

Oracle® Banking Origination

Digital Experience Integration Guide



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Preface

This topic contains the following sub-topics:

- [Purpose](#)
- [Audience](#)
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- [Critical Patches](#)
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- [Conventions](#)
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Purpose

This guide is to help with integration of Oracle Banking Origination Product with Oracle Banking Digital Experience (OBDX) module acting as the backend Product Processor.

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>.

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Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

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 user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user 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.

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Oracle Banking Digital Experience Integration

This topic describes about the introduction of Oracle Banking Origination integration with Oracle Banking Digital Experience product.

User can integrate Oracle Banking Digital Experience product with Oracle Banking Origination using the APIs exposed from Oracle Banking Origination. This guide briefs 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 end-customers 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.
- [Event Notification](#)
This topic describes about the event notification in integration.

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.

Note

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

Table 1-1 Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-businessproductdetails-services/web/businessproducts?channel=OBDX	Business Product API	Get	This API is used to list the Oracle Banking Digital Experience specific business products configured in Oracle Banking Origination. Required parameters can be sent so as to filter the results of products.

Table 1-1 (Cont.) Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-process-driver-services/ service/initiate	Initiation API	Post	This API is used to initiate: • A multi-product application. • Convert an IPA to full application. The response gives back Application Number, Process Reference Numbers and the required mandatory document list for the selected Business Products.
/obremo-rpm-process-driver-services/ service/v14.8.1.0.0/submit	Submit API	Post	This API is used to do the following on the initiated application. • Save – Save required data without any business validation. • Submit – Submit the required final data to Oracle Banking Origination, so that application can be further processed in Oracle Banking Origination. • Terminate – Cancel already initiated application.
/obremo-rpm-process-driver-services/ service /getData/{applicationNumber}	Get Application Data API	Get	This API is used to fetch the already saved application details from Oracle Banking Origination.

Table 1-1 (Cont.) Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-projection-services/ / service/inquiry/applicationsList	Application tracker	Get	This API is used to get the basic details and status of applications initiated through Oracle Banking Origination. Required parameters can be sent to filter out the results.
/obremo-rpm-process-driver-services/ service/getDocumentList	Document List API	Get	This API is used to fetch the documents which are required to be submitted for an existing application or a business product.
/obremo-rpm-maintenance-services/ service-api/v1/applicationmaintenance/ {type}	Maintenance List API	Get	This API is used to fetch static List Of Values for drop-down fields from Oracle Banking Origination. These are factory-shipped static values.
/obremo-rpm-process-driver-services/ service/loanOfferDecision	Loan Offer Decision API	Post	This API is used to accept/reject the loan offer which is generated in Oracle Banking Origination.
/obremo-rpm-projection-services/ service/inquiry/ipaApplicationSearch	IPA Application tracker API	Get	This API is used to fetch the basic details and status of In-Principle Approval processes.
/obremo-rpm-maintenance-services/ clarificationdetails	Customer Clarification API	Put	Update To and from communication between Oracle Banking Origination bank user and customer.

