Oracle® Banking Origination

Party Integration Guide

Release 14.8.1.0.0
G46748-02
October 2025

Oracle Banking Origination Party Integration Guide, Release 14.8.1.0.0

G46748-02

Contents

Preface

Purpose

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

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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.
italic	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 Party Integration

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

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

Oracle Banking Origination and Oracle Banking Party Integration 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 Integration provides the following Rest APIs for Oracle Banking Origination to consume and utilize in product origination.

- 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 Oracle Banking Party module, a separate workflow will be initiated to onboard the party.
8. Once the KYC details of the party is completed from Oracle Banking Party, an acknowledgement notification is sent from Oracle Banking Party to Oracle Banking Origination 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 Oracle Banking Party did not send the acknowledgement, then user will not be able to continue with the account application in Oracle Banking Origination 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 Oracle Banking Party side and once the customer is successfully created, Oracle Banking Party will update Oracle Banking Origination with the customer id and status via the topic **PartyHandoffToHostStatus**.
10. Once the status is updated in Oracle Banking Origination, 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.

13. 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_ONBOARDING_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 data segment 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 Party to Party Household Create API

This topic describes information about creating the household relationship API.

Party to Party Household Create API allows Oracle Banking Origination to create a new household relationship between parties.

Table 1-8 Household Relationship Creation API

Service Provider	Consumer Services	Service
OBPY	PartyToParty_Household_Create	/obpy-party-services/ob/obpy/ party/v1/partyToParty/household

1.9 Party to Party Household Search API

This topic describes information about API for searching household relationships for a party.

Party to Party Household Search API allows Oracle Banking Origination to search existing household relationships for parties.

Table 1-9 Search API for Household Relationship

Service Provider	Consumer Services	Service
OBPY	PartyToParty_Household_Search	/obpy-party-services/ob/obpy/ party/v1/partyToParty/household/ search

1.10 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 1-10 Routing Hub Details:

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

1.11 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 1-11 Routing Hub Details:

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

1.12 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 data segment 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 (For more information on this, refer to the *Configuration User Guide*).
- If bank level check is true, system will call the Customer Dedupe Check API through Oracle Banking Routing Hub.

Table 1-12 Routing Hub Details:

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

1.13 Location List API

This topic describes about the location list API.

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

Table 1-13 Routing Hub Details:

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

1.14 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 1-14 Routing Hub Details:

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

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