application Entry stage of the last product.

Customer is now available in Oracle Banking Party for further operations.

**Table 1-6 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_INITIATE_SMB_ONBOA RDING_PARTY	initiateSMBPartyOnboarding - / service/v1/ initiateSMBPartyOnboarding

## 1.7 Party Search API

This topic describes about search of party API.

Party Search API allows Oracle Banking Origination to search for details of any party from Oracle Banking Party based on specific parameters. It is also used in Customer Information DS to search any existing customer.

Party Search API is used in Stakeholder Details and Customer Information Data Segment to search any existing customer and party.

**Table 1-7 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_PARTY_SEARCH	partySearch - /service/v1/ partySearch

## 1.8 Initiate SMB Stakeholder Onboarding API

This topic describes about initiating the SMB Stakeholder onboarding API.

Initiate SMB Stakeholder Onboarding API allows Oracle Banking Origination to initiate Onboarding for a new SMB Stakeholder through Oracle Banking Party. This API allows to send New SMB Stakeholder Party details to Oracle Banking Party Module to onboard a new Stakeholder.

**To initiate Onboarding for a new SMB Stakeholder in Oracle Banking Origination:**

1. Start the origination for SMB Savings Account, Current Account or Term Deposit Account from Product Catalogue.
2. Open the Stakeholder Details data-segment screen.
3. Capture the Stakeholder details for the respective SMB.
4. On submission of the stage containing this data segment, Customer SMB Customer Onboarding request gets initiated along with Stakeholder Onboarding. For Multi Product Origination, it gets initiated on submission of the stage of the last product, containing the above data segments.

Stakeholder is now available in Oracle Banking Party for further operations.

**Table 1-8 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_PARTY_SEARCH	partySearch - /service/v1/ partySearch

## 1.9 Signature Search API

This topic describes about the signature search API.

Signature Search API allows Oracle Banking Origination to search for details of any signatures of an existing party based on the specified parameters.

The Signature Search API is used in Stakeholder Details and Customer Information data segment of Oracle Banking Origination.

**Table 1-9 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_EXISTING_SIGN_P ARTY	getLatestSignatureDetails - / service/v1/signature/{cif}

## 1.10 Customer Dedupe Check API

This topic describes about the customer dedupe check API.

Customer Dedupe Check API allows Oracle Banking Origination to check if the details of a newly onboarding customer is same as already existing customers. If yes, then the system gives an option to the user to either ignore this match and move ahead, or to choose the system suggested existing customer.

The Customer Dedupe Check API is used in the Customer Information datasegment on the click of NEXT button. On click of NEXT button, the following will happen

- System will check if the customer is new customer or not based on the Existing Customer flag in screen.
- If existing customer, system will check the bank level parameter to see if Customer Dedupe check is enabled for the application (More information on this can be obtained from Configuration User Manual).
- If bank level check is true, system will call the Customer Dedupe Check API via Oracle Banking Routing Hub.

**Table 1-10 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_DEDUPECHECK	partyDedupeCheck - /service/v1/ObpyDedupe/partyCheck

## 1.11 Location List API

This topic describes about the location list API.

Location List API allows Oracle Banking Origination to fetch the list of Location maintained in Oracle Banking Party. This is required to be send along with the address details during origination of accounts.

**Table 1-11 Routing Hub Details:**

Service Provider	Consumer Services	Service
OBPY	OBPY_GET_LOCATION	getAllServiceLocation - /service/v1/location/getAll

## 1.12 Address Maintenance API

This topic describes about the address maintenance of API.

Address Maintenance API allows Oracle Banking Origination to fetch the list of configured address that are providing information like whether that address is mandatory or not maintained in Oracle Banking Party. This is required to do mandatory address validation during origination of accounts.

**Table 1-12 Routing Hub Details:**

<b>Service Provider</b>	<b>Consumer Services</b>	<b>Service</b>
OBPY	OBPY_MINADDMAIN_GETBYRESID	getByResourceId-service/web/v1/addressmaintenance/{resourceId}

# Index