Table 1-1 (Cont.) Integration Touchpoints

Interface ID	Description	Request Type	Operation
/obremo-rpm-lo-loanapplications/web/v1/repayment/schedule	Repayment Schedule API	Post	The Repayment Schedule API provides a detailed timeline of loan payments, showing due dates, payment amounts (principal and interest), and the outstanding balance after each installments.
/obremo-rpm-process-driver-services/service/relationshipPricingBenefits	To get Relationship Pricing Benefits	Post	This API is used to get loan quote with differential pricing and relationship benefit for existing customer.
/obremo-rpm-process-driver-services/service/casaOfferDecision	CASA Offer Decision API	Post	This API is used to accept/reject the Current Account and Savings Account offer which is generated in Oracle Banking Origination.
/obremo-rpm-process-driver-services/service/initiateFinicity	Initiate Finicity API	Post	This API is used to initiate the Finicity process.
/obremo-rpm-process-driver-services/service/initiateFundTransfer	Initiate Fund Transfer API	Post	This API is used to initiate the fund transfer process.
/obremo-rpm-process-driver-services/service/accountfundingdetails/submit	Account Funding Stage Submit API	Post	This API is used to auto complete the data segments and account funding stage data segment.
/obremo-rpm-maintenance-services/service/customerAccounts?customerNos=000011006&excludedAccNos=006000005576&offset=0&limit=50	Wrapper API for Customer Accounts	Get	This API used to retrieve all the customer accounts.
/obremo-rpm-maintenance-services/service/originPreferences	Wrapper API for Origination Preferences	Get	This API retrieves the origination preferences parameters.
/obremo-rpm-process-driver-services/service/refreshFinicity?processRefNo={{processRefNo}}	Refresh Finicity API	Get	This API is used for getting the status of Finicity processes.
/obremo-rpm-cmn-applicantservices/service/v1/termsandconditions/questions	Terms and Conditions	Get	This API retrieves questionnaire data for Oracle Banking Digital Experience.

Table 1-1 (Cont.) Integration Touchpoints

Interface ID	Description	Request Type	Operation
/cmc-businessoverrides-services/web/v1/businessoverrides/{processRefNo}?status=W	Get WIP Business Overrides	Get	Call this GET API after final applications submit to fetch business overrides.
/cmc-businessoverrides-services/web/v1/businessoverrides/{processRefNo}/accept	Accept Business Overrides	Put	Call this PUT API to accept business overrides.
/cmc-businessoverrides-services/web/v1/businessoverrides/{processRefNo}?status=!W	View Accepted Business Overrides	Get	Call this GET API to view accepted overrides.

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.
- Initiate Application:** Using the response from step 1, call the Initiation API. Make sure that the channel being passed is Oracle Banking Digital Experience. 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.
- 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 Oracle Banking Digital Experience to the respective Oracle Banking Origination tables.
 - After the first save call of Submit API, the response will provide back with data segment 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 applicant ID, which is to be used in other places of the same API in subsequent calls.
- 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 Oracle Banking Digital Experience to Oracle Banking Origination. The submit operation can be done only once, after which the application will be processed from Oracle Banking Origination.

6. **Mid-Office Processing:** Once the application is submitted from Oracle Banking Digital Experience, the first stage of the application will appear as a task in Oracle Banking Origination Free Task screen. The Oracle Banking Origination user who has sufficient privileges will be able to acquire and act on this task.
7. **Application Tracker:** Oracle Banking Digital Experience will be able to monitor the status of the submitted application using the Application Tracker API.
8. **Offer Details:** If Offer is generated, Oracle Banking Digital Experience will be notified with an event message alerting that Offer has been generated. The Application Tracker can be used to find the metadata details of the advice generated.
9. **Accept Offer:** To accept the offer, use the Loan Offer Decision API for Loans domain or CASA Offer Decision API for CASA domain
10. **Cancel the Application:** In between if the user wishes to cancel the application, use the Submit API with action as terminate.

1.3 Event Notification

This topic describes about the event notification in integration.

Topic name: externalSystemAlertMessage

avro: Not applicable

```
{"applicationNumber":"string",
"processRefNo":"string",
"status":"string",
"eventId":"string",
"referenceNumber":"string"}
```

Oracle Banking Digital Experience integrates with Oracle Banking Origination using the table below for all events. An exclusive Kafka event has been created with the following details:

Table 1-2 Event

Event ID	Event Description
APP_DOC_STAGE	Completion of Application Document Stage
ASSESSMENT_SYS_RECOM	Completion of stage containing Assessment System Recommendation
MNL_ASSESSMENT_USR_RECOM	Completion of stage containing Manual Assessment User Recommendation
OFFER_GEN	Completion of Offer Generation Stage
ACCOUNT_CREATED	Creation of Host Account Number

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